

PremierCare Contents Insurance

Accidents and theft happen more often than you may think, so it is important to keep yourself protected with the right insurance cover.

- › Remember to review your cover regularly
- › Get specific cover for high value items
- › Earn **Fly Buys** with your premium payments¹

While it is hard to imagine being without your personal belongings, accidents and theft do happen. PremierCare² Contents Insurance provides a broad level of protection to cover your personal items and contents within the home. Protection for accidental and sudden loss or damage to your contents includes full replacement for many items, regardless of age.

Review your cover regularly

It is important that you review the sum insured on your contents regularly.

The examples on the back will help you review your contents room by room, to estimate the amount of cover you need. Not all household or personal items are listed. Remember, the value of your own contents might vary from what is listed here.

Where the value of any personal items exceed the policy limits shown in the PremierCare policy, in most cases an increase in cover can be arranged to better suit your needs. Simply provide a valuation confirming the value of your asset and an increase in cover can be arranged to better suit your needs.

We recommend you take the time to complete the table and call the PremierCare Team on 0800 808 618 to update your sum insured or specify higher values, if required, for any of the items your list.

Specified high value items

There are maximum limits that apply to certain items. Some of these include:

Specified Item	Maximum cover available ³
Jewellery, watch, camera or collection	\$3,000
Art	\$10,000
Surfboard, windsurfer, dinghy, kayak or canoe	\$2,000
Money or credit cards	\$1,000
Vehicle accessories	\$2,500

More limits apply, please refer to the policy wording for maximum limits on certain items.

Making it more affordable

A range of claim-free discounts are available for Home, Contents (up to 40%) and Private Motor Vehicle cover (up to 65%). You can also reduce your premium by:

- › Taking out one or more policies (such as Home or Motor Vehicle) with your Contents cover
- › Having a burglar alarm installed
- › Taking out a voluntary excess on your policies

Rewards

Link your insurance to Fly Buys and you will collect 1 Fly Buys point for every \$20 of premium you pay. Collect even more Fly Buys points by paying your premiums using your linked BNZ Credit Card⁴.

How to get insurance or make a claim

Simply visit any BNZ store or call the PremierCare Team on 0800 808 618 to make a claim.

More information

If you have any questions about your insurance, need to make a claim, change or require more insurance, please contact the PremierCare Team on 0800 808 618. The team is available at your convenience Monday to Friday 7:00am to 9:00pm and weekends and Public Holidays from 8:30am to 9:00pm.

This table will help you review the value of your contents room by room, to estimate the amount of cover you will need. These are examples only and not all household or personal items are listed. All items with an asterisk (*) are insured for 'present value' only⁵. This means the estimated reasonable cost to replace the item with an item in New Zealand that is of equivalent age, quality and capability, and is in the same general condition.

	Above Average	Average	Yours
	\$	\$	\$
Lounge			
Furniture	12,000	5,000	
TV	3,000	1,400	
Stereo	3,000	1,000	
Video / DVD player	1,500	600	
CD's* / DVD's* / books*	4,000	2,000	
Total Lounge	23,500	10,000	
Kitchen			
Appliances	10,000	5,580	
Pantry contents	1,000	500	
Frozen foods	1,000	800	
Total Kitchen	12,000	6,880	
Dining			
Furniture	6,000	2,100	
China / crystal / pottery	1,850	500	
Other, e.g. liquor, cutlery, table linen*	1,500	765	
Total Dining	9,350	3,365	
Bedrooms			
Beds / mattresses / pillows*	5,000	3,000	
Duvets* / blankets* / quilts*	1,600	1,200	
Other, e.g. toys, radio, pram, books*	2,975	1,650	
Electric blankets	500	300	
Desks / chests / dressing table / etc	2,800	1,500	
Main bedroom suite	6,000	2,000	
Baby furniture	1,500	800	
Total Bedrooms	20,375	10,450	
Personal			
Clothing / footwear*	10,500	5,500	

The average and above average values are indicative values based on an average or above average New Zealand home contents cover. Remember, the value of your own contents might vary from what is listed here⁵.

Jewellery / watches	5,000	2,500	
Toiletries / cosmetics	800	600	
Other, e.g. cameras, suitcases, glasses, hairdryer, photographs, home computer, software*, video camera	14,850	7,100	
Golf clubs	3,000	1,200	
Sporting equipment*	3,000	900	
Total Personal	37,150	17,800	
Laundry			
Appliances	2,300	1,630	
Cleaning materials	220	180	
Total Laundry	2,520	1,810	
Storage / Garage			
Garden implements	1,800	1,200	
Tools	1,500	600	
Other, e.g. bicycles*, outdoor furniture, vacuum cleaner, freezer, camping gear*	12,000	5,100	
Total Storage / Garage	15,300	6,900	
General			
Ornaments	1,000	500	
Heaters / fans	600	300	
Plants	400	200	
Carpets / rugs	10,500	5,100	
Curtains / blinds	5,000	3,600	
Other, e.g. telephones, clocks, mirrors, lamps, paintings, cushions, medicine	5,950	2,700	
Total General	23,450	12,400	
Total Specified Items	0	0	
Total	143,645	69,605	
Add 5% for inflation and purchases	7,182	3,480	
Your sum insured	150,827	73,085	

1. Fly Buys terms and conditions apply. 2. PremierCare policies are arranged by Bank of New Zealand (BNZ) acting as an agent for the Insurer, IAG New Zealand Limited. PremierCare policies are not obligations of BNZ. BNZ does not guarantee the obligations of IAG New Zealand Limited. BNZ receives commission for arranging PremierCare policies. Cover is subject to the terms, conditions and exclusions contained in the policy document and schedule. 3. Increases to cover may be available for these specific items with IAG's agreement. 4. Excludes Business Visa. Terms and conditions apply and are available at www.bnzcreditcards.co.nz. Fly Buys terms and conditions apply. Fly Buys points collection, conversion and redemption rates are subject to change without notice. 5. Conditions, limits, excesses apply, please refer to your PremierCare policy wording. Our Qualifying Financial Entity Disclosure Statement may be obtained free of charge from any BNZ store or bnz.co.nz.