



**HOME,  
CONTENTS  
AND VEHICLE  
INSURANCE.**



# Contents

What are my options?.....	2
Home Cover .....	3
Contents Cover.....	5
Vehicle Cover.....	9
Ready to get your insurance sorted?.....	12

**You've worked hard to build up your assets, so how can you protect them?**

**From your home to the things in it, to your vehicle, we've got a range of cover options.**

# What are my options?

At Westpac, we have a wide range of insurance all under one roof.

## **Insure your home and contents.**

### **Home Cover.**

Insures your home against sudden and accidental loss from events like fire, flooding, burglary and natural disasters.

### **Full Contents Cover.**

Insures the items in your home and personal belongings against sudden and accidental loss.

### **Renter's Contents Cover.**

Insures your items and personal belongings against sudden and accidental loss up to \$25,000, when you're renting or flatting.

## **Insure your vehicle.**

### **Full Vehicle Cover.**

Covers your vehicle against sudden and accidental loss from events like accidents, theft, fire, vandalism and storm damage, plus we cover accidental damage to someone else's vehicle or property.

### **Third Party, Fire & Theft Vehicle Cover.**

Covers your vehicle against sudden and accidental loss from events like fire and theft. Also provides cover for accidental damage to someone else's vehicle or property while driving your vehicle.

### **Third Party Only Vehicle Cover.**

Provides cover for accidental damage to someone else's vehicle or property while driving your vehicle.

This brochure is for information purposes only and is not a recommendation or opinion in relation to the insurance products described. This information is subject to change and the legal page at the back of this brochure. Terms, conditions, exclusions and limits apply. A copy of the policy document can be found at [westpac.co.nz/hcvb-policy](http://westpac.co.nz/hcvb-policy). For more information, visit [westpac.co.nz/insurance](http://westpac.co.nz/insurance) or call us on 0800 177 277.

# Home Cover

It's likely that your home is your biggest asset, so it's very important it's well protected. Home Cover can help with paying the cost to repair or rebuild your home up to the sum insured when damaged by sudden and accidental events like fire, flooding, burglary and natural disasters.

For more information on how to calculate the sum insured for your home and what it should include, visit

[westpac.co.nz/suminsured](http://westpac.co.nz/suminsured)

## Benefits of Westpac Home Cover.

- **Unforeseen events:** insure your home from sudden and accidental loss including damage by fire, flooding, burglary and natural disasters.
- **Plus loads of other benefits:** like temporary accommodation if you're unable to live in your home due to damage and replacement locks, keys or remote door openers for your home if they are lost or stolen.

## Home Cover for landlords.

- **Protect your rental house:** recover lost rent for up to 12 months, up to a maximum of \$20,000, while your house is being repaired or rebuilt due to sudden and accidental loss or contamination damage. Plus, present day value cover (up to a maximum of \$5,000) for your chattels, like appliances, furniture, and blinds.
- **Additional cover available:** tailor your policy to suit your needs with optional benefits (for an additional premium) to increase your cover for chattels, rent protection if your tenant vacates without notice, stops paying rent when they are legally able to or is evicted for non payment of rent, and cover for deliberate damage by tenants, their guests, or a person who occupies the home.



**Handy tip:** Westpac also offers contents and vehicle insurance. You could save on your total insurance costs by combining these other insurance options with your Home Cover.

## Some of the other things you're covered for:

You are covered for:	Up to:
Temporary accommodation for you, any family member who permanently lives with you, as well as your pets if you live in your home and it's damaged and unliveable.*	12 months (max \$25,000)
Methamphetamine contamination to the home that exceeds the contamination standard.	Max \$30,000 with \$2,500 excess (or excess as shown in Schedule if greater)
Legal liability for damage to someone else's property because of an accident in connection with your home or its grounds.*	\$2 million
Replacement locks, keys or remote door openers that give access to your home if they are lost or stolen.	\$2,000 with no excess
Landscaping costs if your home suffers loss and as a result your garden is damaged, or if your garden is damaged by fire or impact from a vehicle.	\$3,000 with no excess
Cost to repair hidden gradual damage caused by leaks from internal water tanks or pipes that happen while you own the home and we insure it.	\$3,000

\*These benefits are additional to your sum insured. A standard excess (the amount you pay towards your claim) applies for most claims unless specified.

## What does it cost?

The cost (your premium) depends on several factors, including the sum insured, where your home is located and the excess and optional benefits you choose to pay.

# Contents Cover

Choose from two different cover types to suit your needs: Full Cover or Renter's Cover.

Full Cover provides cover for accidental loss or damage to your belongings – at home or temporarily anywhere else in New Zealand. For more information on how to calculate the sum insured for your contents and what it should include, visit [westpac.co.nz/contents](http://westpac.co.nz/contents)

## Full Cover.

### Benefits of Full Cover.

- **Replace old with new:** we'll replace many of your major household items if lost or uneconomical to repair with a brand new equivalent, no matter how old they are.
- **Accidents happen:** you're also covered for your legal liability for up to \$2 million should you damage someone else's property.
- **Those special things:** items like cameras, bicycles, sporting equipment and other selected items over \$3,000 can be covered, provided they're specified on your policy.
- **Good news for home businesses:** the items you use at home are automatically covered for up to \$10,000, but some limits and exclusions apply.
- **Plus loads of other benefits:** like temporary accommodation if you're unable to live in the home due to a loss covered by your policy or replacement locks if your keys are stolen.

## Some of the other things you're covered for:

You are covered for:	Up to:
Temporary accommodation for you, family who permanently live with you, as well as your pets if you can't live in your home because of a loss or contamination claim covered by your policy.*	12 months (max \$25,000)
Paintings and artworks.	\$10,000 per item (unless specified)
Your belongings during travel to, from and within Australia or the South Pacific Islands (travel of three weeks or less).	\$5,000

\*This benefit is additional to your sum insured.  
A standard excess (the amount you pay towards your claim) applies for most claims unless specified.

## What does it cost?

The cost (your premium) depends on several factors, including what you're insuring, the sum insured, where the contents are located and what excess you choose to pay.

# Renter's Cover

Renting or flatting by yourself, with family members or other tenants?

Your landlord won't cover your belongings, so it's up to you. Renter's Cover can insure your belongings for up to \$25,000 if they're lost, stolen or accidentally damaged.

## Benefits of Renter's Cover.

- **Flexibility:** choose standard cover amounts of \$10,000, \$15,000, \$20,000 or \$25,000.
- **Accidents happen:** you're also covered for your legal liability up to \$2 million if you accidentally damage someone else's property.
- **Replace old with new:** we'll replace some of your major household items if lost or uneconomic to repair with a brand new equivalent as long as they are purchased new and less than five years old.
- **Those special things:** items like cameras, bicycles, sporting equipment and other selected items over \$1,500 can be covered, provided they're specified on your policy.





# Vehicle Cover

Our range of vehicle cover options could help cover your vehicle if it is stolen or damaged by an accident, fire or natural disaster.

## Full Cover.

### Benefits of Full Vehicle Cover.

- **Sum Insured:** Agreed Value is available for most vehicle makes and models, so you know what you'll get if your vehicle is accidentally damaged beyond repair or stolen and not recovered. We both agree on the sum insured at the time you take out your policy and annually thereafter.
- **Windscreen and windows:** You won't have to pay an excess and your no-claim bonus won't be affected if there is sudden and accidental loss caused only to your vehicle's windscreen, window glass or sunroof. We'll cover the costs to repair and replace it.
- **Accidents happen:** after an accident, if your vehicle can't be driven, you could get help with costs to travel back home and for overnight accommodation. We'll help with the costs of cleaning up of an accident scene if it's your responsibility and in getting your repaired vehicle home.
- **New car, no worries:** if you've just bought a brand new car and it's written off in an accident within a year of original registration or purchase, you'll get a brand new replacement car (as long as the make and model is available in New Zealand).
- **Plus loads of other benefits:** we cover extras like trailers and lost or stolen keys and locks up to \$1,000.
- **Westpac Auto Assist\*:** an optional add-on (for an additional premium of \$2.50 per month) providing a breakdown service and three call outs per year, up to \$150 per callout (includes costs of roadside service person and attending your vehicle).

\*Westpac Auto Assist is distributed by Westpac New Zealand Limited ("Westpac"), arranged by IAG New Zealand Limited ("IAG") and provided by the New Zealand Automobile Association ("NZAA"). None of Westpac Banking Corporation ABN 33 007 457 141 (incorporated in Australia), Westpac, or any member of the Westpac group of companies guarantee the obligations of, or any products issued by, IAG or NZAA. Westpac Auto Assist terms and conditions apply and can be found at [westpac.co.nz/auto-assist](http://westpac.co.nz/auto-assist) or from any Westpac branch, or you can contact us on **0800 809 378**.

## Some of the things you're covered for:

You are covered for:	Up to:
Repair of the vehicle if it's accidentally damaged and economical to repair.	Reasonable costs incurred to repair
Total loss of the vehicle if it's accidentally damaged beyond economic repair or stolen.	The Agreed Value (if you have Agreed Value cover) or the Market Value or the sum insured, (whichever is the lesser if you have Market Value cover)
Legal defence costs if you're charged with manslaughter after an accident.	\$1,000
Your liability as a result of damage to another person's property from an accident involving your car.	\$20 million

A standard excess (the amount you pay towards your claim) applies for most claims unless specified.

## What does it cost?

The cost (your premium) of your vehicle cover depends on the type of vehicle you own, sum insured, and other factors such as your age and previous vehicle losses.

It also depends on what excess you choose and the type of cover you want.

## Third Party Cover options

For a more affordable option compared to Full Cover, we have two options to choose from: Third Party, Fire and Theft and Third Party Only.

### Third Party, Fire and Theft.

#### What does it cover?

- Damage or loss to your vehicle as a result of fire or theft.
- Legal Liability for accidental damage to another person's property (up to \$20 million).
- Damage to your vehicle caused by an uninsured driver in another car, provided you can get their name and address, and prove it was their fault (up to \$3,000).

### Third Party only.

#### What does it cover?

- Legal Liability for accidental damage to another person's property (up to \$20 million) or injury to them (up to \$100,000).
- Damage to your vehicle caused by an uninsured driver in another car, provided you can get their name and address and prove it was their fault (up to \$3,000).

### Excess.

A standard excess (the amount you pay towards your claim) applies for most claims unless specified.

## Ready to get your insurance sorted?

### To get started:

- Get a quote and buy your home, contents or vehicle insurance online at [westpac.co.nz/insurance](https://westpac.co.nz/insurance)
- Call us on **0800 177 277** (Monday to Friday, 8am to 6pm or Saturday 9am to 3pm).
- Visit your local Westpac branch.

### It's okay if you change your mind.

In case you do change your mind, we offer a free look period of 30 days from the policy start date.

If you decide the cover is not for you during the free look period, just let us know and we'll refund any premiums you've paid unless you've made a claim.







**TOGETHER  
GREATER**

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The material in this brochure is current as at 3 April 2023 and may vary from time to time. Westpac New Zealand Limited.