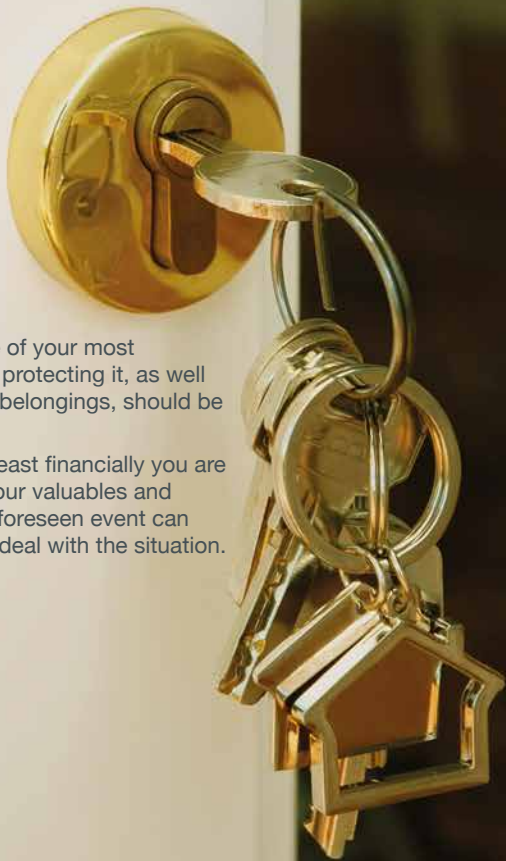


# house and contents



Your home is one of your most valuable assets - protecting it, as well as your personal belongings, should be a high priority.

Knowing that at least financially you are able to replace your valuables and home after an unforeseen event can make it easier to deal with the situation.

## contact us

First Credit Union

PO Box 585, Waikato Mail Centre, Hamilton 3240

W [www.firstcreditunion.co.nz](http://www.firstcreditunion.co.nz)

E [helpdesk@firstcu.co.nz](mailto:helpdesk@firstcu.co.nz)

Internet Banking

[www.firstcreditunion.co.nz](http://www.firstcreditunion.co.nz)

**first**  
credit  
union

First Credit Union is not a registered bank. Members' deposits are shares secured by a first ranking registered Trust Deed. An investment statement is available from one of our branches.

JULY 2014

# insurance

HOUSE AND CONTENTS

right  
down  
to the  
**kitchen  
sink!**



**first**  
credit  
union

[firstcreditunion.co.nz](http://firstcreditunion.co.nz)

## House insurance:

### Cover Option - Maxi

Maxi is based on the replacement cost to repair or rebuild your home up to the sum insured stated in your policy schedule. It covers you for loss or damage to your home.

The sum insured amount should represent the total cost of rebuilding the home. This amount also needs to cover items like swimming pools, fences, garages, tennis courts, sheds, retaining walls and driveways as well as architect and design fees, demolition, professional fees and costs associated with compliance.

Some of the special features of Maxi are:

- Up to 12 months cover for alternative accommodation if your home is uninhabitable due to loss covered by the policy
- Cover for gradual damage
- Damage to retaining walls
- Up to \$2,000,000 legal liability

### Cover Option - Flexi

Flexi is based on indemnity value cover, limited to the sum insured stated in your policy schedule. It covers you for loss caused by specific events only such as fire, flooding, storms and vandalism.



# you're covered

## Contents insurance:

### Cover option - Maxi

Maxi offers replacement value for most items and covers you for loss to the contents while they are at the home and while they are temporarily removed from the home for use anywhere in New Zealand.

Some of the special features of Maxi are:

- Up to 12 months alternative accommodation if your home, or the home you are renting, is uninhabitable due to loss covered by the policy, as well as temporary storage for your contents
- Change of address and transit cover
- Up to \$2,000,000 legal liability
- Credit & debit card cover
- Stolen keys
- Up to \$2000 cover for tools used for Trade or Business
- Up to \$5000 cover while travelling overseas

### Cover Option - Flexi

Flexi offers indemnity value and covers you for loss to the contents while they are at home, caused by specific events such as fire, flooding, theft and vandalism. Depending on your cover amount, you can opt to pay additional benefits such as nationwide cover for your contents, or replacement value for some items.



Please refer to the policy wordings for more information on each cover type, including payout limits on certain items, as well as exclusions. If your particular item is worth more than the limit stated, it is important that you supply a valuation, as well as specify the item(s) on your policy schedule, to ensure it is properly covered in the event of a claim.

### Extra Benefits

Policy holders also get to benefit from HELP - a free 24/7 emergency assistance and advice service. With just one phone call you can sort out all the hassles that arise if you have an accident or disaster even if no insurance claim is necessary, plus they can locate the trades people or services you need. HELP is also available to members of your immediate family who live with you.

### Premium Payment Options

We offer a variety of options to make it easier for you. Premiums can be paid quarterly, six monthly, annually or by fortnightly or monthly direct debit instalments.

*Underwritten by Vero Insurance New Zealand Limited.*