

Insurance companies collect levies on behalf of the Government which are used to fund the Earthquake Commission. From 1 July 2019 changes are being made to the EQCover – details of these changes can be found at [vero.co.nz/feesandlevies](http://vero.co.nz/feesandlevies), or by contacting your Broker. The EQC levies and/or premium that you pay relating to natural disasters may have changed. You can see the amounts on your policy schedule.

We have also updated our home and contents cover to reflect these changes. This addendum applies to, and should be read in conjunction with, the Vero AgriPlan wording (effective September 2016).

## General Exclusions

Confiscation, war, radioactivity, terrorism, natural disaster, natural perils, and land movement

The General Exclusion **1. Confiscation, war, radioactivity, terrorism, natural disaster, natural perils, and land movement** paragraph (e) *Natural Disaster* is deleted and replaced with the following:

(e) *Natural Disaster*. This exclusion 1(e) will not apply to the motor, home contents, boat, personal income, farmers liability, statutory liability or employers liability sections of this policy;

Land

The General Exclusion **7. Land** is deleted and replaced with the following:

### **7. Land**

land, damage to land, or any costs involved in the repair or stabilisation of land in order to facilitate the repair or rebuild of *buildings* or *homes*, or any treatment of the land required to make it suitable for repair or building of *buildings* or *homes*, or any costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate loss to the contents.

The only work to land covered by this policy is:

- that which is required by the additional benefit 20 – Retaining walls under the home section; and
- the digging of foundations or piles as required by government or local authority statutes, bylaws, or regulations, necessary to allow for the repair or rebuild of *buildings* or *homes* following *loss* covered by this policy.

You must ensure that *your* land provides an adequate platform for the completion of any repair or rebuild undertaken pursuant to the cover provided by this policy.

## General Conditions

Government EQC Cover

The General Condition **11. Government EQC cover** is deleted and replaced with the following:

### **11. Government EQC cover**

Where the policy insures *home* at more than one named location, for the purposes of the Earthquake Commission Act 1993, each location is deemed to be subject to a separate contract.

## Home Contents - Maxi

Natural Disaster Damage

The Additional Benefit **10. Natural Disaster Damage** in the Home Contents is deleted.

## Home Contents - Flexi

Natural Disaster Damage

The Additional benefit **10. Natural Disaster Damage** is deleted.