

Home Building and Contents Insurance Policy Details

Features and benefits available under our Home Insurance policies

What you are insured for – features and benefits	Prestige Home	Classic Home	Vital Home
Type of cover	Accidental loss or damage	Insured events	Insured events
Accidental breakage of glass	✓	✓	✓
Additional cost of temporary accommodation	✓	✓	✓
	Up to 10% of contents sum insured combined with 'Removal of debris, professional fees, and extra costs'	Up to 10% of contents sum insured combined with 'Removal of debris, professional fees, and extra costs'	Up to 10% of contents sum insured combined with 'Removal of debris, professional fees, and extra costs'
Automatic indexation of sum insured	✓	✓	✓
Compensation for death	Up to \$10,000	Up to \$10,000	Up to \$10,000
Contents in open air at the risk address	Sub-limits for selected contents based on insured loss or damage	Sub-limits for selected contents based on insured loss or damage	Sub-limits for selected contents based on insured loss or damage
Contents in safe deposit box	Up to 20% of contents sum insured	Up to 20% of contents sum insured	Up to 20% of contents sum insured
Credit cards – cover for loss or theft	Up to \$5,000	Up to \$5,000	Up to \$2,500
Fusion of electric motors	Motors up to 12 years old	Motors up to 10 years old	✗
Guests', visitors' and domestic helpers' property	Up to \$5,000	Up to \$5,000	Up to \$5,000
Legal liability cover	Up to \$20,000,000	Up to \$20,000,000	Up to \$10,000,000
Modifications to buildings for paraplegia & quadriplegia	Up to \$10,000	Up to \$10,000	Up to \$10,000
Replacement of locks and cylinders	Up to \$2,000	Up to \$1,000	Up to \$1,000
Security firm attendance	Up to \$500	Up to \$500	Up to \$500
Spoilage of perishable food	No specified limit	\$500	✗
Temporary removal of contents from your risk address	Up to 20%/\$7,500 of contents sum insured with sub-limits for selected contents	Up to 20% of contents sum insured with sub-limits for selected contents	Up to 20% of contents sum insured with sub-limits for selected contents
Title deeds	Up to \$2,000	Up to \$2,000	Up to \$2,000
Veterinary costs	Up to \$500	Up to \$500	Up to \$500