

Effective 15 December 2023



FARM & LIFESTYLE BLOCK INSURANCE

Farm Home



Summary of changes

Your Agriplan policy has been updated it's now written using plain language principles making it easier to navigate and understand what you are, and are not, covered for. We've also made changes to the cover provided by the policy.

This booklet provides a summary of key policy changes but it's important to take the time to familiarise yourself with this new wording. Access it online at vero.co.nz/rural. If you're unsure how changes may impact you or you have questions about the cover please reach out to your broker or adviser who can provide guidance.

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Key changes to the policy are provided below, including the page number where you can find the relevant clause in your new policy wording. Red shading indicates cover is less favourable than what was offered previously, or there is new criteria. The policy wordings are where you will see full terms, conditions and exclusions.



This policy was previously called 'Home' and is referred to as 'Dwelling' on your policy schedule. The Farm Home policy wording will apply from your current renewal.

Section	Overview of what's changed	Page
Contents	Previously your policy included a contents benefit that provided \$5,000 cover for contents owned by you but located in a home occupied by an employee. This cover is no longer automatically included in your policy. It is now available as an Optional Benefit called 'Landlord's cover'. Reach out to your broker or adviser if you'd like to purchase this additional cover.	
Environmental improvements	A new benefit that provides up to \$3,500 for home improvements that make your home more environmentally friendly, if rebuilding following a total loss.	7
Methamphetamine contamination	Cover for Methamphetamine contamination has increased from \$30,000 to \$50,000.	8
Property owner's liability	New cover for landlords, covering their legal liability related to the Health and Safety at Work Act 2015.	11
Communicable disease	The policy won't cover anything related to human, animal, plant or other diseases that can be transmitted directly or indirectly between organisms. This includes viruses, bacterium, parasites, or other organisms. Nor will it cover claims related to infectious or quarantinable diseases. Refer to the policy wording for full details.	22
Cyber acts and incidents	The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. However, we'll cover resulting loss to your home provided it hasn't been excluded under another section of the policy. Refer to the policy wording for full details.	23
Fire and Emergency Act 2017	If you're lighting a fire, you must comply with the Fire and Emergency Act 2017, local legislation and rules, to be covered by this policy.	24

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

Section	Overview of what's changed	Page
Uncertified home	Clarification that the policy will not cover losses that are connected to your home failing to meet the expected standards as determined by Acts of Parliament, regulation or bylaws.	27
Limits on what we'll pay	Cover for roads, lanes and bridges within the residential boundaries of your home now have a sublimit of \$50,000. If you need additional cover reach out to your broker or adviser.	31

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