

Even more reasons to cover all your insurance needs with MAS

Insure your contents and your house and/or motor vehicle and you'll be eligible for our multi-product discount. Insure your motor vehicle, house and contents and you'll be eligible for our Goldshield discount*.

Where an event results in a claim under this policy and another policy you hold with us, you only have to pay the total excess that applies under the policy with the highest total excess.

If you hold this policy for a continuous period of five years and do not make a claim (excluding glass claims), you will qualify for our Secured No Claims Bonus. Once you qualify, your maximum No Claims Bonus is protected for the life of the policy, regardless of the number of claims you make. This benefit does not apply to Holiday Homes.

*Special conditions apply; please see the policy wording for details.

Please note that certain conditions apply to benefits described in this brochure. These conditions of cover can be found in your policy wording, available at mas.co.nz or by calling us on **0800 800 627**.

This brochure is intended as an information guide only and does not form part of the policy document or any contract with MAS. This brochure does not take into account your own personal financial situation or goals. If you would like more detailed financial advice, we can get one of our advisers to contact you.

Special conditions and/or excesses may apply to the cover solution that meets your specific needs. We're happy to discuss these with you if needed.

IDOM001 06/14



House
Insurance Summary

YOUR HOME IS MORE THAN A HOUSE



Call us today:
0800 800 627
Visit us online at www.mas.co.nz



You expect to be the best in your profession so why wouldn't you expect the best from your insurance company?

We provide insurance cover for your own house, holiday home and rental properties, offering a wide range of benefits to help ensure you never have to worry about the roof over your head.

We are proud of the strong reputation we have established for an empathetic and top quality claims service.

Our policies are written in language that's easy to understand and we're always happy to answer any questions you may have about this important agreement between us.

For more information visit mas.co.nz or call **0800 800 627**.

POLICY COVER AT A GLANCE*

Area Replacement or Agreed Value

In most circumstances you can choose the basis of settlement that meets your needs.

Area Replacement

In the event of a total loss, your house will be rebuilt to the same floor area as is recorded on the policy schedule. Perfect if you want to be assured of full protection.

Agreed Value

In the event of a total loss, your house will be rebuilt to a maximum cost no more than the sum insured recorded on the policy schedule. If you'd like to save on premiums by holding a higher level of risk, this option may be suitable for you.

Accidental death

If you suffer injury and as a consequence die as the result of a sudden accidental event, we will pay \$20,000 to your estate.

Alternative accommodation

If your main residence is uninhabitable, we will pay up to \$50,000 for the additional and reasonable costs for alternative accommodation while the property is being assessed and/or repaired.

Emergency entry

If emergency services cause damage to your property on entry, we'll cover it up to \$10,000.

Emergency evacuation

We'll allow you to claim under the Alternative accommodation benefit when you are denied access to your house due to safety concerns or an emergency.

Glass breakage

Claims solely for accidental breakage of glass in windows, doors or screens of your house will not have an excess applied and your No Claims Bonus will not be affected.

Hidden gradual loss

In certain circumstances we'll provide up to \$5,000 for hidden rot, hidden mildew or hidden gradual deterioration caused by water leaking from an internal source.

Intentional damage by tenants

We'll provide cover for damage caused by fire or explosion intentionally caused by any tenant, guest of a tenant or your guest.

Landscaping

If we've accepted a claim, you'll also be entitled for up to \$5,000 to replant or repair damaged lawns, flowers, trees, hedges or shrubs or to pay for other reasonable landscaping costs.

Locks and keys

We will cover the reasonable cost of replacing locks and keys (including electronic access cards and transponders and remote door openers) if they have been lost, damaged, stolen or duplicated. You will not have an excess applied and your No Claims Bonus will not be affected.

New building work

If you're building a new structure we'll provide up to \$20,000 to cover the new structure being built and any building materials that will be incorporated.

Protection costs

We'll pay up to \$10,000 for reasonable costs incurred to protect your property from loss, or following a loss, to minimise damage and prevent further loss.

Tree removal

If we've accepted a claim, you'll also be entitled for up to \$2,000 for the reasonable costs incurred for the removal of a fallen or partially fallen tree on your property.

You choose your repairer

You can choose to either use one of our preferred repairers and we'll guarantee their repairs, or you can select a repairer of your choice.

***IMPORTANT:** This brochure is an information guide only. Please refer to further information on the back cover.