

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.

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

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.

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Insurance Summary

YOUR THINGS ARE PART OF WHO YOU ARE



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 all your possessions, offering a wide range of benefits all designed to allow you to get on with what you really enjoy doing, not worrying about your insurance or sorting out a claim.

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*

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.

Additional risks

We automatically cover your personal effects up to \$5,000 per item, and \$50,000 per claim, while you are travelling anywhere in the world.

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.

Children's contents

We cover your children's contents while they're in full time study and staying at boarding school, in tertiary accommodation or while boarding in a private residence. We'll also cover their belongings stored at your house while they're overseas.

Contents in storage

We cover your contents for accidental loss by restricted perils while temporarily stored in a professional storage facility.

Contents in transit

We cover your contents for accidental loss by restricted perils while being permanently relocated to a new address

Credit card fraud

We'll provide up to \$2,000 for fraudulent debit or credit card use for which you are legally liable and cannot be recovered elsewhere.

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.

Emergency recovery

If you suffer a significant loss we'll help out immediately by providing a \$5,000 cash benefit to assist you with recovery.

Frozen food

If your freezer accidentally breaks down, loses refrigerant or the power supply is disconnected, we will pay up to \$2,000 for any spoilt items.

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.

Home office or healthcare practice

We'll provide up to \$25,000 cover at home, and up to \$5,000 cover out and about, for property owned by you that relates to a home-based office or healthcare practice.

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.

Moving to a new home

If you're moving house, we'll automatically cover your contents at the new address for 30 days on the same terms and conditions as the existing policy.

New for old

Under our Replacement value cover option, if an item can not be repaired, we will replace it with the nearest equivalent item available that is substantially the same as the damaged item was when new.

Pairs and sets

If we are unable to repair an item of jewellery or artwork that forms part of a pair or set we will, at your request, settle the claim as if the whole pair or set was involved in the loss.

Parents' and grandparents' contents

We cover your parents' or grandparents' contents automatically under your policy while they're residing in a rest home, hospice or the like.

Personal health items

If your claim is solely for hearing aids, dentures, prescription glasses, contacts, walking sticks and frames or wheelchairs we will not apply an excess and your no claims bonus will not be affected.

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.

Reduction in value

If we repair an item of jewellery, artwork or a musical instrument, we'll pay you for any reduction of value that results.

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.