

Change log

# Contents Policy

[ando.co.nz](https://ando.co.nz)



# Change log – Ando Contents policy wording

## Contents

### Effective date:

- For new business – policies incepted on or after 01 October 2024.
- For renewals – policies renewed on or after 01 October 2024.

**Version:** ANDO NZB CON 1024

Policy section	Change made	Explanation
<b>Important stuff about this policy</b>	Changes to 'Welcome to Ando House Insurance', 'Privacy Act', 'Insurance Claims Register' and 'Concern or complaint'	<ul style="list-style-type: none"><li>• Providing further detail on Ando</li><li>• Separating 'Privacy Act' and 'Insurance Claims Register' sections</li><li>• Updated complaints information</li></ul>
<b>General</b>	Grammar, formatting & layout	<ul style="list-style-type: none"><li>• Grammatical corrections</li><li>• Tidying formatting</li><li>• Bolding words where required</li><li>• Tidying the layout</li></ul>
<b>General</b>	Update references regarding EQC	<ul style="list-style-type: none"><li>• References to EQC Act updated to NHI Act</li><li>• References to Earthquake Commission updated to NHC/ Natural Hazards Commission</li><li>• Subsequent updated definitions updated</li></ul>
<b>What we agree to cover</b>	Main insuring promise moved	<ul style="list-style-type: none"><li>• Its important this is understood while reading through the rest of the wording. Therefore moved it closer to the start</li></ul>
<b>Additional policy benefits</b>	Included within or additional to	<ul style="list-style-type: none"><li>• Clarification provided whether the additional policy benefit is included within the sum insured or if its additional to.</li></ul>
<b>Additional policy benefits</b>	Hidden gradual damage	<ul style="list-style-type: none"><li>• Updated benefit to align with house policy wording</li></ul>

Policy section	Change made	Explanation
Additional policy benefits	Removed 'Natural disaster' benefit	<ul style="list-style-type: none"> <li>Policy already covers natural disaster, so no need for the additional policy benefit.</li> </ul>
Additional policy benefits	Moved 'Pairs and sets'	<ul style="list-style-type: none"> <li>This is a basis of settlement rather than a benefit, so moved it to 'How we will settle your claim for loss to your contents' section.</li> </ul>
Policy exclusions	New exclusion	<ul style="list-style-type: none"> <li>Asbestos definition included</li> </ul>
Our terms and conditions	Costs incurred by you	<ul style="list-style-type: none"> <li>Clarification on requirements for costs incurred by the insured</li> </ul>
Definitions	Remotely piloted aircraft	<ul style="list-style-type: none"> <li>Updated definition.</li> </ul>