



Accidental Loss or Damage Home and Contents Insurance:

Not all policies are the same!

Reduced Premiums generally means reduced cover and benefits.

Are you fully covered?

Having a Home & Contents policy arranged by Finance & Insurance Brokers you can be sure you are purchasing a best in class product which includes:

- Full Accidental loss or Damage cover up to the Sums Insured
- New for old, regardless of age
- Tools within the home used for earning income to \$7,500
- Fusion of electric motors up to 15 years
- Landscaping, the replacement of trees, plants, shrubs, lawn and tree Lopping
- Deterioration of refrigerated goods– unlimited cover (Vero limit \$1,000)
- Cover for contents In the open air – unlimited
- Flood – **to full limit**
- Power Surge (**not just fusion or limited to lightning as the cause**)
- Contents anywhere in Australia or New Zealand or rest of the world up to 100 consecutive days, **not just to another building-** Limit \$10,000 up to 25% of sum Insured
- Cash covered up to \$1,500
- Covers Credit cards from fraudulent use or if they are lost or stolen, for up to \$7,500
- Data Restoration Costs for the restoration of data stored on any computer, or computer disk up to \$2,000
- Identity Fraud/theft cover for \$5,000 for identity fraud expenses
- Taxation Audit & Professional Costs up to \$5,000
- Visitors Contents up to \$5,000, belonging to guests, employees, exchange students or visitors
- Jewellery & Collections or Valuables - \$10,000 any one item, pair, set or collection up to 25% of contents SI. Not limited to \$10,000 in total, unless specified
- Pedal cycles are covered to their full value & covered whilst being ridden. (Excluding when being used competitively or for pace making) (Vero limit \$10,000)

At Finance & Insurance Brokers you are backed by a personalised claims service provided in house to support you in the event of a claim.