



Addendum attached to & forming part of NZI Body Corporate Residential Buildings Wording FID0608

This addendum is exclusively reserved for use by Rothbury Insurance.

Landscaping

This policy is extended to cover plants, trees or shrubs grown in the ground, lawns, rocks and landscaping caused by fire, theft, vandalism or the impact of a vehicle.

The most **we** will pay under this Additional Benefit is \$10,000 for any **event**.

Landlords Fixtures & Fittings Automatic Extension

The most **we** will pay for any one event is increased from \$5,000 to \$10,000 for each individual **unit**.

Malicious Damage Or Vandalism By Tenants

If any individual **unit** is leased by **you** to a tenant, then this policy is extended to cover sudden **accidental loss** caused by malicious damage or vandalism by tenants or other persons who are lawfully in the **unit**.

Unless the **loss** is as a result of fire or explosion the most **we** will pay during the **annual period** is:

- (a) \$2,000 for each individual **unit**, and
- (b) \$5,000 for all **units**

The **excess** applies to this extension.

This extension relates specifically to persons other than **you** or **your** family (as defined). The basis of settlement under this extension will allow for the bond held (once any rent arrears are deducted).

Stolen Keys Cover.

You are insured for the reasonable costs to:

1. open a safe or strongroom, and
2. alter or replace locks, keys and combinations that give access to **your insured property**,

provided that the keys or combinations are stolen or believed on reasonable grounds to have been duplicated without proper authority during the **period of insurance**

The most **we** will pay is \$10,000, for any **event**.

The **excess** applies to this extension.

New Building Work.

The cover expressed under Additional Benefit 'New Building Work' is deemed to include property in the course of alteration, or addition.

This extension does not cover any structure where the expected value of the completed work, or the price of the contract including materials, is more than \$250,000.

The most **we** will pay during the **period of cover**, for any new structure, alteration or addition is \$250,000.



Claims Preparation Costs.

This policy is extended to cover costs reasonably incurred for the purpose of assessing, preparing, presenting or certifying any claim made under this Policy, provided the claim is accepted under this policy. Salaries, wages, overheads and other expense of the **insured's** employees & consultants will be deemed to be part of such costs.

The most **we** will pay is \$5,000 for any **event**.

Temporary Removal.

This policy is extended to cover **insured property** whilst **temporarily removed** to any place within New Zealand and whilst in transit to and from that place.

The most **we** will pay under this extension is the amount for which **we** would have been liable had the **loss** occurred at the particular place from which the **insured property** is temporarily removed.

In respect of this extension **temporarily removed** means removed for a particular purpose or reason, with the intention that the **insured property** be returned to the place from which it has been removed once that purpose or reason has been served.

Hazardous Substance Emergencies.

This policy is extended to cover any charge that the New Zealand Fire Service is authorised to make against you in respect of any Hazardous Substance Emergency arising out of or in connection with any **insured property**, whether or not there is any **loss** to that **insured property**.

"Hazardous Substance Emergency" has the same meaning as defined in the Fire Service Act 1975 or any amendment to or re-enactment of that Act.

The most **we** will pay under this extension is \$50,000, for any **event**.