

Buildings cover only comparison table

		Vital Home Insurance Obtain a quote	Classic Home Insurance Obtain a quote	Prestige Home Insurance Obtain a quote
Covers loss or damage due to:				
		<ul style="list-style-type: none"> ✓ Accidental breakage (of glass) ✓ Earthquake and tsunami ✓ Explosion ✓ Fire or smoke ✓ Flood (optional, subject to eligibility) ✓ Impact damage ✓ Lightning or thunderbolt ✓ Malicious acts ✓ Riot or civil commotion ✓ Storm, rainwater or run-off ✓ Theft, burglary or housebreaking ✓ Water or other liquid damage 		Accidental loss or damage unless specifically excluded (Flood cover is optional, subject to eligibility)
Other Features and Benefits included as standard:				
Legal liability cover	Covers your legal liability for payment of compensation in respect of: <ul style="list-style-type: none"> • death, bodily injury or illness, and/or • physical loss of or damage to property, caused by an accident or series of accidents attributable to one originating cause. 	Up to \$10,000,000	Up to \$20,000,000	Up to \$20,000,000
Fusion (burnout of electric motors)	If the electrical current damages a household electrical motor (including sealed	x	Motors up to 10 years old	Motors up to 12 years old

	or semi-sealed refrigeration units) we will either pay the reasonable cost to rewind the motor or replace the motor.			
Compensation for fracture	Benefits vary depending on the bone(s) fractured – see PDS for details	X	Up to \$1,000 for all fractures arising from the same accident, max \$3,000 per period of insurance	Up to \$1,000 for all fractures arising from the same accident, max \$3,000 per period of insurance
Landscaping	Includes the replacement of <i>fixed</i> trees, plants and shrubs that have been lost or damaged by an insured event excluding storm, rainwater or run-off. In this context, 'fixed' means planted in the ground.	X	Up to \$2,000	Up to \$5,000
Replacement of locks or cylinders	Covers the replacement of the lock(s) or cylinder(s) if the key for the lock of any external door or window is stolen or there are reasonable grounds to believe that the key(s) have been duplicated.	Up to \$1,000	Up to \$1,000	Up to \$2,000
Automatic indexation of sums insured	If you make a claim during the period of insurance, the	✓	✓	✓

	<p>sums insured for your buildings and/or contents will be adjusted with reference to the Consumer Price Index from the effective date of the current period of insurance.</p>			
<p>Compensation for death – \$10,000</p>	<p>We will pay \$10,000 to your estate if during the period of insurance you suffer fatal injury at your risk address as a result of visible bodily injury caused by burglars or housebreakers or by fire and your death occurs within 90 days of the injury.</p>	✓	✓	✓
<p>Environmental benefits when rebuilding after a total loss – up to \$5,000</p>	<p>If your building is totally destroyed by an insured event and we agree to rebuild it, we will pay up to \$5,000 of the cost to you to install any combination of the following:</p> <ul style="list-style-type: none"> • rainwater tank; • solar power systems, including solar hot water systems or photo-voltaic 	✓	✓	✓

	<p>(PV) power systems;</p> <ul style="list-style-type: none"> • hot water heat exchange system; and • grey water recycling system. 			
<p>Mortgage discharge costs - up to \$5,000</p>	<p>If your buildings are totally destroyed by an insured event and we agree to pay your claim, we will also reimburse your reasonable legal costs for the discharge and replacement of your mortgage(s) including legal fees and statutory government charges.</p>	✓	✓	✓
<p>Modifications to buildings for paraplegia or quadriplegia – up to \$10,000</p>	<p>Payable if your buildings are your principal place of residence.</p> <p>Covers the cost of modifying your buildings if your paraplegia or quadriplegia is a direct result of loss or damage to your buildings by an insured event.</p>	✓	✓	✓