

WELCOME TO YOUR ANZ ASSET PROTECTOR INSURANCE POLICY

Thank you for choosing this ANZ Asset Protector insurance policy to protect what's important to you.

vero

Vero Insurance New Zealand Limited (Vero) is the insurer that provides these insurance policies. Once you've purchased your insurance policy, you'll deal with Vero for the ongoing management of your insurance and for any claims you need to make.

In this policy wording booklet, we set out what's covered and what's not covered under your insurance, your responsibilities, and how we work together with you at claim time.

Who we mean by 'you'

When we say 'you' or 'your', we mean the insured person or people named on your *schedule*, and their spouse, de facto partner, or civil union partner.

Under the Contents insurance policy wording, when we say 'you' or 'your' we also cover you or your partner's immediate family, if they live with you and aren't covered by any other contents insurance.

Who we mean by 'we'

When we say 'we', 'us', or 'our', we mean Vero Insurance New Zealand Limited.

The documents that make up your insurance policy — keep them safe

Your insurance policy is made up of two parts.

1. This policy wording booklet. It explains what we do and don't cover, how to contact us, the responsibilities you have under the policy, and how to make a claim.
2. The *schedule*. It gives details specific to you, including who and what is insured, and when cover starts and ends. The *schedule* also includes any special terms that might apply, which might also detail things that we do and don't cover.

Read your policy documents so you know what we do and don't cover

We agree to give you insurance cover as outlined in this policy wording booklet and your *schedule*, as long as your premium payment is up to date.

Read your insurance policy documents carefully, so you know what you are, and are not, covered for. Keep them together in a safe place.

ANZ Asset Protector is underwritten by Vero Insurance New Zealand Limited and distributed through ANZ Bank New Zealand Limited. No member of ANZ, its related companies or any other person guarantees Vero, its subsidiaries or any of the products issued by them. ANZ may receive commission on any policy it arranges.

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