

## Steadfast endorsement – effective 1 May 2025

Your Vero policies are amended as follows:

### Vero Residential Home Policy

#### Cover Option - Maxi

The following monetary limits are deleted and replaced as follows:

Section	Deleted	Replaced by
<b>Benefits we include in your cover</b> Alternative accommodation	For any one event, we'll pay up to 5% of your <i>sum insured</i> on your <i>schedule</i> or \$30,000, whichever is greater.	For any one event, we'll pay up to 5% of your <i>sum insured</i> on your <i>schedule</i> or \$50,000, whichever is greater.
<b>Benefits we include in your cover</b> Environmental improvements	\$3,500	\$15,000
<b>Benefits we include in your cover</b> Gradual damage	\$3,000	\$5,000
<b>Benefits we include in your cover</b> New building work	\$25,000	\$50,000
<b>Benefits we include in your cover</b> Power generation equipment	\$10,000	\$20,000
<b>Optional benefits – the additional cover you can choose</b> Landlord's extension Landlord's furnishings	\$20,000	\$30,000
<b>Optional benefits – the additional cover you can choose</b> Landlord's extension Loss of rent due to loss covered by this policy	\$40,000	\$50,000
<b>There are some limits on what we'll pay</b> We'll pay up to \$50,000 for roads, lanes, and bridges	\$50,000	\$75,000

### Vero Residential Contents Policy

#### Cover Option - Maxi

The following limits are deleted and replaced as follows:

Section	Deleted	Replaced by
<b>Benefits we include in your cover</b> Alternative accommodation	If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$30,000, whichever is less.	If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$50,000, whichever is less.
<b>Benefits we include in your cover</b> Change of situation and transit cover	\$10,000	\$25,000

<b>Benefits we include in your cover</b> Credit card and debit cards	\$1,000	\$2,500
<b>Benefits we include in your cover</b> Gradual damage	\$3,000	\$5,000
<b>Benefits we include in your cover</b> Home office or healthcare practice	<p>We'll pay up to \$15,000 for <i>loss</i> to home office and healthcare equipment if all the following apply.</p> <ul style="list-style-type: none"> <li>• You own the equipment.</li> <li>• You use it for business purposes.</li> <li>• The <i>loss</i> happens in your <i>home</i>.</li> </ul>	<p>We'll cover <i>loss</i> to home office and healthcare equipment that you own and use for business purposes.</p> <p>We'll pay up to:</p> <ul style="list-style-type: none"> <li>• \$20,000 if the <i>loss</i> happens in your <i>home</i></li> <li>• \$1,500 if the <i>loss</i> happens when the equipment is temporarily removed from your <i>home</i>.</li> </ul>
<b>Benefits we include in your cover</b> Overseas travel	30 days	60 days
<b>Benefits we include in your cover</b> Tertiary accommodation	\$5,000	\$7,500
<b>Benefits we include in your cover</b> Vehicle accessories within an employer's motor vehicle	\$1,500	\$2,000
<b>We'll pay indemnity value for the following items</b>	<p>We'll pay <i>indemnity</i> value for:</p> <p>...</p> <ul style="list-style-type: none"> <li>• sports equipment more than 2 years old</li> <li>• camping, fishing, and diving equipment more than 2 years old</li> <li>• bicycles (including e-bikes) more than 3 years old</li> </ul> <p>...</p>	<p>We'll pay <i>indemnity</i> value for:</p> <p>...</p> <ul style="list-style-type: none"> <li>• sports equipment more than 5 years old</li> <li>• camping, fishing, and diving equipment more than 5 years old</li> <li>• bicycles (including e-bikes) more than 5 years old</li> </ul> <p>...</p>
<b>The most we'll pay for some items</b> Each item of photographic, digital, and video camera equipment	\$3,000	\$5,000
<b>The most we'll pay for some items</b> Each coin, card, or stamp in a collection	<p>Each coin, card, or stamp in a collection \$1,000</p> <p>\$3,000 in total for any collection of coins, cards, or stamps</p>	<p>Each coin, card, or stamp in a collection \$1,000</p> <p>\$5,000 in total for any collection of coins, cards, or stamps</p>
<b>The most we'll pay for some items</b> Each unspecified item, pair, or set of jewellery or watches	<p>Each unspecified item, pair, or set of jewellery or watches \$3,000</p> <p>For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater</p>	<p>Each unspecified item, pair, or set of jewellery or watches \$5,000</p> <p>For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater</p>

## Vero MotorPlan Policy

### Amendments that apply to all Cover types

The following monetary limit has been deleted and replaced as follows:

Section	Deleted	Replaced by
<b>The benefits we include</b> Vehicle change	\$75,000	\$100,000

The following benefit has been deleted and replaced as follows:

Section	Deleted	Replaced by
<b>The benefits we include</b> Vehicle servicing and emergency	<p>If there are driver restrictions on your policy, we won't apply them if your <i>vehicle</i> is being driven:</p> <ul style="list-style-type: none"> <li>• by a member of the motor trade while they are servicing or repairing it</li> <li>• to a medical facility in a medical emergency.</li> </ul>	<p>If there are driver restrictions on your policy, we won't apply them if your <i>vehicle</i> is being driven:</p> <ul style="list-style-type: none"> <li>• by a member of the motor trade while they are servicing or repairing it</li> <li>• by a valet parking attendant while they park or fetch it</li> <li>• by a professional dial-a-driver while they deliver the <i>vehicle</i> to your home or workplace</li> <li>• to a medical facility in a medical emergency.</li> </ul>

The following exclusion has been deleted as follows:

Section	Deleted	Replaced by
<b>Exclusions — things we don't cover</b>	<p><b>Incorrect fuel</b></p> <p>We won't cover loss or damage to your <i>vehicle</i>, including damage to its engine or fuel system, caused by using the wrong type of fuel.</p>	The Incorrect fuel exclusion has been deleted and no longer applies.

### Amendments that apply only to Comprehensive cover

The following benefit has been added as follows:

Section	Deleted	New benefit added
<b>Comprehensive cover – the benefits we include</b> Electric vehicles	The Electric vehicles benefit is not currently included.	<p><b>Electric vehicles – we'll cover your charging equipment</b></p> <p>If your <i>vehicle</i> is an electric <i>vehicle</i> (EV), or a plug in hybrid electric vehicle (PHEV), we'll cover <i>accidental</i> loss or damage to your <i>vehicle</i>'s charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.</p>

The following monetary limit has been deleted and replaced as follows:

Section	Deleted	Replaced by
<b>Comprehensive cover – the benefits we include</b> Emergency costs	If your <i>vehicle</i> can't be driven, we'll pay reasonable costs up to \$500 for accommodation and transport to get you and your passengers to your home.	If your <i>vehicle</i> can't be driven, we'll pay reasonable costs up to \$1,000 for accommodation and transport to get you and your passengers to your home.

### Amendments that apply only to Third Party, Fire and Theft cover and Third Party cover

The following monetary limits have been deleted and replaced as follows:

Section	Deleted	Replaced by
<b>The benefits we include</b> Accidental loss or damage – we'll cover damage by an uninsured driver	The most we'll pay for your <i>vehicle</i> is the <i>market value</i> , up to: <ul style="list-style-type: none"> <li>• \$3,000 if we're insuring your car</li> <li>• \$1,000 if we're insuring your motorcycle.</li> </ul>	The most we'll pay for your <i>vehicle</i> is the <i>market value</i> , up to: <ul style="list-style-type: none"> <li>• \$4,000 if we're insuring your car</li> <li>• \$1,500 if we're insuring your motorcycle.</li> </ul>

**In all other respects your policy remains unchanged. All other terms, limits, exclusions and conditions continue to apply.**