JRI INSURANCE BROKERS

MEMBER OF Steadfast



YOUR DOMESTIC INSURANCE GUIDE

JRI Limited
October 2025

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WHAT YOU NEED TO UPDATE US ON

JRI Ltd, as your brokers are here to guide and assist you. We have the knowledge and experience of what is required by your Insurers so that unnecessary delays and inconvenience is avoided once you have suffered a loss and wish to submit a claim.

Please tell us as soon as possible if there are any important changes, such as refinancing your home, purchasing additional contents, jewellery, personal items or if young people will be driving your vehicles. You have an obligation to keep your insurer advised of any changes. Please advise us immediately so that we may consider whether your insurance programme needs to be reviewed.

If you do not inform us, you may not be insured for these changes or it may affect the current covers you have.

We encourage you to obtain, and regularly update, valuations for the replacement cost of your assets (Home, contents, jewellery etc.) so that you are not underinsured.

Boats/Trailers	• Boat or trailer purchases • Boating related speeding fines or convictions • Accidents (boating) • Modifications • Change of address
Car	• Change of car or additional car • New drivers (children or young persons) • Speeding fines or convictions (e.g. drink driving) • Accidents including when driving other vehicles • Modifications made to vehicle • Change in garaging of vehicle • Change in use - for business purposes or as part of your job • Change of address
Circumstances	Any situation or circumstance which you believe may give rise to a legal or professional liability claim being made against you in the future by a third party.
Contents	• Large purchases • Unoccupied periods (for more than 30 days) • Change in use (tenants, rental, borders, Airbnb, extended holidays etc.) • Change of address
Claims	Any loss, damage or liability incurred which is covered under a contract of insurance for which you have not yet claimed for but intend to.
Criminal Convictions	Any criminal convictions.
House	• Extensions or alterations • House is refinanced • Unoccupied periods (for more than 30 days) • Change in use (tenants, rented, borders, Airbnb etc.)

Loans	• Mortgages or other lending. • Advise us if a lender needs their insurable interest noted on the policy.
Personal or portable items	If you intend to take expensive personal items overseas Purchases or gifts of Jewellery, Artwork, Bikes, Watercraft (e.g. windsurfers) Depending on value these may need to be listed separately on the policy

This list is not exhaustive and relates only to significant changes. If anything changes while you are insured be sure to let us know. If in doubt tell us.

CLAIMS GUIDE

Commercial and Personal Lines Claims

If you need to make a claim, please contact our claims handling team.

Most policies are subject to an excess. This is the first amount of the loss which you must pay. For Motor Vehicle policies, the excess is payable regardless of whether you are at fault or not.

The amount of the excess is set by the insurer, or you may have also opted for an additional voluntary excess for a discounted premium. The excesses are detailed in the Summary of Cover documents sent to you when you arranged cover or renewed cover through JRI.

Unless you pay your premiums through premium funders, your insurer may insist that any premiums owing may need to be fully paid to us before any claim can be considered by them.

What you should do

- Make sure everyone is safe
- Notify the police (where required) of burglary and theft losses
- Collect any independent witness details (name, phone number, address)
- Take photos of the scene, or of the loss
- Take any action to reduce damage / loss
- If you have to dispose of damaged goods quickly such as spoiled food, make a list of what you are throwing out. Again, take photos as evidence of the spoiled food.

What you shouldn't do

Admit fault or liability to another person/third party

Our contact details

Commercial Claims	Name: Phone: Email:	Alexis Coetzer 0800 RING JRI or 027 558 9790 claims@jri.co.nz
Personal Lines Claims	Name: Phone: Email:	Kim Antill 0800 RING JRI or 06 758 8440 claims@jri.co.nz
Life, Trauma, Disability & Health Claims	Name: Phone: Email:	Aimee Johnson 0800 RING JRI or 06 758 8440 aimee@jri.co.nz

Life, Trauma, Disability & Health Claims

If you need to make a claim, please contact our claims handling team who will facilitate the claims process for you and confirm the terms and conditions on your policy that may have an impact on the assessment of the claim.

In all instances a claim form is required to be completed and supporting documents provided.

INFORMATION YOU NEED TO KNOW

Utmost good faith	Contracts of Insurance are based on good faith. This means that you must act towards your insurer with the utmost good faith and your insurer must treat you with good faith.
Duty of disclosure	When you apply for, renew, extend or change a domestic insurance policy, you need to answer all of your insurer/adviser's questions fully, accurately and honestly. This applies not only to the insured named on the policy, but also to relevant past or associated insurances. Giving complete and truthful answers helps your insurer understand your circumstances properly, so they can offer the right cover and avoid any issues at claim time.
Non-Disclosure	If you do not take reasonable care in answering your insurer's questions, the insurer may treat your policy differently. Remedies depend on the circumstances and may include changing the terms of cover, charging an additional premium, reducing a claim, or, if the misrepresentation was deliberate or reckless, cancelling the policy.
Obligation to notify	Insurance contracts impose a continuing obligation to notify the insurer of any material changes to the risk.
Policy Documents	It is important you read the policy documents for all terms, conditions, and exclusions of your insurance policy. You should also read your policy conditions so that you are aware of your obligations under the policy. If you don't meet these obligations, it could result in a claim being denied.
Complaints	We are committed to providing the highest quality service to our clients, which is why we want to know if you are not satisfied with our service or advice, to see if we can put it right for you. Please let us know if you're not satisfied with anything we've done by writing or emailing us at: Risk & Compliance Address: P.O. Box 4234, New Plymouth 4340 Email: marita.green@jri.co.nz Phone: 06 758 8440 Please refer to our website for our full details of our complaints process www.jri.co.nz
Dispute Resolution	If we are unable to resolve your complaint within 40 working days to your satisfaction, you may contact Financial Disputes Resolution Service. This is a free independent dispute resolution service, who may help investigate or resolve your complaint. Financial Disputes Resolution Service Address: PO Box 2272, Wellington, 6140 Email: enquiries@fdrs.org.nz Phone: 0508 337 337 Participant Number: FM5270 Please refer to our website for our full details of our dispute resolution process www.jri.co.nz

CONTENTS CHECKLIST

Use this checklist to calculate the value of your home's contents.

BEDROOM	1	2	3	4
Beds & Mattresses	$	$	$	$
Wardrobes (not built in cupboards)	$	$	$	$
Tables & Chairs	$	$	$	$
Loose Carpets / Rugs	$	$	$	$
Curtains / Blinds / Drapes	$	$	$	$
Paintings & Ornaments	$	$	$	$
Linen, Blankets & Bedding	$	$	$	$
Clothing & Footwear	$	$	$	$
Furs & Jewellery	$	$	$	$
Bedside Lamps	$	$	$	$
TV / Game Consoles	$	$	$	$
Toys	$	$	$	$
Other	$	$	$	$
TOTAL VALUE	**$**	**$**	**$**	**$**

BATHROOM / TOILET	1	2	LAUNDRY	
Curtains / Blinds / Drapes	$	$	Washing Machine	$
Loose Carpets / Rugs	$	$	Tumble Dryer	$
Towels	$	$	Iron / Ironing Board	$
Toiletries incl. perfumes & make-up	$	$	Curtains / Blinds	$
Shaving Equipment	$	$	Stored Linen	$
Hairdryer / Straighteners	$	$	Other	$
Other	$	$		
TOTAL VALUE	**$**	**$**	**TOTAL VALUE**	**$**

LOUNGE		FAMILY / MEDIA ROOM	
Lounge Suite	$	Lounge Suite	$
TV / Game Consoles	$	TV / Game Consoles	$
Sound System	$	Sound System	$
Display Cabinet / TV Stand / Wall Unit	$	Display Cabinet / TV Stand / Wall Unit	$
Tables / Chairs	$	Tables / Chairs	$
Curtains / Blinds / Drapes	$	Curtains / Blinds / Drapes	$
Loose Carpets / Rugs	$	Loose Carpets / Rugs	$
Paintings / Ornaments	$	Paintings / Ornaments	$
Lamps	$	Lamps	$
Other	$	Other	$
TOTAL VALUE	**$**	**TOTAL VALUE**	**$**

STUDY / WORKROOM		DINING ROOM	
Desk & Chair	$	Dresser / Sideboard	$
Computer / Laptop / Printer	$	Tables & Chairs	$
Bookcase	$	Cutlery / Silverware	$
Tables & Chairs	$	Glassware	$
Books	$	Liquor	$
Curtains / Blinds / Drapes	$	Lamps	$
Loose Carpets / Rugs	$	Paintings / Ornaments	$
Paintings & Ornaments	$	Other	$
Sewing Machine	$		
Lamps	$		
Other	$		
TOTAL VALUE	**$**	**TOTAL VALUE**	**$**

KITCHEN		PASSAGE / ENTRANCE	
Fridge / Freezer	$	Table / Chairs	$
Dishwasher	$	Loose Carpets / Rugs	$
Mixer / Blender	$	Paintings / Ornaments	$
Vacuum / Steam Mop / Polisher	$	Stored Linen	$
Small Electrical Appliances	$		
Microwave	$		
Cutlery / Crockery / Glassware	$		
Utensils	$		
Plastic ware	$		
Other	$	Other	$
TOTAL VALUE	**$**	**TOTAL VALUE**	**$**

GARAGE / WORKSHOP		OTHER	
Power / Hand Tools	$	Ride On	$
Workbench / Vice	$	Cell phones	$
Bicycles	$	Exercise Equipment	$
Lawnmower	$	Bar	$
Garden Implements	$	Outdoor Furniture	$
Barbeque Equipment	$	Heaters / Fans	$
Camping Equipment	$	Musical Instruments	$
Swimming Pool Equipment	$	Binoculars	$
Other	$	Collections (stamps/coins)	$
		Hearing Aids	$
		Sewing / Embroidery Machines	$
TOTAL VALUE	**$**	**TOTAL VALUE**	**$**

SUMMARY				
Bedrooms	$			
Bathrooms / Toilets	$			
Laundry	$			
Lounge	$			
Family / Media Room	$			
Study / Workroom	$			
Dining room	$			
Kitchen	$			
Passage / Entrance	$			
Garage / Workshop	$			
Other	$			
GRAND TOTAL				$

GLOSSARY

TERM	MEANING
Accident	An event causing injury to an insured person and was not intended by them to happen
Agreed value	The set amount an insurer will pay for an item or asset
Claim	A request for payment according to the policy terms made by you to the insurer
Cover	The amount of protection an insurance policy provides
Event	A single event or a series of events which have the same cause
Excess/deductible	This is the first amount payable by the insured towards the cost of the claim
Exclusion	A provision in a policy that excludes cover for certain events or conditions
Indemnity Value	This is the value of the item at the time of the loss. Indemnity value is designed to put you in the same financial position you were in immediately before the loss occurred
Insured	Someone covered by an insurance policy
Invoice amount	This is the full annual charge for your insurances, including fees, levies, and GST
Liability	When you are legally responsible for damaging someone else's property
Natural hazards cover	The cover provided by the Natural Hazards Commission in the event of damage to houses and their contents caused by natural disaster such as an earthquake. The compulsory levy is included in every home and contents policy premium.
Policy document / policy wording	A document outlining terms and conditions of insurance agreement for a specific insurance policy
Policy schedule	The document that states the benefits of your policy
Policy summary	Document detailing your policy benefits
Premiums	The regular payments made to an insurer in order to keep the policy going
Renewal	The insurer and policy owner agree to continue insurance from one risk period to the next
Replacement value	Is the amount to replace an asset at the present time
Sum insured / cover level / benefit	The amount the insurer agrees to pay out under the policy's terms
Underinsured	Underinsurance is where someone does not have adequate levels of insurance, when insurance does not cover the full value of potential claims.
Underwriter	Someone who assesses the risk of providing insurance to the person applying