



# Natural Disaster



## Changes to cover

Changes to Cover applicable for changes from IUA Natural Disaster Policy Wording 071212 to DUAL New Zealand Natural Disaster Policy Wording 06.23. This changes to cover document provides a brief summary of the key changes made. The changes to cover document should be read in conjunction with the full Policy Wording, Policy Schedule, and any other supporting documents that we issue you.

Natural Disaster Wording	IUA 071212	DUAL NZ 06.23	Comments
<b>Important Notices and Insurance Clause</b>			
Important Notices	Not included	Important Notices included	<b>Clarification:</b> We have replaced Special Notices in the Schedule with Important Notices in the Wording which includes the Service of Suit and Complaints Procedures, Duty of Disclosure Notice, Privacy Notice, Claims Notification details, External Dispute Resolution details and the Several Liability Notice.
Insurance Clause	Included	Included	<b>Clarification:</b> This has been moved and included after the Important Notices.
<b>Definitions</b>			
Definitions Heading	Definitions	Definitions applicable to Sections 1 and 2	<b>Clarification:</b> Clarified definitions applicable to both Section 1 and 2.
Policy	Not included	Included	<b>Clarification:</b> New definition included to ensure Policy means all documents relating to the policy document, Schedule, endorsements and related policy collateral. This has also replaced the word Certificate throughout the wording.

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<b>Section 1 - Material Damage</b>			
Earthquake Commission (EQC) 'top up'	Included	Included	<b>Clarification:</b> Clarified where covered by ND damage under the <i>Earthquake Commission Act 1993</i> , the sum insured under this Policy shall include any amounts paid or payable to the insured by the Earthquake Commission. See policy wording for full terms and conditions.
<b>Extensions to Section 1</b>			
Demolition and Removal of Debris	Extension 5	Extension 5	<b>Clarification:</b> Includes an asbestos limitation where any costs in connection with the removal of asbestos has a maximum for any event: a) 5% of the Building Sum Insurance at the premises; or b) \$100,000 whichever is the lesser See policy wording for full terms and conditions.
Professional and Other Fees	Extension 1 (duplicate)	Extension 10	<b>Clarification:</b> Numbering change only for Extension 10-15.
Protection Costs	Extension 2 (duplicate)	Extension 11	
Records	Extension 3 (duplicate)	Extension 12	
Redundant Foundations	Extension 4 (duplicate)	Extension 13	
Redundant Plant	Extension 5 (duplicate)	Extension 14	
Reinstatement of Property	Extension 6 (duplicate)	Extension 15	
<b>General Exclusions applicable to Section 1 and 2</b>			
Antiques, Curiosities and Art	General Exclusion 1	General Exclusion 1	
Contract Works	General Exclusion 2	General Exclusion 2	
Electronic Data Recognition Exclusion (EDRE) NMA 2802	Not Included	General Exclusion 3	<b>Clarification:</b> Excludes loss due to electronic data changes. See policy wording for full terms and conditions.
Explosives	General Exclusion 3	General Exclusion 4	
Interruption	General Exclusion 4	General Exclusion 5	
LMA 5018 Micro-organism Exclusion (Absolute)	General Exclusion 5	General Exclusion 6	<b>Clarification:</b> Clarifies exclusion to actual or potential threat to human health.

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LMA 5393 Communicable Disease Exclusion	Not Included	General Exclusion 7	<b>Clarification:</b> Included Exclusion for Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease. See policy wording for full terms and conditions.
Money	General Exclusion 6	General Exclusion 8	
NMA 464 War and Civil War Exclusion Clause	General Exclusion 7	General Exclusion 9	
NMA2915 Electronic Data Endorsement B	Included	Not Included	<b>Clarification:</b> This has been replaced by Property Cyber and Data Exclusion LMA5401 (General Exclusion 13). See policy wording for full terms and conditions.
NMA 2920 Terrorism Exclusion	General Exclusion 9	General Exclusion 10	
NMA 2962 Biological or Chemical Materials Exclusion	General Exclusion 10	General Exclusion 11	
Property	General Exclusion 11	General Exclusion 12	
Property Cyber and Data Exclusion LMA5401	Not included	General Exclusion 13	<b>Clarification:</b> This has replaced the previous Exclusion NMA2915 Electronic Data Endorsement B and excludes any Cyber and Data Loss. See policy wording for full terms and conditions.
Radioactive Contamination and Explosive Nuclear Assemblies LMA1622	General Exclusion 12	General Exclusion 14	
Riot, Civil Commotion and Industrial Dispute	General Exclusion 13	General Exclusion 15	
Sanctions Limitation and Exclusion Clause LMA3100	Not included	General Exclusion 16	<b>Clarification:</b> Included exclusion for any sanction, prohibition or restrictions under United Nations resolution or the trade or economic sanctions, laws, or regulation of the European Union, New Zealand, United Kingdom or USA.
Settling, Shrinkage or Expansion	General Exclusion 14	General Exclusion 17	
Transit	General Exclusion 15	General Exclusion 18	
Utilities	General Exclusion 16	General Exclusion 19	
Vehicles	General Exclusion 17	General Exclusion 20	

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Watercraft and Aircraft	General Exclusion 18	General Exclusion 21	
Weather Conditions	General Exclusion 19	General Exclusion 22	

Changes to cover: Natural Disaster 02.25

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