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## General Insurance *Update*

December 2018 | Issue #2

**\*\* General Insurance covers Home, Contents, Car, Travel, Rural and Boat \*\***



Dear <<First Name>>,

Welcome to our latest issue of General Insurance Update, full of helpful information for the holiday season. With Christmas just around the corner, this will be our last General Insurance Newsletter for the year.

To learn more about insurance options, contact your adviser

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## Insurance tips for the Holiday Season

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## Have you insured your Ebike?

Ebikes have been increasingly popular lately and you may even be considering buying one as a gift for your loved ones for Christmas. Some insurers will automatically cover Ebikes as a bicycle. Some policies may exclude Ebikes because these have a motor, or your cover might depend on how powerful the motor is.

If you're not sure if you are covered or you need to update your policy, please contact your Adviser.

**Get in touch now**



## Be careful what you post on Social Media – especially during the holiday season!

It's easy for cunning thieves to know when you are planning to leave your home, or what gifts you are planning to buy or have received, through your social media posts. Remember, potential thieves may be watching.

### Secure your Contents and Valuable items

- Ensure that your contents insurance is up to date
- Specify high value items on your policy for their current replacement value
- Make a list of all your home contents (there are many apps available to help you make an inventory of your home contents)
- Keep receipts or proof of ownership

### Secure your Home

- Check your windows and doors, and invest in a security system.
- Ensure that your home insurance is up to date
- Be wary of door-knockers. One foot in the door is enough for an intruder to gain access to your home or put you and your family in danger
- Don't leave gifts under your Christmas tree in view by the window

### Secure your car

- When you come back from holiday, don't leave your car in the driveway with all your gear, clothes, sunglasses and other items on display.



## Identity Theft

Never leave your handbag, wallet, mail, mobile phones, or bills in your car – anyone can steal your identity.

“Identity crime (which includes creating false identities) may cost the New Zealand economy as much as \$209 million every year. As many as 133,000 New Zealanders may be victims of identity theft annually. Identity theft is a crime that is difficult to prosecute people for (it may have been committed overseas or online) and it can also take a long time to resolve”.

[Read more](#)

## Adding Cover for Unoccupied Property

If you've got a holiday home, you're renovating or you're between tenants at your rental, and your home will be vacant for a period of 60 days or more, you'll need to contact your Adviser or insurance company to notify them.

You will need to explain why the home is empty and your insurance company will need to agree to cover it. If they agree, they may apply additional terms.

- Certus Financial Group**.....0800 28 237 887
- Closed**.....December 24-31 and January 1-4
- Normal Operations**.....7 January 2019 at 8:00 am
- AMP**.....0800 808 267
- AMP General**.....0508 267 271
- AMP General Claims**.....0508 806 244
- Asteron Life**.....0800 737 101
- Fidelity Life**.....0800 88 22 88
- NIB**.....0800 123 642
- Southern Cross**.....0800 800 181
- Sovereign**.....0800 500 108
- AIA**.....0800 800 242

On behalf of the entire team here at Certus we would like to say a big Thank You for all your support in 2018. Enjoy a well-earned summer break and we'll catch you in the new year.

Kind regards

The team at Certus.



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## Have you moved or planning to move? We need your correct address now

You may be missing important documents regarding your policy renewals and latest company news and announcements. Please send your new postal address to [domestic@certusnz.co.nz](mailto:domestic@certusnz.co.nz).



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