

'As new' definition

Rebuilding or repairing your house

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A key concept in the premier house policy is rebuilding or repairing your house to an "as new" condition.

Under the 'as new' standard:

- if the house or item is to be repaired or replaced, it needs to be equivalent when compared to the original. This does not require a direct replacement.
- to decide what is equivalent involves taking into account things like the size, functionality and relative quality of the original.
- there needs to be a reasonable recognition of the character and appearance of the original item.
- where an item has only a functional purpose, and as far as it is practical to do so, any repair or replacement of an item should restore the structural or functional components of the item to the same level of functionality as that item held originally.
- where there is an aesthetic purpose for that item, and as far as it is practical to do so, any repair or replacement of an item should restore the aesthetic functions that the item held originally.
- the repair or replacement of the house or item must use building materials and construction methods that are in common use today.

Further, and in addition to meeting the AMI policy standard, any reinstatement methodology must also comply with the Building Act.

All building work must comply with the current Building Code to the extent required by the Building Act.

After reinstatement of the house or part of the house, the house as a whole must:

- if it complied with the other provisions of the building code immediately before the building work began, continue to comply with those provisions; or
- if it did not comply with the other provisions of the building code immediately before the building work began, continue to comply at least to the same extent as it did then comply.

Find out more

Please visit the Southern Response website:

www.southernresponse.co.nz

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