

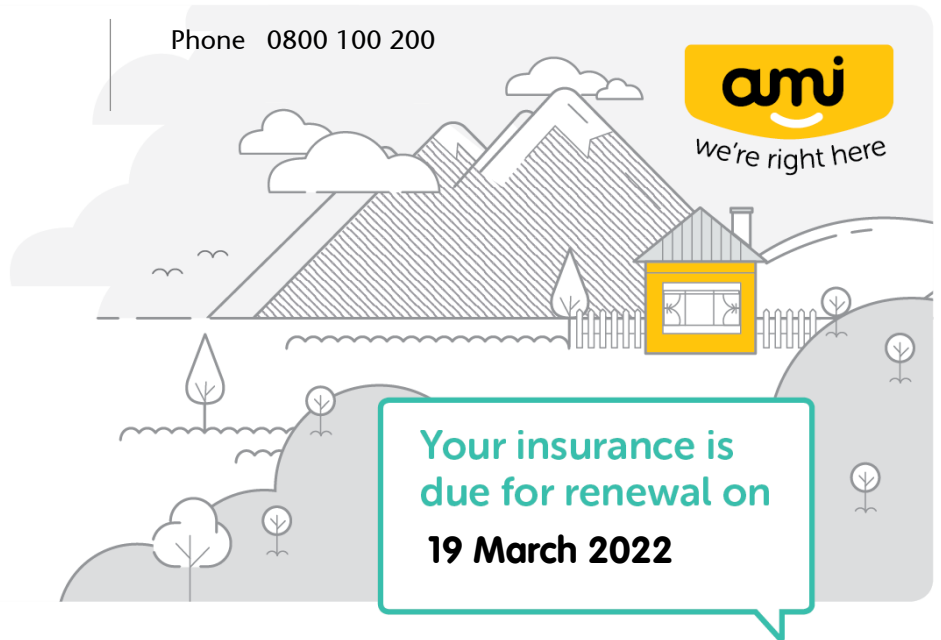
AMI Insurance

PO Box 3233
Wellington 6140

16 February 2022

Something Snappy Ltd
2
225 High Street
Christchurch Central
Christchurch 8011

Phone 0800 100 200



Dear Sir/Madam

Your policy is due for renewal on 19 March 2022

Thanks for insuring with AMI. Your policy is due to renew soon, so we've enclosed your new policy documents with all the details of your cover. Pop these in a safe place, so you can find them easily if you need to make a claim.

What you need to do now

- Check your Policy Schedule for any changes we've made and ensure your specific needs are covered. Any changes that have been made will apply once your policy renews.
- Check your total sum insured is up-to-date and truly reflects the cost to rebuild your home. It's important you're not underinsured, so use our Home Sum Insured calculator at ami.co.nz/house-insurance/sum-insured.
- Let us know if anything's changed at your end so we can talk about your needs and update your cover.
- **Simply pay your premium by the due date** – your new policy will automatically begin to cover you once you've paid. You can find all the details of your premium in your Premium Advice.

What's affecting insurance prices?

When your insurance renews, you may see an increase or decrease in your premium. This is due to a number of factors including your location, the cost of building and repairing homes increasing, along with more claims from extreme weather events. Then there's the cost of reinsurance. Reinsurance covers insurers for major events, like natural disasters, so we can continue protecting Kiwis now and into the future. It affects premiums because it costs more in areas at higher risk of natural disasters, so you could pay more for your insurance than someone who lives in a lower risk area. As the volume of data grows, we're able to improve how we measure risk and reflect it in our pricing. To find out more about insurance prices, go to ami.co.nz/premiums.

Ways to save

Everyone's situation is unique. There are a few different ways you can save on your premiums while ensuring you stay insured should the worst happen. Our team can review your insurance with you and find tailored solutions to suit your needs. Find out more at ami.co.nz/ways-to-save, or please call us on **0800 100 200**, if you're having difficulty making ends meet.

We've stood alongside our customers in the face of many events for over 90 years, and we want to assure you we're here to support you, now and into the future.

If you've got any questions or would like more information, visit ami.co.nz or call us on **0800 100 200**.

The team at AMI

Policy schedule

Premier Rental Property Policy

Customer

Something Snappy Ltd

Insured asset

The house situated at 46 Charles St, Waltham, Christchurch
Floor area, including any Garages/Outbuildings, of 142m²

AMI reference

D0013268474

Period of cover

19/03/2022 to 19/03/2023

House sum insured	\$368,200
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Total sum insured	\$368,200
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Optional covers selected by you

No excess for glass or sanitary fixtures claims
Lost rent cover for 1 unit(s)

Optional covers also available but not selected by you

Cover for theft or deliberate damage by tenants
Cover for tenants vacating without notice
Cover for landlord's contents

Excesses applicable

Your excess is the first amount you must pay towards the cost of any claim you make.

Excess on any claim unless specifically mentioned below or in your policy wording.	Excess \$5,000
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Claims under Cover for your house for natural disaster damage (as defined in the Earthquake Commission Act 1993) to items not covered by the Earthquake Commission.	\$5,000
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No excess applies to certain sections of your policy, please refer to your policy wording and any Special Terms included in this Policy Schedule.

Interested parties

ANZ Bank New Zealand Limited
Private Bag 92210, Victoria St West, Auckland 1142, NEW ZEALAND

Special terms

If the foundations of your house have suffered loss or damage and need to be upgraded due to the risk of earthquake or liquefaction, we will not pay more than we would have paid to repair or replace the foundations to their original specification prior to the loss or damage occurring.

IMPORTANT: This schedule forms part of your policy and replaces any previous schedule. Please refer to www.ami.co.nz/policy-documents for a copy of the policy wording that accompanies this contract.

Please keep it with your policy. If any of the above details are incorrect, please contact us.

Premium advice

Tax invoice

Something Snappy Ltd
2, 225 High Street, Christchurch Central, Christchurch 8011

Insured asset

The house situated at 46 Charles St, Waltham, Christchurch

Policy type

Premier Rental Property

Policy number

D0013268474

Period of cover

From 12.00am 19/03/2022 to 12.00am 19/03/2023

Please note:

This document sets out the details of the premium for this policy and becomes a tax invoice when paid.

Discounts included in AMI premium:

- Multisaver 2 discount

Premium based on an excess of \$5,000.

Please read your Policy Schedule for further details of insured assets, their sums insured and excesses.

GST No. 51-860-403

AMI premium

\$474.94

Policy options

Cover for lost rent \$13.30

No excess for glass or sanitary fixtures claims \$43.37

Sub-total of policy options \$56.67

Government charges

Fire Service Levy \$106.00

Earthquake Commission Levy \$300.00

Total premium excluding GST

\$937.61

Goods and Services Tax

\$140.64

Total premium including GST

\$1,078.25

Direct debit details

Person authorising payment:

Gareth Webber

Date authority given:

19 March 2018

Name of the bank:

ANZ Bank

Bank account name:

Gareth Webber

Bank account number:

01 0798 00490845 000

Initiator:

AMI Insurance

Authorisation code:

1227355

Payment frequency:

Annual

The instalment amount of **\$1,078.25** will be Direct Debited on **20 March 2022**.

Note: This document may not account for any overdue amount owing on this policy, nor any credits on this policy.

AMI Payment Advice

Something Snappy Ltd
2
225 High Street
Christchurch Central
Christchurch 8011

Policy number:

D0013268474

Customer reference:

4027516

Amount due:

\$1,078.25

Due date:

20 March 2022

Amount paid: \$

Keep us in the loop

You'll need to tell us if there is anything that may affect this policy that we don't already know about. If you don't tell us, then your insurance may not be valid and you may not be covered if you ever need to make a claim.

Example of things you should tell us about are:

- Any instance of insurance being declined, cancelled, refused or having special conditions imposed in the last 5 years;
- Accidents or losses over the last 5 years and convictions in the last 7 years;
- Any change in circumstances that may increase the risk of a claim.

Please call us on **0800 100 200**, if you're not sure what issues might affect your insurance. We treat all information you give us in accordance with the Privacy Act 2020.

Easy way to pay

It's simple to pay your premium by direct debit or online banking. With direct debit you can choose to pay by either bank account or credit/debit card. And with online banking your bank already has our account details, so all you'll need is your Customer reference. Just visit ami.co.nz/ways-to-pay to find out more.

Specific conditions relating to notices and disputes

I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:

- I don't receive a written notice of the amount and date of each direct debit from the initiator, or
- I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

I may ask my bank to reverse a direct debit up to 9 months after the date the initiator sent the first direct debit under the authority if I am not reasonably satisfied that the authority authorised my bank to debit my account with the amount of the direct debit.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- the dates of the debits, and
- the amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice:

- no less than 30 calendar days before the change, or
- if the initiator's bank agrees, no less than 10 calendar days before the change.

The initiator may also send a direct debit if you have:

- asked the initiator to send it, and
- agreed the amount of the direct debit

Where you have asked the initiator to send a direct debit, the initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.

If the bank dishonours a direct debit but the initiator sends the direct debit again within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Insurer financial strength rating

Your insurance is underwritten by AMI Insurance, a business division of IAG New Zealand Limited (IAG). IAG has received a Standard & Poor's (Australia) Pty Ltd. Insurer financial strength rating of **AA-** 'Very Strong'.

The rating scale is:

AAA (Extremely Strong)	BB (Marginal)	SD (Selective Default)
AA (Very Strong)	B (Weak)	D (Default)
A (Strong)	CCC (Very Weak)	R (Regulatory Supervision)
BBB (Good)	CC (Extremely Weak)	NR (Not Rated)

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. A full description of this rating scale can be obtained from www.standardandpoors.com.

Proposal for Premier Rental Property insurance

Something Snappy Ltd
 Customer Reference: 4027516
 Contact 1: 021996964
 Age:

Policy Number: D0013268474
 Email: admin@dimensions.net.nz
 Occupation:

Property details

Situation of the insured property	The house situated at 46 Charles St, Waltham, Christchurch
1. Year Built	1950
2. House Purchase Year	2017
3. Number of Storeys	1
4. How many self contained dwellings are there in the building?	1
5. How many self contained dwellings are you insuring? (This is used to determine Earthquake Commission cover)	1
6. Floor Area of Dwelling Including Basement/Attached Garage	142m ²
7. Building Type	Semi-detached House/Terrace
8. Wall Construction	Brick Veneer
9. Roof Construction	Cement Tiles
10. Standard of House	Ordinary
11. Slope of Location	Flat/Gentle
12. Is any part of the property under renovation or alteration, or is partly built?	Yes
13. Is the house watertight, structurally sound and secure?	Yes
14. Occupancy:	Let to Tenants
a. Is the house used solely for residential purposes?	Yes
b. Does more than one tenancy operate at the property?	No
c. Is any part of the property ordinarily available for periods of less than 30 days?	No
15. Has the property had any previous damage caused by, or has the council identified it as being at risk from any natural hazard, such as flooding, inundation, landslip, erosion or subsidence?	No

Policy details

16. Policy class	Premier Rental Property
17. Period of insurance	From 12.00am 19/03/2022 to 12.00am 19/03/2023



18. Select the level of excess you want, choose from (the higher the excess, the lesser the premium):
 \$550, \$700, \$1,200, \$2,500, \$5,000 Chosen: \$5,000

Please note, excess amounts shown in the following sections are in addition to your Optional Excess. Please review your Policy Schedule, which shows the full excess amount applicable.

Sum insured details

19. House Sum Insured (Including Retaining Walls and Recreational features)	\$368,200
20. Does the property have any private utility plant, bridge, culvert, permanent dam, permanent ford, jetty/wharf, cable car or submersible pump for which you would like cover under this policy?	No
21. Total Sum Insured (House Sum Insured plus any Special Features)	\$368,200
22. Does your property have Recreational Features (swimming pool, spa pool or tennis court)?	No
23. Does your property have any retaining walls?	No

Optional covers

24. Do you require cover for theft or deliberate damage by tenants?	No
25. Do you require cover for tenants vacating without notice?	No
26. Do you want to have cover for your Rental Property Contents?	No
27. Do you want no excess on claims for breakage of glass or sanitary fixtures?	Yes
28. Do you require Lost rent cover? a. How many units require Lost rent cover?	Yes 1

Additional info

29. Have you or any other policyholder, held previous house or contents insurance in your own name, or jointly with any other policyholder or in the name of an entity such as a business or trust? a. Insurer Type of Insurance Period Held From Period Held To Person / Entity Insured	Yes Aon House and Contents 01/01/2008 01/03/2018 Something Snappy Ltd
30. In the last 5 years have you, your partner or spouse, or any other person residing with you, whether as an individual or as part of a corporate entity such as a business or trust, made an insurance claim or suffered loss of or damage to house or contents at any address?	No
31. In the last 5 years have you, your partner or spouse or any other person residing with you, whether as an individual or as part of a corporate entity such as a business or trust, had an insurance claim declined?	No



32. In the last 5 years have you, your partner or spouse or any other person residing with you, whether as an individual or as part of a corporate entity such as a business or trust, had insurance cancelled, renewal refused, any restrictive policy term applied or any penalty excess imposed? Yes

- | | |
|---|--|
| a. Type | Insurance Refused |
| Description | Dwelling declined due to being in mass movement area |
| Year | 2017 |
| Person / Entity Involved | Mr Gareth Webber |
| Insurer | Aon |
| Reason for Declinature or Renewal Refusal | Dwelling declined due to being in mass movement area |

33. In the last 7 years have you, your partner or spouse, or any other person residing with you, committed a criminal offence or been convicted of, or are awaiting prosecution for, a criminal offence? No

Finance details

34. Is there a Financial or Security Interest in the House? Yes

a. ANZ Bank New Zealand Limited
Private Bag 92210
Victoria St West
Auckland 1142
NEW ZEALAND

Financial strength rating

AMI is a business division of IAG New Zealand Limited, which has a financial strength rating of **AA-** from Standard & Poor's (Australia) Pty Ltd.

Declaration

I confirm that:

1. The information given is entirely true and correct and that I have not withheld any information relevant to the acceptance of this insurance. Where I have given information about someone else, I confirm that I have their permission to do so and that their information may be treated in the same way as mine.
2. Where any information I have provided is incorrect or has been withheld, AMI Insurance, its successors and assigns may reduce my claim or treat my policy as void from the outset.
3. Where I have disclosed now, or in the past, convictions that have been concealed by the Criminal Records (Clean Slate) Act 2004, I acknowledge that such disclosure was voluntary.
4. AMI, a business division of IAG New Zealand Limited and the other companies within the IAG New Zealand Limited Group (together the "IAG Group"), is authorised to:
 - a. Obtain from any other person, including other members of the IAG NZ Group and Southern Response Earthquake Services Limited ("Southern Response") information about my insurance history (including information related to claims) or any other matter relevant to this policy, or additional or future insurance I might take out with AMI or other members of the IAG NZ Group and use and disclose such information for the purposes of IAG NZ Group's insurance business in accordance with its applicable privacy policy;
 - b. Disclose to any other party, including other members of the IAG NZ Group, information about this policy or previous or future insurance with the IAG NZ Group, if the person making the request is entitled to the information or if the IAG NZ Group determines at its discretion that the person is properly acting on my behalf and that the disclosure of the information will be to my benefit;
 - c. Disclose information that the IAG NZ Group has collected or collects about me, to Southern Response for the purposes of Southern Response evaluating, processing, managing and settling any claims, and any matters that are necessary for, or incidental to, such purposes and other insurance purposes, in accordance with Southern Response's privacy policy; and
 - d. Send me commercial electronic messages (e.g. texts, emails and faxes) for any of the purposes set out in AMI's privacy policy, including the marketing to me of products and services of the IAG NZ Group.
5. I understand this information is obtained and will be held by the IAG NZ Group at 1 Fanshawe Street, Auckland for the purposes of considering whether to provide insurance to me and to administer my insurance policy, and may also be used to tell me about other products offered by the IAG NZ Group.
6. I am aware that the Privacy Act 2020 entitles me to have access to and request correction of this information.

Any question not answered will be taken in the negative.