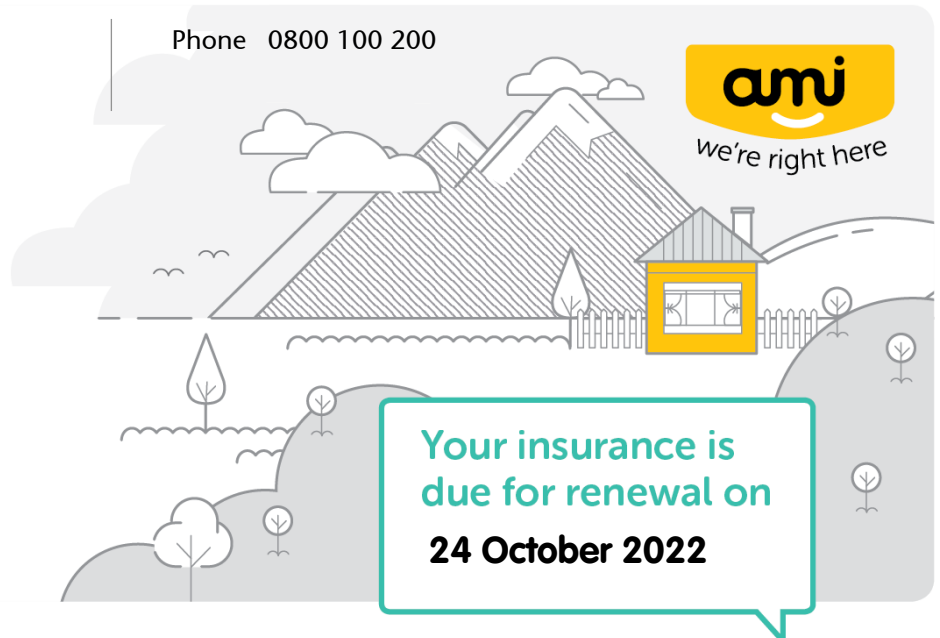


**AMI Insurance**  
PO Box 3233  
Wellington 6140

23 September 2022

Mr & Mrs Peter & Jane Flannery



Dear Mr & Mrs Peter & Jane Flannery

**Your policy is due for renewal on 24 October 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](https://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?**

Insurance premiums are influenced by factors like where you live, the construction and age of your house and the increasing number of extreme weather events due to climate change. At this renewal, there are two main reasons your premium is likely to change:

- Costs to rebuild and repair homes have increased by the highest amount in years.
- The government applies levies to all New Zealand home insurance premiums, and the Earthquake Commission (EQC) levy and cover amount are changing. Learn more at [ami.co.nz/eqc](https://ami.co.nz/eqc).

We remain focused on providing fair pricing and protecting you when little things go wrong or disasters strike. Find out more about insurance prices at [ami.co.nz/premiums](https://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](https://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](https://ami.co.nz) or call us on **0800 100 200**.

The team at AMI

## Policy schedule

### Premier Rental Property Policy

#### Customer

Mr & Mrs Peter & Jane Flannery

#### Insured asset

The house situated at 15 Oakview Lane, Cashmere, Christchurch  
Floor area of dwelling including basement/attached garage - 230m<sup>2</sup>  
Number of dwellings - 1

#### AMI reference

7864558D02

#### Period of cover

24/10/2022 to 24/10/2023

---

<b>House sum insured</b>	<b>\$1,106,400</b>
--------------------------	--------------------

<b>Total sum insured</b>	<b>\$1,106,400</b>
--------------------------	--------------------

#### Optional covers selected by you

No excess for glass or sanitary fixtures claims  
Cover for landlord's contents to the value of \$20,000

#### Optional covers also available but not selected by you

Cover for theft or deliberate damage by tenants  
Cover for tenants vacating without notice  
Lost rent cover

#### 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.

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.

#### Excess

\$550

\$5,000

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

Effective from 10th April 2015 your Rental policy is amended to the extent that: The wording under Our definition of 'rental property' - property not covered by this policy clause A is extended to exclude the following structures damaged in the 2010/11 Canterbury Earthquakes and cash settled under claim D3738720: 1. Shared Asphalt Drive (FA) 2. Shared Asphalt Drive (FB) Cover for these structures may be reinstated if you provide us with satisfactory evidence that they have been repaired.

---

**IMPORTANT: This schedule forms part of your policy and replaces any previous schedule. Please refer to [www.ami.co.nz/policy-documents](http://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

Mr & Mrs Peter & Jane Flannery

### Insured asset

The house situated at 15 Oakview Lane, Cashmere, Christchurch

### Policy type

Premier Rental Property

### Policy number

7864558D02

### Payment frequency

Monthly

### Payment method

Direct Debit

### Period of cover

From 12.00am 24/10/2022 to 12.00am 24/10/2023

### 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 3 discount

Premium based on an excess of \$550.

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

GST No. 51-860-403

<b>AMI premium</b>	<b>\$1,716.53</b>
<b>Policy options</b>	
Cover for landlord's contents	\$81.89
No excess for glass or sanitary fixtures claims	\$47.12
<b>Sub-total of policy options</b>	<b>\$129.01</b>
<b>Government charges</b>	
Fire Service Levy	\$124.43
Earthquake Commission Levy	\$480.00
<b>Total premium excluding GST</b>	<b>\$2,449.97</b>
Goods and Services Tax	\$367.50
<b>Total premium including GST</b>	<b>\$2,817.47</b>

The instalment amount of **\$234.67** will be Direct Debited on **24 October 2022**.

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

### AMI Payment Advice

<b>Policy number:</b>	7864558D02
<b>Customer reference:</b>	7864558
<b>Amount due:</b>	\$234.67
<b>Due date:</b>	24 October 2022
<b>Amount paid:</b>	\$

## 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](https://ami.co.nz/ways-to-pay) to find out more.

---

## 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](https://www.standardandpoors.com).

---

AMI abides by the Insurance Council of New Zealand 'Fair Insurance Code'. Call us toll free on **0800 100 200** for a copy.

23 September 2022

## Instalment schedule

**Customer name**  
Mr & Mrs Peter & Jane  
Flannery

**Payment method**  
Direct Debit

### Monthly instalments

Future instalment date	Policy number	Insured asset	Policy instalment amounts	Total for instalment date
24/10/2022	7864558D02	The house situated at 15 Oakview Lane	\$234.67	\$234.67
24/11/2022	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/12/2022	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/01/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/02/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/03/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/04/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/05/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/06/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/07/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/08/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80
24/09/2023	7864558D02	The house situated at 15 Oakview Lane	\$234.80	\$234.80

The instalment amounts may vary slightly. This occurs when the premium cannot be divided equally by the number of instalments over the period of cover.

**The total instalment amount will be deducted from your account on the instalment date.**

**Note:** This form shows the details of your remaining individual premium instalments and is not an invoice.

## Proposal for Premier Rental Property insurance

Mr & Mrs Peter & Jane Flannery  
 Customer Reference: 7864558  
 Contact 1:  
 Age: 64

Policy Number: 7864558D02  
 Email: peter@wiseplanning.co.nz  
 Occupation:

### Property details

Situation of the insured property	The house situated at 15 Oakview Lane, Cashmere, Christchurch
1. Year Built	1982
2. House Purchase Year	2000
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	230m <sup>2</sup>
7. Building Type	Freestanding House
8. Wall Construction	Fibre Cement
9. Roof Construction	Tin/Colourbond
10. Standard of House	Ordinary
11. Slope of Location	Flat/Gentle
12. Occupancy:	Let to Tenants
a. Is the house used solely for residential purposes?	Yes

### Policy details

13. Policy class	Premier Rental Property
14. Period of insurance	From 12.00am 24/10/2022 to 12.00am 24/10/2023
15. 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: \$550

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

16. House Sum Insured (Including Retaining Walls and Recreational features)	\$1,106,400
17. 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

18. Total Sum Insured (House Sum Insured plus any Special Features) \$1,106,400

19. Does your property have Recreational Features (swimming pool, spa pool or tennis court)? No

20. Does your property have any retaining walls? No

#### Optional covers

21. Do you require cover for theft or deliberate damage by tenants? No

22. Do you require cover for tenants vacating without notice? No

23. Do you want to have cover for your Rental Property Contents? Yes

a. Rental Property Contents Sum Insured \$20,000

24. Do you want no excess on claims for breakage of glass or sanitary fixtures? Yes

25. Do you require Lost rent cover? No

#### Additional info

26. 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? Yes

a. Insurer	AMI Insurance
Type of Insurance	House and Contents
Period Held From	01/01/2000
Period Held To	23/09/2022
Person / Entity Insured	Mr & Mrs Peter & Jane Flannery

27. 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

28. 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

29. 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? No

30. 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

31. 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.**