



9 May 2024

Dr R & Mrs J R Walker  
1 Cherrywood Park  
Springlands  
Blenheim 7201

Dear Member

**Domestic Insurance Policy - DP735769**

Thank you for contacting us about your residential rental property insurance cover. It's been our privilege to meet our Member's insurance needs for more than 90 years and we appreciate the opportunity to continue to help you to manage your personal insurance risks.

We have updated your policy as requested, with effect from **9 May 2024**.

We have enclosed the following documents for your review:

- policy schedule

As this information forms part of the insurance contract you have with us, it is important that you check it carefully. To view the full policy wording, please visit our website at [www.mas.co.nz](http://www.mas.co.nz).

**Talk to us**

It is important that you let us know if any information in these documents is incorrect. Please also let us know if there are any changes in your circumstances that may affect this insurance.

If you have any questions or would like to discuss details of the policy or ways to reduce your premiums, please phone us on **0800 800 627** or email us at [info@mas.co.nz](mailto:info@mas.co.nz).

**Your policy wording**

From time to time, we make changes to our policies, such as building in new features or benefits, adding exclusions, or altering our pricing. You can check recent changes that may have been made to your MAS policy by visiting [www.mas.co.nz/policy-changes](http://www.mas.co.nz/policy-changes)

It is important you make sure you understand how your policy protects you. You can read the full policy wording at [www.mas.co.nz/Residential\\_Rental\\_House\\_Insurance\\_Policy](http://www.mas.co.nz/Residential_Rental_House_Insurance_Policy).

Yours sincerely

The MAS team



## Residential Rental House policy schedule

Member number: 196768  
Policy number: DP735769

This schedule forms part of your policy and replaces any previous schedule. Please check it carefully and notify us of any incorrect information immediately.

### Policy Details

#### The Insured

Dr R & Mrs J R Walker

#### Term of insurance

From 9 May 2024 to 5 February 2025

#### Property address

43 Opawa Road  
Waltham  
Christchurch 8023

#### Cover type

Residential Rental

#### Natural disaster cover

Included

#### Basis of settlement

Agreed Value

*As your property is insured on an Agreed Value basis it is essential that the "sum insured" listed below accurately reflects the cost to rebuild the property. If the "sum insured" is lower than the cost to rebuild, you may be left out of pocket if your property is destroyed and you need to make a claim.*

*We strongly recommend you review the "sum insured" listed below and contact our team if you're unsure whether it's sufficient.*

#### Sum Insured

\$1,371,484

### Property Characteristics

#### Year built

1930

#### Building type and style

Standard Bungalow

#### Slope of land

Flat/Gentle (Up to 10 degrees)

#### Number of bathrooms

2

#### Self-contained units

Principal residence

#### Area (m<sup>2</sup>)

168

#### Units

1

#### Estimated value

\$1,371,484

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## Property Characteristics

### Outbuildings/Decks/Balconies

Garage	Double
Shed	11 - 20 m2
Deck	21 - 30 m2
Deck	11 - 20 m2
Deck	11 - 20 m2

### Security details

Burglar Alarm Unmonitored

### Sprinkler system

No

## Finance Details

### Interested parties

Westpac New Zealand Ltd

## Excess Details

**The standard excess for all claims on this policy is: \$500**

In addition to the standard excess you must contribute:

Voluntary excess	\$2,000
Additional excess	\$0

There is no excess for claims lodged solely under the 'Locks and Keys' and 'Glass Breakage' policy benefits.

## Policy Discounts

You are receiving a Goldshield discount on this policy.

You are receiving a discount for selecting a voluntary excess on this policy.

## Special Terms and Conditions

### Endorsements

Not applicable