

**HOME INSURANCE****(B25921-03-2015)**

**Reference:** Flat 3 161 Hoon Hay Road Hoon Hay  
**Effective Date of this Risk:** 18 June 2025

<b>Company Premium:</b>	\$1,354.74
<b>FSL:</b>	\$119.50
<b>EQC:</b>	\$480.00
<b>GST:</b>	\$293.14
<b>Total Annual Premium:</b>	<b>\$2,247.38</b>
<b>You have chosen to pay fortnightly</b>	<b>\$86.44</b>

**INSURED DETAILS**

**The Insured(s)**  
Kieran James Ball

**Date of Birth**  
07/12/1994

**COVER TYPE****Replacement Sum Insured****PROPERTY DETAILS**

**Situation:** Flat 3  
161 Hoon Hay Road  
Hoon Hay  
Christchurch

**Occupancy:** Owner Occupied

**Year Built** 1980

**Size of Home:** 130 in square metres

**Number of Dwellings:** 1  
*(A dwelling means any fully self-contained unit within a residential building.)*

**Total Sum Insured (incl GST):** \$650000 *(Maximum that will be paid to rebuild home, incl GST)*

**Interested Parties:**

**EXCESS**

**Standard:** \$400

**Imposed:** \$ *(This is additional to the Standard Excess)*

**Natural Disaster Special Excess**

Please note your policy is subject to a Natural Disaster Special Excess of \$5,000.  
Refer to the Natural Disaster benefit of your Policy Wording for details.

**\*\* PLEASE REFER TO YOUR POLICY WORDING FOR TERMS AND CONDITIONS THAT APPLY TO THIS POLICY \*\***

**OPTIONAL EXTENSIONS**

NZI is a business division of IAG New Zealand Limited (IAG). IAG has received a financial strength rating of AA from Standard and Poor's (Australia) Pty Ltd, an approved rating agency. The rating scale is displayed on the last page of this schedule.



## COMMENTS



## IMPORTANT INFORMATION

This insurance has been arranged on the basis of the information supplied by you. The Insurer may not cover you unless all statements made to them are entirely correct. If there is any information which the Insurer has not been given or if there are any changes in circumstances during the Period of Insurance then you must tell us.

Signed:

Date:

4 June 2025

**Underwritten by:**

**NZI, a business division of IAG  
New Zealand Ltd  
PO Box 2426  
Auckland 1140**

**Administered by:**

**Police Welfare Fund General  
Insurances Ltd  
PO Box 12344  
Wellington 6144**

### **Insurer Financial Strength Rating**

NZI is a business division of IAG New Zealand Limited (IAG). IAG has received a financial strength rating of AA from Standard & Poor's (Australia) Pty Ltd, an approved rating agency. A rating of AA means IAG has a 'very strong' claims-paying ability, as you can see in the scale below.

The rating scale for S&P Global Ratings is:

AAA	Extremely Strong	BB	Marginal	C	Extremely Weak
AA	Very Strong	B	Poor	D	Default
A	Strong	CCC	Weak		
BBB	Good	CC	Very Weak		

The Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major ratings categories. The rating scale above is in summary form. A full description of this rating scale can be obtained from [www.standardandpoors.com](http://www.standardandpoors.com)