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# Pre-contract disclosure statement for existing units

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This is a sample template for providing the information required under Regulation 33(1) of the Unit Titles Regulations 2011 (the Regulation) for a pre-contract disclosure statement for existing units. There is currently no prescribed form for this statement, the specific wording and layout used in this template are not requirements of the Regulation.

**Important:**     **If the information required under Regulation 33(1) of the Unit Titles Regulations 2011 is not provided, or is inaccurate but is not corrected as the information required to complete this pre-contract disclosure statement or to correct the inaccuracy does not exist or cannot be found despite reasonable efforts, then this must be noted in this pre-contract disclosure statement.**

If the requirements of Section 146 of the Unit Titles Act 2010 (the Act) are not met, the settlement date agreed to in an agreement for sale and purchase may be delayed in accordance with Section 149 of the Act, or the agreement may be cancelled in accordance with Section 149A of the Act.

For more information on delaying a settlement or cancelling an agreement for sale and purchase, refer to the pre-disclosure disclosure delay or cancel flowchart on the Unit Title Services website: [unittitles.govt.nz](http://unittitles.govt.nz)

## Pre-contract disclosure statement for existing units

*Section 146, Unit Titles Act 2010*

Unit number:	Unit 4
Unit Plan:	Deposited Plan 449036
Body Corporate number:	413191

## Pre-contract disclosure statement for existing units

- 1 This pre-contract disclosure statement is provided to prospective buyers of the property in accordance with Section 146(1) of the Unit Titles Act 2010.

## Financial information

- 2 The amount of the contribution levied by the body corporate under Section 121 of the Unit Titles Act 2010 in respect of the unit is **\$1,497.59**.
- 3 The period covered by the contribution in paragraph 2 is **18 March 2025 to 18 March 2026**.
- 4 The body corporate has the following accounts:

KiwiBank Body Corp Bill 38-9026-0214649-00: Balance as at 6 June 2025: \$161.11

KiwiBank Body Corp Online Call 38-9026-0214649-01: Balance as at 6 June 2025: \$3,433.98

- 5 **The body corporate financial statements and audit reports for the last three years.**

Year ended 31 March 2025

*The immediate past financial year.*

The body corporate financial statement *(select one)*

~~is attached~~

is not attached because *(select one)* **it does not exist /-  
it cannot be found**

The body corporate audit report *(select one)*

~~is attached~~

is not attached because *(select one)* **it does not exist /-  
it cannot be found / at the AGM on [date] the Body  
Corporate resolved not to appoint an auditor**

Year ended 31 March 2024

*One year prior to the immediate past  
financial year.*

The body corporate financial statement *(select one)*

~~is attached~~

is not attached because *(select one)* **it does not exist /-  
it cannot be found**

The body corporate audit report *(select one)*

is attached

is not attached because *(select one)* **it does not exist /  
it cannot be found / at the AGM on [date] the Body  
Corporate resolved not to appoint an auditor**

Year ended 31 March 2023

The body corporate financial statement *(select one)*

Two years prior to the immediate past financial year.

~~is attached~~

is not attached because *(select one)* **it does not exist /- it cannot be found**

The body corporate audit report *(select one)*

is attached

is not attached because *(select one)* **it does not exist /- it cannot be found / at the AGM on [date] the Body Corporate resolved not to appoint an auditor**

[Attach the relevant financial statements and audit reports]

## Maintenance, weathertightness and related matters

For the purposes of this statement, a unit title is considered to have a **weathertightness issue** if water has penetrated it because of some aspect of its design, construction, alteration, or of materials used in its construction or alteration, and the penetration of water is likely to cause or has caused damage to it.

6 Select the statement that applies:

~~The long-term maintenance plan is attached~~

The long-term maintenance plan is not attached because *(select one)* **it does not exist / it cannot be found**

[Attach the long-term maintenance plan]

7 The next review date for the long-term maintenance plan is **[insert date]**

8 The body corporate proposes to carry out or begin the following works under the long-term maintenance plan in the next three years:

[Set out details of proposed maintenance under the long-term maintenance plan and the estimated cost of the works- attach an extra sheet if required]

9 The body corporate proposes to carry out the following maintenance on the unit title development in the year following the date of the disclosure statement:

10 *Select the statement that applies:*

~~The body corporate or committee has actual knowledge that any part of the unit title development has weathertightness issues for which a claim has been made under the Weathertight Homes Resolution Services Act 2006.~~

The body corporate or committee has no knowledge of any part of the unit title development currently, or ever having had, weathertightness issues for which a claim has been made under the Weathertight Homes Resolution Services Act 2006.

[Provide details of the claims if any]

11 *Select the statement that applies:*

~~The body corporate or committee has actual knowledge that any part of the unit title development had weathertightness issues that have been remediated without a claim under the Weathertight Homes Resolution Services Act 2006 or other proceedings.~~

The body corporate or committee has no knowledge of the unit title development having weathertightness issues that have been remediated without a claim under the Weathertight Homes Resolution Services Act 2006 or other proceedings.

[Provide details of the weathertightness issues, if any, and remediation]

12 *Select the statement that applies:*

~~The body corporate or committee has actual knowledge that any part of the unit title development has weathertightness issues that have not been remediated.~~

The body corporate or committee has no knowledge of the unit title development having weathertightness issues that have not been remediated.

[Provide details of the weathertightness issues, if any]

13 *Select the statement that applies:*

~~The body corporate or committee has actual knowledge that any part of the unit title development has earthquake-prone issues.~~

The body corporate or committee has no knowledge of the unit title development having earthquake-prone issues.

[Provide details of the earthquake-prone issues, if any. The Building Act defines what an earthquake-prone building is, and whether a building or part of it is earthquake-prone is determined by the local authority]

14 Select the statement that applies:

~~The body corporate or committee has actual knowledge that any part of the unit title development has any other significant defects in the land (including the unit title development) that may require remediation.~~

The body corporate or committee has no knowledge of the unit title development having any other significant defects in the land (including the unit title development) that may require remediation.

[Provide details of the significant defects, if any]

15 Select the statement that applies:

~~The remediation report/s commissioned by the body corporate in the last three years is attached.~~

No remediation report/s commissioned by the body corporate in the last three years are attached, because *(select one)* **no such reports have been commissioned / they cannot be found.**

## Governance information

16 The notices and minutes of body corporate general meetings and body corporate committee meetings for the last three years.

Year ended 31 March 2025

*The immediate past financial year.*

The body corporate and committee meeting notices, minutes and supporting documentation *(select one)*

are attached

~~are not attached because *(select one)* it does not exist / it cannot be found~~

Year ended 31 March 2024

*One year prior to the immediate past financial year.*

The body corporate and committee meeting notices, minutes and supporting documentation *(select one)*

are attached

~~are not attached because *(select one)* it does not exist / it cannot be found~~

Year ended 31 March 2023

*Two years prior to the immediate past financial year.*

The body corporate and committee meeting notices, minutes and supporting documentation *(select one)*

are attached

~~are not attached because *(select one)* it does not exist / it cannot be found~~

[Attach the relevant notices of general meetings prepared under regulations 5, 6, 7, 8 and 8A and 9, and all supporting documentation, and minutes prepared for general meetings and body corporate committee meetings, and all supporting documentation (includes agendas or similar) Note any information that is not available.]

Note: information may be excluded if disclosing the information would breach the Privacy Act 2020 or any other enactment, if the information is subject to legal professional privilege or the confidentiality of the information must be protected because of commercial sensitivity. It should be noted if information has been excluded.

17 Select the statement that applies:

~~The body corporate manager(s) is/are [organisations and individuals] and their contact details are [contact details].~~

The body corporate has not currently engaged a body corporate manager.

18 The body corporate holds the following insurance cover for the unit title development:

See attached policy.

19 Select the statement that applies:

The body corporate is not involved in any proceedings in any court or tribunal as at the date of this pre-contract disclosure statement.

~~The body corporate is involved in proceedings in a court or tribunal. Details of the proceedings are:~~

[Set out or attach details of any proceedings brought by or against the body corporate. This could include any kind of dispute where the body corporate is a complainant or a defendant. It could also include any instance where the body corporate is suing or being sued – attach extra sheets if required]

## General information

20 The following section contains a brief explanation of important matters relevant to the purchase of a unit in a unit title development. You should read and understand the information contained in this section and this statement before signing a contract to buy a unit in a unit title development.

Further information on buying, selling a unit and living in a unit title development can be obtained by:

- reading the publication “Short guide to unit titles”, which is available on the Unit Title Services website: [unittitles.govt.nz](http://unittitles.govt.nz)
- contacting the Ministry of Business, Innovation & Employment service centre: 0800 UNIT TITLES (0800 864 884)

You are strongly advised to obtain independent legal advice regarding any questions or concerns you have about purchasing a unit or your prospective rights and obligations as a member of a body corporate.

**Unit title property ownership.** Unit titles are a common form of multi-unit property ownership. They allow owners to privately own an area of land or part of a building and share common

property with other unit owners. Unit title developments may also be structured in varied ways including staged unit title developments and layered unit title developments.

This combination of individual and shared ownership of land and buildings, often in an intensive built environment, means owning a unit title involves a different set of rights and responsibilities than traditional house and land ownership.

Unit title developments have a body corporate management structure to ensure decisions affecting the development can be made jointly by the unit owners. The creation and management of unit title developments is governed by the Unit Titles Act 2010 and supporting regulations.

**Unit plan.** Every unit title development has a unit plan, which shows the location of the principal units as well as any accessory units and common property in the development. The unit plan is the formal record of all of the boundaries of the units, and the common property.

**Ownership and utility interests.** Each unit is allocated an ownership interest and a utility interest and such interests are relevant to the determination of many of the unit owner's rights and responsibilities under the Unit Titles Act 2010.

Ownership interest is a number that reflects the relative value of each unit to the other units in the development, and is used to determine a range of matters including the unit owners' beneficial share in the common property, and share in the underlying land if the unit plan is cancelled.

By default, the utility interest of a unit is the same as the ownership interest (unless it is otherwise specified on the deposit of the unit plan or subsequently changed), and is used to calculate how much each owner contributes to the operational costs of the body corporate.

**Body corporate operational rules.** The body corporate for a unit title development can make its own operational rules on the use of the development, and governance of the body corporate. These operational rules are subject to the provisions of the Unit Titles Act 2010 and regulations made under that Act.

All unit owners, occupiers, tenants and the body corporate must follow the body corporate operational rules that apply to their unit title development.

**Pre-settlement disclosure statement.** Before settlement of the sale of a unit, the seller must provide a pre-settlement disclosure statement to the purchaser, which includes information on:

- the unit number and body corporate number
- the amount of the contribution levied by the body corporate for that unit
- the period covered by the contribution
- how the levy is to be paid
- the date on or before which the levy must be paid
- whether any amount of the levy is currently unpaid and, if so, how much
- whether legal proceedings have commenced in respect of any unpaid levy

- whether any metered charges (eg, for water) are unpaid and, if so, how much
- whether any costs relating to repairs to building elements or infrastructure contained in the unit are unpaid and, if so, how much
- the rate of interest accruing on any unpaid amounts
- whether there are any legal proceedings pending against the body corporate
- whether there are any legal proceedings initiated by the body corporate or intended to be initiated by the body corporate
- whether there is any written claim by the body corporate against a third party that has not been resolved
- whether there have been any changes to the body corporate rules since the pre-contract disclosure statement was provided.

There are legal consequences on the seller for failing to provide the pre-settlement disclosure in the timeframes required by the Unit Titles Act 2010 including delay of settlement and cancellation of the contract.

**Records of title.** Previously known as a computer register or certificate of title, for a unit title development this document records the ownership of a unit, contains a legal description of the unit boundaries and records any legal interest which is registered against the title to the unit (for example a mortgage or easement). A copy of the record of title for a unit should come with:

- the unit plan attached. Unit title plans were discussed earlier in this section.
- a supplementary record sheet attached. A supplementary record sheet records the ownership of the common property, any legal interests registered against the common property or base land, and other information such as the address for service of the body corporate and the body corporate operational rules.

The common property in a unit title development does not have a record of title.

**Land Information Memorandum.** A land information memorandum (LIM) is a report which provides information held by the local council about a particular property. You must order and pay for a LIM from the applicable local council. Delivery times vary between councils. The information contained in a LIM will vary between councils, but is likely to include details on:

- rates information
- information on private and public stormwater and sewerage drains
- any consents, notices, orders or requisitions affecting the land or buildings
- District Plan classifications that relate to the land or buildings
- any special feature of the land the local council knows about including the downhill movement, gradual sinking or wearing away of any land, the falling of rock or earth,



flooding of any type and possible contamination or hazardous substances

- any other information the local council deems relevant

Full details of what a local council is obliged to provide in a LIM is contained in section 44A of the Local Government Official Information and Meetings Act 1987.

**Easements and covenants.** An easement is a right given to a landowner over another person's property (for example, a right of way, or right to drain water). A land covenant is an obligation contained in a deed between two parties, usually relating to the use of one or both properties (for example a covenant to restrict one party using their property in a certain way).

Easements or covenants may apply to:

- a unit and are usually recorded on the record of title for that unit.
- common property and will be recorded on the supplementary record sheet for the unit title development.

Further information about the matters set out above can be obtained from:

Unit title property ownership	Ministry of Business, Innovation and Employment <a href="http://www.unittitles.govt.nz">www.unittitles.govt.nz</a> 0800 UNIT TITLES (0800 864 884)
Unit plan Ownership and utility interests Record of title Easements and covenants	Land Information New Zealand <a href="http://www.linz.govt.nz">www.linz.govt.nz</a> 0800 ONLINE (0800 665 463)
Body corporate operational rules Pre-settlement disclosure statement	The body corporate of the unit title development
Land Information Memorandum	Your local council

For detailed information on any of the above matters relating to your specific circumstances, the Ministry of Business, Innovation and Employment recommends you obtain independent legal advice from your lawyer.


## Corrections

20      *Select the statement that applies:*

This disclosure statement, including any additional information that forms part of this disclosure, does not have any known inaccuracies.

~~This disclosure statement, including any additional information that forms part of the disclosure, does have any known inaccuracies. Details of the known inaccuracies are:~~

*[If you have included any information in this disclosure statement that is inaccurate, you must explain where and what the known inaccuracies are below and add a correction here or explain what information cannot be corrected because either it does not exist, or despite reasonable efforts, cannot be found – attach extra sheets if required]*

Signed by seller or person authorised by seller:	
Name:	Wendy Keir
Date:	10 June 2025

*This form has been created by the Ministry of Business, Innovation and Employment as an example of a pre-contract disclosure statement that complies with the requirements of regulation 33(1) The information contained in the form is intended as an example of how these sections may be completed, and the specific wording used is not a requirement of the Unit Titles Regulations 2011.*





## Your new Home and Contents Insurance Policy Schedule

BODY CORPORATE 0413191  
FLAT 3 49 GARDINERS ROAD  
HAREWOOD CHRISTCHURCH 8051

Your policy number:

**HOMA00824561**

We'll use this to retrieve your  
policy details if you contact us.

Thank you for choosing to insure your property with AMI.

Hi,

This document is your Policy Schedule. This document should be read together with the Policy Wording. It includes details of your premium and your insurance coverage. Please review this document including the sums insured to ensure the level of cover is appropriate for you. To view the Policy Wording please visit [ami.co.nz/policy-documents](https://ami.co.nz/policy-documents).

If you have any questions about your policy, please contact us and we'll be happy to help.

### Your policy overview

Date issued: 13 March 2025

This is your policy for:

**FLAT 1, 2, 3, 4 - 49 Gardiners Road**

**Policy start**  
18 March 2025  
**Policy end**  
18 March 2026 12:00am

You have chosen to pay monthly by  
direct debit.

**First instalment amount**  
**\$484.36** (incl. GST)

**Due date**  
**18 March 2025**

This will be automatically debited  
from your nominated account.

Please ensure this is paid on time  
to remain covered. Refer to Your  
payment details for all instalments.

### What to do next

1

#### Review this document

Check the information outlined in this  
policy is accurate and reflects the level  
of cover you require.

2

#### Amend (if necessary)

If anything needs changing visit  
[ami.co.nz/login](https://ami.co.nz/login) or call us on  
0800 100 200 to update your policy.

3

#### Pay your premium

Instalments will be deducted from your  
nominated account every month.

Contact Us



[ami.co.nz](https://ami.co.nz)



Payments 0800 100 200



Enquiries 0800 100 200



Make a Claim 24/7 0800 100 200





## Your new Home and Contents Insurance Policy Schedule

### Your premium breakdown

This is how we have calculated your premium. The answers you provided may also directly impact your premium amount. On payment this document becomes a Tax Invoice and part of your insurance contract.

Base premium	\$2,655.97
NHI Levy	\$1,920.00
Fire and Emergency Levy	\$478.00
GST	\$758.09
<b>PREMIUM TOTAL (Incl. GST)</b>	<b>\$5,812.06</b>

#### Tax Invoice

This document describes our proposed supply of insurance to you and will become a Tax Invoice for GST, in accordance with the Goods and Services Tax Act 1985, when payment is made.

IAG New Zealand Limited, GST number 51-860-403.

### Your payment details

The following amount(s) will be deducted from your nominated account 38-9026 0214649-000 unless otherwise specified. Make sure you have enough funds in your account to meet your payment(s). If your premium is overdue, we will send you a notice outlining the overdue amount and when it needs to be paid. If your premium remains unpaid after the due date specified in the notice, we may cancel your policy.

Due Date	Amount Due
18 March 2025	\$484.36
18 April 2025	\$484.35
18 May 2025	\$484.35
18 June 2025	\$484.35
18 July 2025	\$484.34
18 August 2025	\$484.33
18 September 2025	\$484.33
18 October 2025	\$484.33
18 November 2025	\$484.33
18 December 2025	\$484.33
18 January 2026	\$484.33

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## Your new Home and Contents Insurance Policy Schedule

18 February 2026

\$484.33

Note: The instalment amount due includes the premium, levies and GST.

### Your policy details

Please check the details below are correct. If you wish to amend anything, please contact us.

<b>Insured(s)</b>	BODY CORPORATE 0413191	
<b>Authorised Representative(s)</b>	Mr Arthur Meikle Mrs Wendy Keir Mr Clarence Wilson	Administrator Administrator Secretary
<b>Period of Insurance</b>	<b>From</b> 18 March 2025 <b>To</b> 18 March 2026 12:00am	

### Insurance history

What you have told us:	Answer								
Have any insureds or any person to be covered by this policy had any incidents or claims involving home buildings or contents in the past 5 years?	Yes								
<table><tr><th>Name</th><th>Incident/claim</th><th>Year</th></tr><tr><td rowspan="2">BODY CORPORATE 0413191</td><td>Escape of water</td><td>2020</td></tr><tr><td>Accidental breakage</td><td>2021</td></tr></table>	Name	Incident/claim	Year	BODY CORPORATE 0413191	Escape of water	2020	Accidental breakage	2021	
Name	Incident/claim	Year							
BODY CORPORATE 0413191	Escape of water	2020							
	Accidental breakage	2021							
Have any insureds or any person to be covered by this policy had a claim or insurance declined, cancelled, declared void, been refused renewal or had any special conditions imposed in the past 5 years?	No								
Have any insureds or any person to be covered by this policy ever been imprisoned for any criminal offence, or had any conviction for any criminal offence in the past 7 years?	No								

### Your property details

These are the details on which your offer of insurance is based. The answers to the below may also directly relate to your premium and excess amount. Make sure the details below are correct. If you wish to amend anything, please contact us. All sums insured and premiums are GST inclusive, unless stated otherwise.

<b>Type of insurance</b>	Home insurance
<b>Property address</b>	FLAT 1, 2, 3, 4 - 49 GARDINERS ROAD BISHOPDALE CHRISTCHURCH 8051

Contact Us



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Enquiries 0800 100 200



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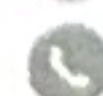


## Your new Home and Contents Insurance Policy Schedule

Who lives in the home?	I own and live in the home
Property type	Townhouse, Terrace House or Duplex
Is this property under a strata or body corporate?	Yes
Has your property been identified by the council as being at risk from flooding, inundation, land instability, falling debris, erosion or subsidence?	No
Is this property any of the following? - A show or display home - A new build under construction - To be demolished - Boarding house, hostel or student accommodation - A houseboat	No
How many storeys does the home have?	1
Is your home watertight, structurally sound and secure with no unrepaired damage or urgent maintenance to complete?	Yes
Total premium	\$5,812.06

### Home details

Cover level	Home Plus
Basis of settlement	Replacement
Year built	2008
Number of self-contained dwellings in building	4
Number of self-contained dwellings to be insured	4
Floor area of home and attached garage (in square metres)	326
Floor area of detached garage and outbuildings (in square metres)	0
What are the external walls mostly made from?	Brick veneer
What is the roof mostly made from?	Pitched - metal covering







Your new  
Home and Contents Insurance  
Policy Schedule

Slope of the land	Flat/Gentle
Is your home under any alteration or renovation?	No
Do you run a business from this property?	No
Home sum insured	\$2,480,000
Total sum insured	\$2,480,000
NHCover (excluding GST)	\$1,200,000
Interested Parties	Bank of New Zealand The Cooperative Bank Limited

Note: The amount it would cost to rebuild your home.

Note: Natural Hazards Cover (NHCover), previously called EQCover, is provided by the Natural Hazards Commission Tok Tū Ake.

Your home excess

Standard Excess:	\$500
Non-NHI Act Property Natural Hazard Damage Excess :	\$5,000
Methamphetamine Contamination Excess:	\$2,500

Note: An excess is the amount you may have to pay towards the cost of a claim made on your policy. More than one excess may apply.

Note: This excess applies to loss or damage to your home caused by a natural hazard, if it's to a part of your home that the Natural Hazards Insurance Act 2023 (NHI Act) doesn't cover.

Note: This excess applies when you have a claim for methamphetamine contamination damage to your home.

Your home optional benefits

Optional benefits provide an extra benefit that can be added to a policy. All the optional benefits available under your policy are shown below but you only have cover for the optional benefits that are shown as having been added to the policy. Please refer to the Policy Wording at [ami.co.nz/policy-documents](https://ami.co.nz/policy-documents) for the full details of how each optional benefit works and limitations that apply.

Description	Added to Policy?
Excess-free glass and bathroom fixtures	YES
Matching floor coverings	NO

Note: You do not pay an excess if your claim is only for sudden accidental breakage of glass and bathroom fixtures at your home.

Note: If you wish to add this option to your policy, please contact us.

Contact Us



[ami.co.nz](https://ami.co.nz)



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## Your new Home and Contents Insurance Policy Schedule

Additional costs for heritage homes

NO

Note: If you wish to add this option to your policy, please contact us.

### Important information

#### You must give us true and complete information

You must be completely truthful with us at all times. If you do not give us accurate and full information about yourself or any other person covered by your policy, we may decline a claim, cancel your insurance, or treat your policy as if it never existed.

You must let us know as soon as possible if your circumstances change, and the change may affect one of the following.

1. The chance of a claim under your policy.
2. The amount of a claim under your policy.
3. The information in your policy schedule.

If you are not sure whether we need to know about something, it is important that you check with us.

#### Privacy of your information

Any personal information you provide to us will be collected, held, used and disclosed in accordance with our Privacy Policy. Please refer to [ami.co.nz/privacy](http://ami.co.nz/privacy) to review the Privacy Policy. You can also ask us to send you a copy by calling 0800 100 200.

#### Direct Debit Agreement

1. I agree that the Initiator must give me at least 2 days' notice prior to each direct debit, provided that where the direct debit is in a series, the Initiator is only required to provide 2 days' notice prior to the first direct debit in the series.
2. Changes to the amounts or dates of a series of direct debits require 30 days' prior notice to me.
3. I can also agree with the Initiator to receive a same day notice for direct debits specifically requested by me.
4. All notices must be in writing, but can be delivered electronically, if I have agreed that with the Initiator.
5. I can also ask you to reverse a direct debit up to 120 days after the direct debit if:
  - I didn't receive proper notice of the amount and date of the direct debit, or
  - I received notice but the amount or date of the direct debit is different from the amount or date on the notice.
6. If you dishonour a direct debit but the Initiator retries it within 5 business days of the original direct debit, I understand that the Initiator doesn't need to notify me again about that direct debit.

Initiator: AMI Insurance  
Initiator's authorisation code: 1227355







## Your new Home and Contents Insurance Policy Schedule

### Financial Strength Rating

AMI 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.

<b>AAA</b> (Extremely Strong)	<b>BBB</b> (Good)	<b>CCC</b> (Very Weak)	<b>D</b> (Default)
<b>AA</b> (Very Strong)	<b>BB</b> (Marginal)	<b>CC</b> (Extremely Weak)	
<b>A</b> (Strong)	<b>B</b> (Weak)	<b>SD</b> (Selective Default)	

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 rating categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from [standardandpoors.com](http://standardandpoors.com)

### Fair Insurance Code



As a member of the Insurance Council of New Zealand, IAG New Zealand Limited is committed to complying with the Fair Insurance Code. A copy of the Code can be found at [icnz.org.nz](http://icnz.org.nz)

### Ways to Save/Changes to insurance

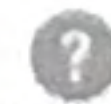
Your premium is based on the possibility of a claim against your policy and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please visit [ami.co.nz/premiums](http://ami.co.nz/premiums). There are many ways you can save on your insurance while ensuring you stay insured and protected. Each customer's situation is unique, so we offer a range of tools to support customers who are having difficulty paying their premiums. Call us on 0800 100 200.

### Right to cancel

You can cancel your policy at any time by letting us know. Cancellation will take effect once you tell us, or from another date we both agree on. You also have a 15-day cooling-off period for your new, renewed, or amended policy. If you change your mind about your policy or the amendment to your policy, we will refund the applicable premium you have paid if you let us know within 15 days and you have not made a claim under the cover you have changed your mind about.

### Making a complaint

We understand that things don't always go to plan and at times you feel we have let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer. To make a complaint to AMI visit [ami.co.nz/complaints](http://ami.co.nz/complaints).







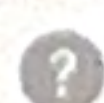
## Your new Home and Contents Insurance Policy Schedule

### Cordell Calculator

The Cordell Sum Sure calculator provides an estimated figure of your home sum insured – the maximum amount it would cost to rebuild your home based on construction costs, allowances for professional fees, demolition, removal of debris, special features and GST considerations. Your sum insured can impact your basis of settlement – the most we pay for loss or damage to your home.

By choosing a sum insured that is equal to or greater than the Cordell Sum Sure Estimate, you can qualify for 'Replacement' basis of settlement. This means if your home is damaged by fire or explosion, we'll pay for the costs to repair or rebuild up to the entire floor area – even if it ends up costing more than your home sum insured. Limits still apply to certain items. For more information about your cover and basis of settlement, read the policy wording.

The calculator is provided by Cordell, a CoreLogic business. Your use of the Cordell Sum Sure calculator is authorised on the condition that CoreLogic, AMI and IAG New Zealand Limited (and their related companies) do not warrant the accuracy, currency or completeness of the estimated reconstruction cost and do not have any liability of any kind for any loss or damage howsoever arising (including through negligence) in connection with your use of the Cordell Sum Sure calculator. We may use the Cordell Sum Sure calculator to provide us with data about your property, for example the slope of land, roof and wall construction, and number of storeys in the home. It is your responsibility to tell us if you think the information is incorrect.







BODY CORP ONLINE CALL

Switch accounts

Account owner: Body Corporate 413191 Copy

Account number: 38-9026-0214649-01 Copy

Available balance: \$3,433.98

Search results

Add a goal

Showing 12 of 12

Search again account		BODY CORP ONLINE CALL \$3,433.98		
Show transactions from:		1/9/2024	to	10/6/2025
		<div>Search again</div> <div>Clear</div>		
Date	Description	Deposits	Withdrawals	Balance
6 Jun '25	TRANSFER TO BODY CORPORATE 413191 - 00		\$589.50	\$3,433.98
31 May '25	IRD WITHHOLDING TAX 45.000%		\$3.84	\$4,023.48
31 May '25	INTEREST CREDIT	\$8.53		\$4,027.32
30 Apr '25	IRD WITHHOLDING TAX 45.000%		\$3.88	\$4,018.79
30 Apr '25	INTEREST CREDIT	\$8.63		\$4,022.67
31 Mar '25	IRD WITHHOLDING TAX 45.000%		\$4.21	\$4,014.04
31 Mar '25	INTEREST CREDIT	\$9.36		\$4,018.25
28 Feb '25	IRD WITHHOLDING TAX 45.000%		\$4.39	\$4,008.89
28 Feb '25	INTEREST CREDIT	\$9.75		\$4,013.28
31 Jan '25	IRD WITHHOLDING TAX 45.000%		\$2.88	\$4,003.53
31 Jan '25	INTEREST CREDIT	\$6.41		\$4,006.41
13 Jan '25	TRANSFER FROM BODY CORPORATE 413191 - 00	\$4,000.00		\$4,000.00

Find your monthly statements in your statement vault





# BODY CORP BILL

[Switch accounts](#)

Account owner: Body Corporate 413191 Copy  
Account number: 38-9026-0214649-00 Copy  
Available balance: \$161.11

Showing 24 of 24

Search results		Future		Add a goal	
Search again account		BODY CORP BILL \$161.11			
Show transactions from:		1/9/2024	to	10/6/2025	<a href="#">Search again</a> <a href="#">Clear</a>
Date	Description	Deposits	Withdrawals	Balance	
6 Jun '25	PAY SANDHU SERVICES LIMITED		\$379.50	\$161.11	
6 Jun '25	PAY A L AND D E MEIKLE		\$150.00	\$540.61	
6 Jun '25	PAY C E WILSON		\$60.00	\$690.61	
6 Jun '25	TRANSFER FROM BODY CORPORATE 413191 - 01	\$589.50		\$750.61	
18 May '25	DIRECT DEBIT -AMI INSURANCE		\$484.35	\$161.11	
15 May '25	DIRECT CREDIT WILSON CE WILSON	\$118.87		\$645.46	
15 May '25	AUTOMATIC PAYMENT INSURANCE WENDY KEIR AMI HOUSE W KEIR	\$124.80		\$526.59	
15 May '25	AUTOMATIC PAYMENT GARDINERS AL&DE MEIKLEINS 1/49 A L MEIKLE	\$121.83		\$401.79	
13 May '25	AUTOMATIC PAYMENT S M SANFORD SANFORD S M	\$118.86		\$279.96	
18 Apr '25	DIRECT DEBIT -AMI INSURANCE		\$484.35	\$161.10	
15 Apr '25	AUTOMATIC PAYMENT INSURANCE WENDY KEIR AMI HOUSE W KEIR	\$124.80		\$645.45	
15 Apr '25	DIRECT CREDIT WILSON CE WILSON	\$118.87		\$520.65	
15 Apr '25	AUTOMATIC PAYMENT GARDINERS AL&DE MEIKLEINS 1/49 A L MEIKLE	\$121.83		\$401.78	
13 Apr '25	AUTOMATIC PAYMENT S M SANFORD SANFORD S M	\$118.86		\$279.95	
19 Mar '25	DD SET-UP FEE #1227355		\$5.00	\$161.09	
18 Mar '25	DIRECT DEBIT -AMI INSURANCE		\$484.36	\$166.09	
15 Mar '25	DIRECT CREDIT WILSON CE WILSON	\$118.87		\$650.45	
15 Mar '25	AUTOMATIC PAYMENT INSURANCE WENDY KEIR AMI HOUSE W KEIR	\$124.80		\$531.58	
15 Mar '25	AUTOMATIC PAYMENT GARDINERS AL&DE MEIKLEINS 1/49 A L MEIKLE	\$121.83		\$406.78	
13 Mar '25	AUTOMATIC PAYMENT S M SANFORD SANFORD S M	\$118.86		\$284.95	
13 Jan '25	TRANSFER TO BODY CORPORATE 413191 - 01		\$4,000.00	\$166.09	
15 Nov '24	PAY C E WILSON		\$38.90	\$4,166.09	
16 Sep '24	DIRECT CREDIT FROM SBS BODY CORPORATE 41319	\$4,204.36		\$4,204.99	
16 Sep '24	DIRECT CREDIT FROM SBS BODY CORPORATE 41319	\$0.63		\$0.63	

[Find your monthly statements in your statement vault](#)



Meeting Minutes of the Body Corporate 413191 held at Flat 3 49  
Gardiners Road 4 June 2025 2025

Attendance: Clarrie Wilson Les Meikle Sue Sanford and Wendy Keir

A discussion was re held Driveway cleaning.

It was resolved unanimously to have the driveway cleaned and treated.

It was resolved that \$589.50 will be transferred from the Body Corporate online account to the Body Corporate Bill account.

The Body Corporate will pay from the Kiwi bank Body Corporate Bill account the following:

Jetmaxx: \$379.50

C E Wilson: \$60.00

Les and Dawn Meikle \$150.00

C E Wilson  
Chairman



## Invoice #0000130

Issue Date: Jun 4, 2025 Due Date: Jun 11, 2025

**Jetmaxx Water blasting**  
Christchurch New Zealand  
info@jetmaxx.co.nz  
Phone: +64212096177  
Company ID: Jetmaxx Water Blasting  
GST ID: 139-211-707

**Bill to: Body Corporate** 49 Gardiners Road, Bishopdale  
Additional Customer Info: wendykeir@gmail.com Phone: 0272228878

Product or Service	Quantity	Price
Driveway cleaning Includes washing the driveway using specialised solutions.	1	NZ\$330.00

### Subtotal

**NZ\$330.00**

Taxes

NZ\$49.50

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Invoice Total

NZ\$379.50

Amount Paid

NZ\$0.00

Balance Due **NZ\$379.50**

**Plus Cash paid by: Les Mieke: \$150 and Clarrie Wilson: \$60.00**

**Total Charge to Body Corporate Account: \$589.50**

How to pay

Bank Name: ANZ



## Body Corporate 0413191 AMI Insurance monthly payments

Annual Amount

Complex Area

\$5,812.06 326 M2

Unit	Share	Annual Share	Monthly Share	AMI Monthly Payment
1	82	\$1,461.93	\$121.83	121.83
2	80	\$1,426.27	\$118.86	118.86
3	80	\$1,426.27	\$118.86	118.87
4	84	\$1,497.59	\$124.80	124.8
		\$5,812.06	\$484.34	\$484.36



Meeting Minutes of the Body Corporate 413191 held at Flat 3 ~~\$9~~  
Gardiners Road 11 March 2025

Attendance: Clarrie Wilson Les Meikle Sue Sanford and Wendy Keir

A discussion was held re the Insurance Quote from AMI.

It was resolved unanimously to accept AMI's annual quote and we pay the account monthly from the Body Corporate Kiwi bank Account.

Each Member of the Body Corporate to pay their share based on M2 of their dwelling as per attached spread sheet into the Kiwi Bank Body Corporate account 413191 on the 15<sup>th</sup> of each month starting 15 March 2025.  
38-9026-0214649-00.

It was also resolved unanimously that we have a \$500 excess on the insurance policy.

C E Wilson  
Chairman



15 November 2024

The Manager Kiwi bank  
Papanui

Minutes of Body Corporate 413191 Held 15 November 2024-11-15

The members of the Body Corporate (as stated below) have resolved to open an additional interest bearing Bank Account with the Kiwi Bank. The purpose of the interest bearing account is to transfer \$4000 and gain a return on investment while funds are stored.

We understand that should funds be needed it will be necessary to transfer the required funds to be disposed to a Transactional account (Free Up Account).

In addition a refund of \$38.90 for 30 Seconds Roof Clean and Moss remover is paid to Clarence Eric Wilson.

D E & AL Meikle Flat 1 49 Gardiners Road Christchurch  
S Sanford Flat 2 49 Gardiners Road  
C E Wilson Flat 3 49 Gardiners Road  
Wendy Keir Flat 4 49 Gardiners Road

Yours sincerely

Clarence Eric Wilson  
Chairman  
Flat 3 49 Gardiners Road  
Christchurch



12 September 2024

The Manager  
Kiwi Bank  
Papanui

Minutes of Body Corporate 413191 Held 10 September 2024

The members of the Body Corporate (as stated below) have resolved to open a Bank Account with the Kiwi Bank, and transfer all monies held in the SBS Bank to the newly opened Kiwi Bank Account.

D E & AL Meikle Flat 1 49 Gardiners Road Christchurch  
S Sanford Flat 2 49 Gardiners Road  
C E Wilson Flat 3 49 Gardiners Road  
Wendy Keir Flat 4 49 Gardiners Road

Yours sincerely



Clarence Eric Wilson  
Chairman  
Flat 3 49 Gardiners Road



16 September 2024

The Manager  
SBS Papanui  
Papanui

Minutes of Body Corporate 413191 Held 16 September 2024

In relation to SBS Bank no longer offering a service to Body Corporate Accounts the following action has been taken to resolve the matter.

The members of the Body Corporate (as stated below) have resolved to open a Bank Account with the Kiwi Bank, and transfer all monies held in the SBS Bank to the newly opened Kiwi Bank Account and close the SBS Accounts.

SBS Bank Account: Body Corporate 413191 Account No. 03-1355-0670999-00  
and Body Corporate 413191 Isave Account 03-1355-0670999-01

Kiwi Bank Account to transfer monies: Body Corporate 413191  
Account No.38-9026-0214649-00

Body Corporate members:

D E & AL Meikle Flat 1 49 Gardiners Road Christchurch 8051  
S Sanford Flat 2 49 Gardiners Road Christchurch 8051  
C E Wilson Flat 3 49 Gardiners Road Christchurch 8051  
Wendy Keir Flat 4 49 Gardiners Road Christchurch 8051

Yours sincerely

Clarence Eric Wilson  
Chairman  
Flat 3 49 Gardiners Road  
Christchurch 8051

Arthur Leslie Meikle  
Member  
Flat 1 49 Gardiners Road  
Christchurch 8051