Important things to check

Your insurance policy is made up of two parts, outlined below. Please have a good read through the documents making up your insurance policy. If anything on your policy schedule is incorrect, incomplete or has changed, call us on **0800 831 123** and let us know straight away. This is important, as incomplete or incorrect information could mean that you may not have cover.

1. **Your policy schedule**

   This provides details specific to you, including who and what is insured, when cover starts and ends and any special terms that apply to you. These special terms might also include things that we do and do not cover under your policy.

   The policy schedule also records the answers to some important questions we've asked you – you should check the answers are correct and let us know if they need to be updated.

2. **Your policy wording**

   Explains what we do and do not cover, how to contact us, the responsibilities you have under the policy, and how to make a claim.

   You can find the policy wording at vero.co.nz/anzpolicywording or call to request a copy.

How to qualify for SumExtra

The SumExtra benefit can provide you extra cover if you need to claim and your sum insured doesn't cover the full cost to rebuild or repair your home. You need to qualify for SumExtra but it's easy to do.

Simply ensure your sum insured, which includes the cost of all structures, special features, labour, professional fees (e.g. architects, council consents) demolition costs and removal of any debris, is recalculated and updated at least every three years. You can use the Cordell calculator visit vero.co.nz/anz-cordell, a registered valuer or quantity surveyor to help you determine your sum insured.

It's important you keep a copy of the rebuild estimate somewhere safe as you'll need it at claim time in order to qualify for the benefit.

Find out more about SumExtra, the terms and conditions and how to qualify in the home insurance section of your policy wording.

We're here to help

We've got a dedicated customer care team for ANZ customers. If you've got any questions about your new policy, feel free to get in touch. Please contact us Monday to Friday, 8am – 6.30pm or Saturday 9am – 5pm and we'll do our best to help.

Thanks again for choosing to take out insurance cover with Vero. We're delighted to have you join us.

Call 0800 831 123 **Email** anzinsurance@vero.co.nz

Warm regards,

The team at Vero

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Insurance partner of ANZ

Policy schedule

Policy no. **ANZ 5646549**

Home

5 Catchpole Place, Woodend 7610

Please read this with the policy wording, which will provide full details of the cover: vero.co.nz/anzpolicywording or call to request a copy.

Your cover details

Period of insurance
11 Nov 2024 – 11 Nov 2025 at 4.00pm

Insured / policyholder
Ruqiah Foote

Policy wording
Asset Protector

Occupancy
Owner occupied home

Size of home
179 m²

Year home built
2018

Interested party / mortgage provider
ANZ Bank New Zealand Ltd

Your sum insured

Sum insured excluding GST	$521,739
Sum insured including GST	$600,000

In the event of a natural hazard, up to $300,000 plus GST of cover is provided by Natural Hazards Commission (NHC).

Where a benefit limit in your policy wording refers to a percentage of your sum insured, this is based on your sum insured excluding GST.

Your excess **$500**

This is the amount you'll need to pay if you make a claim.

In some situations, the following additional excesses also apply. Refer to your policy wording for details.

If the property is let to tenants	+$250
If the property is casually let	+$1,000
Natural hazard excess for parts of the home not covered by NHC	+$5,000

Discounts applied

No claim discount

Monitored smoke alarm discount

Multi-policy discount
Refer to vero.co.nz/mpdterms for terms.

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Policy no. **ANZ 5646549**

It’s important to let us know if anything changes

Our decision to insure you, and the terms of this insurance, are based on the information that you have provided. It is important that you tell us straight away about any change to this information or your circumstances.

Some examples of things you must tell us about are:

- if anyone who is covered by this insurance has been engaged in a criminal activity, charged with or convicted of a criminal offence
- if you modify your vehicle or purchase additional accessories
- if the address where your contents are kept, or your vehicle is kept overnight changes
- if there are structural changes to your home
- if you rent your home to tenants
- you sell your home or vehicle, or buy a new one
- if Natural Hazards Commission (NHC) has provided:
  - you with written notice of cancellation of cover for your home
  - you with written notice of limitation of liability for future damage to your home
  - the Registrar-General of Land with written notice of cancellation or limitation of liability and a certificate of cancellation or limitation of liability has been registered on the record of title for your home
- if any person who is covered by this insurance has had any insurance declined, cancelled, renewal refused, terms or conditions imposed, or claim declined.

It’s important to tell us about these changes – any changes you have not told us about could mean you do not have cover. If you’re not sure if something is important, tell us anyway.

Got any questions? Or want to make changes?

Call 0800 831 123 **Email** anzinsurance@vero.co.nz

Important legal information

1. Our decision to insure you, the terms we apply and the premium charged is based on your answers to our questions, and other information you provide. Incomplete or incorrect answers or information could mean that your claim is not covered, or your policy may be treated as if it had never existed. This could make it difficult to get insurance in the future.
2. The information in this communication is provided for your information only, and is not financial advice. You are responsible for choosing the cover options and level of cover, and determining whether they are appropriate for your personal circumstances.
3. No member of ANZ and its related companies or any other person guarantees Vero and its subsidiaries or any of the products issued by them.
4. You agree that ANZ is entitled to receive a commission from Vero for arranging this policy.

Vero's financial strength rating

Vero Insurance New Zealand Limited has been given an **AA-** insurer financial strength rating by Standard & Poor's. The rating scale is:

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

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. View the full version of this rating scale at vero.co.nz/financialstrength

Your privacy

1. Information you provide to ANZ Bank New Zealand Limited (ANZ) will be passed on to and collected by Vero Insurance New Zealand Limited (Vero). Vero will use your personal information to assess your application and to manage any insurance provided to you, including assessing any claims made by you.
2. Vero may also obtain personal information about you from, and share it with, ANZ, other insurance companies, Insurance Claims Register Limited, and other third parties that we consider necessary to evaluate and administer your insurance.
3. Where ANZ is your mortgage provider, Vero may notify ANZ if you default on paying premiums under your policy.
4. Vero collects, holds and uses your personal information in accordance with its Privacy Statement which can be found at vero.co.nz/privacy. Information may be shared with the Suncorp Group of companies.
5. You can request access to, and correction of, your personal information held by Vero by contacting Vero at 48 Shortland Street Auckland, or by emailing anzinsurance@vero.co.nz
6. ANZ collects, holds and uses personal information about you and this insurance in accordance with its Privacy Statement which can be found at anz.co.nz/about-us/privacy

This letter was sent by Vero

ANZ Asset Protector insurance policies are provided by Vero Insurance New Zealand Limited (Vero), insurance experts and trusted partner of ANZ Bank New Zealand Limited (ANZ).

Vero is a member of the Insurance Council of New Zealand (ICNZ) and adheres to the Fair Insurance Code, which was developed by ICNZ to explain the standards of service that member companies must provide to their customers.

Vero Insurance, Level 13, 48 Shortland Street, Auckland CBD, Auckland 1010, New Zealand.