

## Policy schedule

### Premier House Policy

#### Customer

[REDACTED]

#### Insured asset

The house situated at 252 Waimairi Rd, Ilam, Christchurch

Floor area of dwelling including basement/attached garage - 230m<sup>2</sup>

Floor area of detached garage and outbuildings - 36m<sup>2</sup>

Number of dwellings - 1

#### AMI reference

[REDACTED]

#### Period of cover

07/10/2024 to 07/10/2025

#### House sum insured

**\$1,611,000**

Which includes:

Increased policy limit for all recreational features

**\$187,900**

Swimming Pool - Swimming Pool

#### Total sum insured

**\$1,611,000**

*Note: You have provided a value for each retaining wall and/or recreational feature listed above. Please note that these are covered up to the total increased policy limit(s) shown above.*

#### Optional covers selected by you

No excess for glass or sanitary fixtures claims

#### Excesses applicable

Your excess is the first amount you must pay towards the cost of any claim you make.

#### Excess

Excess on any claim unless specifically mentioned below or in your policy wording.

**\$1,200**

Claims under Cover for your house for natural disaster damage (as defined in the

**\$5,000**

Earthquake Commission Act 1993) to items not covered by the Earthquake Commission.

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

**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

[Redacted]  
252 Waimairi Road, Ilam, Christchurch 8041

**Insured asset**  
The house situated at 252 Waimairi Rd, Ilam, Christchurch

**Policy type**  
Premier House

**Policy number**  
[Redacted]

**Payment frequency**  
Monthly

**Payment method**  
[Redacted]

**Period of cover**  
From 12.00am 07/10/2024 to 12.00am 07/10/2025

**Please note:**  
This document sets out the details of the premium for this policy and becomes a tax invoice when paid.  
  
Premium based on an excess of \$1,200.  
  
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>\$2,127.07</b> |
| <hr/>   |                   |
| <b>Policy options</b>                           |                   |
| No excess for glass or sanitary fixtures claims | \$47.12           |
| <b>Sub-total of policy options</b>              | <b>\$47.12</b>    |
| <hr/>   |                   |
| <b>Government charges</b>                       |                   |
| Fire and Emergency Levy                         | \$119.50          |
| Earthquake Commission Levy                      | \$480.00          |
| <b>Total premium excluding GST</b>              | <b>\$2,773.69</b> |
| Goods and Services Tax                          | \$416.05          |
| <b>Total premium including GST</b>              | <b>\$3,189.74</b> |

The instalment amount of **\$265.61** will be Direct Debited on **07 October 2024**.

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

AMI Payment Advice

[Redacted]  
252 Waimairi Road  
Ilam  
Christchurch 8041

[Redacted]  
**Amount due:**  
**Due date:**  
**Amount paid: \$**

[Redacted]  
\$265.61  
07 October 2024

## 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.

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## Insurer 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.

|                        |               |                        |             |
|------------------------|---------------|------------------------|-------------|
| AAA (Extremely Strong) | BBB (Good)    | CCC (Very Weak)        | D (Default) |
| AA (Very Strong)       | BB (Marginal) | CC (Extremely Weak)    |             |
| A (Strong)             | B (Weak)      | SD (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 [www.standardandpoors.com](http://www.standardandpoors.com)

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