

23 July 2024

**Home Insurance****Policy number**

AHM033847740

Page 1 of 1

Certificate of Currency.

Who's insured**Period of insurance****Insured address****Home sum insured****Home excess****Interested party**

19 August 2024 to 19 August 2025

Unit 2, 85 Trafalgar Street, St Albans, Christchurch 8014

\$425,000

\$400

Pepper Money Nz Limited

Special terms

The following special terms apply: None

This Certificate of Currency should be read together with your policy schedule and your Home Insurance policy document.

If you have any questions or would like to make any changes to your insurance, please call us on **0800 500 213** or email **customerservice@aainsurance.co.nz**.

Kind regards

The AA Insurance TeamWe're here to
get things sorted.**0800 500 213**

aainsurance.co.nz

23 July 2024

**Home Insurance**

Policy number	AHM033847740
Period of insurance	19 August 2024 to 19 August 2025
Instalment amount	\$177.21
First instalment date	2 September 2024

Page 1 of 2

Relax, your cover is sorted.

Dear Mrs Lisa & Mr Islam,

Thanks for insuring your home with us. You're now covered with New Zealand's Most Trusted General Insurer* and you can relax, safe in the knowledge that if anything goes astray, we'll get it sorted for you.

We're giving you AA Home Response with your home policy.

AA Home Response is a pay per call out subscription service that connects you to qualified, reliable AA Home tradespeople for a range of home emergencies. We'll cover the cost of your subscription for the time you hold this policy with us, and you'll pay upfront for any callouts. Whether it's a blocked pipe, a power issue, or you lock yourself out, you can get these things fixed anytime with just one call to AA Home. Find out more, upgrade to AA Home Response Plus or view terms and conditions for AA Home at aahome.co.nz

What happens now?

As you've chosen to pay by direct debit, your payments will be automatically deducted. You'll find the details outlined below and the terms and conditions related to your instalment payments enclosed. On page two we've provided a breakdown of your total premium, so that you can see what's included in this amount. You'll also find the premium discounts that you're eligible for, right below.

What else do I need to know?

Along with this document you'll also find your policy schedule for your new cover. Your policy schedule tells you what's insured, and you should read it together with the relevant policy document found at aainsurance.co.nz/policy-documents, so that you know what's included in your cover.

If you have any questions, simply give us a call on **0800 500 213**. If you change your mind, you can cancel your policy within 21 days from the day your cover began and get a full refund, provided you have not made a claim.

Thanks again for choosing AA Insurance.




Kind regards

The AA Insurance Team

*Voted Most Trusted General Insurer in the Reader's Digest Trusted Brands Survey

We're here to
get things sorted.
0800 500 213
aainsurance.co.nz

Thanks for arranging to pay by direct debit.

Account name		Bank account	
Instalment amount	\$177.21	Authorised by	
First instalment date[^]	2 September 2024		
Future instalments[^]	On the 2nd of every month		

[^]We endeavour to process your payment on the date due. However, in some situations, **it may be deducted before or after this date**. The first instalment will proceed unless you advise otherwise at least one weekday before the instalment date. Choosing to pay by instalments is a factor in determining your premium.

Your Home Insurance premium.

Type of cover	Base premium	Fire and Emergency levy	Natural Hazards Insurance levy	GST	Total amount
Unit 2, 85 Trafalgar St, St Albans, Christchurch					
Home Insurance	\$1,249.73	\$119.50	\$480.00	\$277.39	\$2,126.62

Tax Invoice: GST No: 22-514-784 AA Insurance Limited.

Taxes and Levies:

The following are legal requirements, and are charged by the Government. These are included in your premium.

- Fire and Emergency levy paid to Fire and Emergency New Zealand
- Natural Hazards Insurance levy paid to Natural Hazards Commission Toka Tū Ake*
- Goods and Services Tax (GST).

Premium discounts:

For more information on discounts we offer, see aainurance.co.nz/discount-terms

AA Member Discount. There is no AA Member Discount applied to this policy. If this is an error, please contact us on 0800 500 213.

Multi Policy Discount. You've received a discount, as you have more than one policy with us.

Fair Insurance Code:



AA Insurance is a member of the Insurance Council of New Zealand, who has developed the Fair Insurance Code. This Code sets out industry best-practice standards, which its members must comply with. A copy of this Code is available at icnz.org.nz

Why it's great being insured with us:



Stress free claims

It's easy to make a claim anywhere, anytime. Simply lodge your claim online and a member of our team will be in touch as soon as possible.



Award-winning service and cover

You can relax knowing you're covered by New Zealand's Most Trusted General Insurer. We've also picked up Quality Service Awards for our Car Insurance and Home and Contents Insurance.



Personal Customer Manager

If you make a claim, your personal Customer Manager will guide you through the entire process, making sure everything goes smoothly.



More options, better value

We have a range of discounts to help you save on your premium, such as Multi Policy Discounts and AA Member Discounts. Plus, our flexible excess options allow you to choose a higher excess for a lower premium.

