

Date	11 July 2025
Policy number	AHM033980673
Period of insurance	6 August 2025 to 6 August 2026

Policy Schedule

Thanks for insuring your home with us. Here's your policy schedule which outlines what you've insured. It should be read together with your policy document found at aainsurance.co.nz/policy-documents so you know what's included in your cover. Please ensure you read this information and our Privacy Policy found at aainsurance.co.nz/privacy carefully and notify us if anything is incorrect or incomplete. If you need to make changes, **get in touch** and we'll help you put things right.

Who's insured

Aw & Nc Family Trust
Nicky Cottam
Anne Wilkins

About your cover

Insured address
32 Nicholls Street
Richmond, Christchurch 8013

Home sum insured
\$804,600

Home use
Private

Interested party
Anz Bank New Zealand

Optional benefit

Excess-free glass cover for your home is not included

Excess details

The following will always apply in the event of a claim:

Home excess..... \$1,000

The following additional excesses only apply under certain circumstances:

Unoccupied excess..... \$1,000

If your home is unoccupied for longer than 60 days.

Natural hazard excess..... \$5,000

For items not otherwise covered by NHCover.

About your home

Occupied as:..... Owner occupied

Type of home:..... Freestanding home

Total size:..... 130sqm

Year built:..... 1920

Number of storeys:..... One

Additional home features

Wall construction:..... Weatherboard/Wood

Roof construction:..... Iron (Corrugated)

Free-standing garage/carport:..... Double

Verandah/deck/balcony:..... Yes

Garden shed:..... Small

Pool:..... No

Sports court:..... No

Water tanks:..... No

Heritage classification:..... No

Providing accurate and up-to-date information

You must tell us immediately if any of the following happen:

- you, your partner, or any family member are convicted of any criminal offence
- you, your partner, or any family member have any insurance policy or claim avoided, declined, cancelled, not renewed, or have special terms imposed
- you change the nature of occupancy of your home
- your home will undergo any structural alterations or structural additions
- you change the use of your home or your profession, occupation or business, if run from your home.

See your policy document for full details.

Your policy document can be found online at aainsurance.co.nz/policy-documents

Our Financial Strength Rating

AA Insurance Limited has an **AA- Very Strong Insurer Financial Strength Rating** given by Standard and Poor's.

The rating scale is:

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

The rating from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show the relative standing within the major rating categories.

For more information on the above summary of our rating, please visit

spglobal.com/ratings/en/about/intro-to-credit-ratings

Privacy Policy

By taking out an insurance policy with AA Insurance:

- You agree to us collecting, holding, using and sharing your information for the purpose of conducting our business, managing claims and providing you with insurance products and services.
- You agree to us sharing your information with, and obtaining your information from other insurance companies, the Insurance Claims Register Ltd, assessors, investigators, suppliers and any other parties that we consider necessary to evaluate and administer any insurance and/or claims.
- You agree to us and our Partner organisations (such as Suncorp New Zealand and the New Zealand Automobile Association Incorporated) and our affiliated organisations sharing your information for the purpose of conducting marketing analysis, market research and sending you information about products and services. This may occur by post, email, SMS or any other means. You can change your preferences at any time by contacting us.
- When you give us information about another person (for example, when a policy is held in a joint or company name), you confirm that you are authorised to do so, and will provide them with a copy of all documentation, including this Privacy Policy.
- We may record and monitor our calls and communications with us for validation, training and quality assurance purposes.
- The information you give us may be stored in electronic format, including in Cloud storage. We will always do our best to ensure your information is securely stored, whether in New Zealand or overseas.
- You can ask us for access to, and correction of information we hold about you at any time pursuant to the Privacy Act.

A full copy of our Privacy Policy can be found at aainsurance.co.nz/privacy

We're here to
get things sorted.

0800 500 213
aainsurance.co.nz