

|                            |                                   |
|----------------------------|-----------------------------------|
| <b>Date</b>                | 16 September 2025                 |
| <b>Policy number</b>       | AHM029233654                      |
| <b>Period of insurance</b> | 14 April 2025 to<br>14 April 2026 |

## Policy Schedule

Thanks for insuring your home and contents 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](https://aainsurance.co.nz/policy-documents) so you know what's included in your cover. The changes you have asked for have been made effective from **16 September 2025**. Please ensure you read this information and our Privacy Policy found at [aainsurance.co.nz/privacy](https://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

Philip Beauchamp\*

Elizabeth Sugrue

\*Main Policy Contact

### About your cover

#### Insured address

43 Marshall Street  
Woolston, Christchurch 8023

#### Home sum insured

\$685,700

#### Contents sum insured

\$28,000

#### Home use

Private

#### Interested party - home

Co-Operative Bank Limited

### About your home

**Occupied as:**..... Owner occupied

**Type of home:**..... Freestanding home

**Total size:**..... 116sqm

**Year built:**..... 1930

**Number of storeys:**..... One

### Additional home features

**Wall construction:**..... Weatherboard/Wood

**Roof construction:**..... Steel/Colorbond

#### Free-standing

**garage/carport:**..... Single

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

**Garden shed:**..... Small

**Pool:**..... No

**Sports court:**..... No

**Water tanks:**..... No

**Heritage classification:**..... No

### About your contents

**Alarm type:**..... None

### Optional benefits

Excess-free glass cover for your home is included

Excess-free hearing aid cover with your contents is not included

\$100 excess on eyewear with your contents is not included

### Excess details

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

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

Contents 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 (Home only)

For items not otherwise covered by NHCover.

## 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 address where your contents are normally kept or stored
- you change the nature of occupancy of your home or security of where your contents are normally kept
- you purchase anything that needs to have the event limit adjusted or you need to increase your value of cover
- you need to increase your value of cover
- 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](http://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:

|                             |                          |
|-----------------------------|--------------------------|
| <b>AAA</b> Extremely Strong | <b>AA</b> Very Strong    |
| <b>A</b> Strong             | <b>BBB</b> Good          |
| <b>BB</b> Marginal          | <b>B</b> Weak            |
| <b>CCC</b> Very Weak        | <b>CC</b> Extremely Weak |
| <b>SD</b> Selective Default | <b>D</b> 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](http://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](http://aainsurance.co.nz/privacy)**

We're here to  
get things sorted.

**0800 500 213**  
**[aainsurance.co.nz](http://aainsurance.co.nz)**