Policy	1000173159
Schedule Number	0002355704
Printed	08/09/25

[redacted]

Period of Insurance from 08/09/25 to 01/11/25 and subject to extension monthly thereafter.

HOME COVER SCHEDULE

(Policy wording as per form CP1229-1 01-18)

Cover Selected	Replacement based on Sum Insured
Situation of Home	10 Sophora Place Parklands Christchurch 8083
Interested Party	westpac
Occupancy	Landlord (i.e. Rented out)
Year Built	1977
Number of Dwellings (As defined by the Act.)	1
EQ Cover	$300,000
Sum Insured	$530,000
Excess	$1,100

This excess includes any additional excess payable because the home is a holiday home or it is let, leased, rented or tenanted.

Terms and Conditions

Natural Disaster Special Excess
Please note your Policy is subject to a Natural Disaster Special Excess of $5000. Please refer to the Natural Disaster benefit of your Policy Wording for details.

PREMIUM DETAILS

Includes the following discounts Westpac Staff Package

Initial	**Premium**	$74.90
	Earthquake levy	$40.00
	Fire Service levy	$10.39
	GST	$18.80
	Total	$144.09
Subsequent	**Monthly Premium**	$78.32
	Earthquake levy	$40.00
	Fire Service levy	$10.39
	GST	$19.31
	Total	$148.02

Next Payment Date 01/10/25 [redacted] [redacted]

Supply Correction Information
This revised policy schedule is Supply Correction Information as applicable for purposes of the Goods and Services Tax Act 1985. If an amount is payable, this document becomes Taxable Supply Information on payment of your periodic policy premium.
IAG New Zealand Limited, GST number 51-860-403.

PS2 M000001

Please read the following information.

Underwritten by IAG New Zealand Limited (herein referred to as "the Underwriter")

Please check your Schedule to ensure that all the information is current and correct.

If there are any details that need updating, please contact us immediately on 0800 809 378.

Important Information from IAG New Zealand Limited

Insurer Financial Strength Rating
Westpac Home, Contents, Vehicle and Boat Cover is underwritten by 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	AA	Very Strong	A	Strong	BBB	Good
BB	Marginal	B	Weak	CCC	Very Weak	CC	Extremely Weak
D	Default	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.

As a member of the Insurance Council of NZ, IAG is committed to complying with the Fair Insurance Code. A copy of the Code can be found at www.icnz.org.nz.

Declaration
1. In accepting this policy/endorsement and paying your premium, you confirm all previous information provided for the purposes of this insurance is complete and correct. You have disclosed all information relevant to the acceptance of this policy/endorsement.
2. By previous proposals and this schedule, IAG New Zealand Limited (IAG) collects and holds personal information about you for the purposes of evaluating your application for insurance. Failure to provide the information sought may result in the application being declined or your insurance being void from the beginning.
3. When you took out your policy you authorised IAG to:
   (a) check details against the Insurance Claims Register and place information on the Insurance Claims Register which other insurers can access
   (b) disclose personal information to other members of the insurance industry and/or parties who have a financial interest in the subject matter of this insurance
   (c) obtain personal information held by any other party regarding your existing and previous insurances.
4. You can ask to see your information held by IAG and on the Insurance Claims Register and to correct any details that are wrong at any time, as detailed in our Privacy Statement – https://www.iag.co.nz/privacy

Making a complaint to IAG
We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

What you can expect to happen
Step 1: Let us know what your concerns are.
Call: 09 969 6000
Write to: Private Bag 92130, Auckland 1142
We'll acknowledge your complaint within five business days.

Step 2**:** If we're unable to come to a resolution together, you'll be referred to a manager. Our aim is to investigate and resolve your complaint within two weeks. If this is not possible, we'll advise you of progress within 10 business days.

Step 3: If after working with a manager, we haven't been able to make it right, we'll escalate your case to a Complaints Resolution Officer to review.

Step 4: If we're unable to resolve your complaint, we'll advise you in writing. You can refer your case to the Insurance & Financial Services Ombudsman (IFSO) Scheme. The IFSO is an independent authority that will carry out an impartial investigation. Find out more at https://www.ifso.nz/complaints