Policy	0000702501
Schedule Number	0000230059
Printed	30/10/25

The Insured(s) Ms Wilma Ann Van Hellemond [redacted]

Postal Address [redacted] [redacted]

Period of Insurance from 05/12/25 to 19/12/25 and subject to extension fortnightly thereafter.

HOME COVER SCHEDULE

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

Cover Selected	Replacement based on Sum Insured
Situation of Home	43 Tovey Street New Brighton Christchurch 8061
Interested Party	Westpac Bank
Occupancy	Landlord (i.e. Rented out)
Year Built	1910
Number of Dwellings (As defined by the Act.)	1
EQ Cover	$300,000
Sum Insured	$614,100
Excess	$700

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.

Landlord's chattels - extended cover
Landlord's chattels cover increased to a maximum of $15,000

PREMIUM DETAILS

Fortnightly	**Premium**	$65.56
	Earthquake levy	$18.46
	Fire Service levy	$5.20
	GST	$13.38
	Total	$102.60

Next Payment Date 05/12/25 [redacted]

Taxable Supply Information

This document describes our proposed supply of insurance to you and will become taxable supply information for GST in accordance with the Goods and Services Tax Act 1985, on payment of your periodic policy premium. IAG New Zealand Limited, GST number 51-860-403.

OUR GENERAL QUESTIONS	YOUR ANSWERS
Have you or any person to be covered under this policy:	
Ever withdrawn a claim or had insurance declined?	No
Ever had an insurance proposal or the continuation of insurance on standard terms refused?	No

DLE-PS998 M000361

[redacted]

OUR GENERAL QUESTIONS continued	**YOUR ANSWERS**
Have you or any person to be covered under this policy:	[redacted]
Ever had a conviction, or faced prosecution, for a crime involving: i. Dishonesty or fraud? ii. Illegal drugs? iii. Harm, or threat of harm to people or property? iv. Taking or receiving property of others?	No
Is there any history of flooding in the area of your property?	No
Is there any further information you should disclose to us?	No
Is all the information you have given to me true and complete?	Yes

Please read the following information.

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

Care of Insured Property
You must maintain the property insured in good repair and take all reasonable steps to safeguard the property insured against Loss.

Your Cover
It's important to check your Sum Insured to ensure it provides enough cover to repair or rebuild your home if significant damage occurs. It not only needs to cover materials and labour, but other costs to repair or rebuild your home like demolition, removal of debris, consents and other fees.

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.

[redacted]