



## Certificate of Insurance

1 7A Medbury Terrace  
House insurance - Standard cover

**Your policy number**  
P00007957485

**Your cover starts on**  
30 January 2026

### For your House

#### Your cover

##### House insurance - Standard cover

Insured	Harrison trustee No.1 trust
Situation	1 7A Medbury Terrace Fendalton Christchurch 8041
Period of insurance	30 January 2026 to 30 January 2027
Built	1970
Type of building	Blockwork
Who lives there?	Owner occupied
Insured for replacement value	Up to the sum insured of \$514,485
Includes NHCover of	\$345,000
Floor area	Main building 120 square metres
Discounts	SWEETDEAL promotion discount

#### Your excess

Your excess is \$2,500

#### Additional excesses

An additional excess of \$5,000 applies to all claims for damage caused by a natural hazard to any driveway, path, fence, swimming or spa pool.

An additional excess of \$1,000 applies to all claims if your house has been unoccupied for more than 90 consecutive days. This additional excess does not apply if your house is shown as a holiday home on this certificate of insurance.

## What you need to tell us

We trust our customers to be honest and fair with us. In turn, you can trust that we'll treat you fairly when you need to claim. All you need to do is answer the questions we ask truthfully, accurately and completely and let us know immediately if any of your answers or details in this certificate change. Remember to answer for everyone who drives your vehicle, uses your property, or lives at the situation. If you don't keep us up to date, it could affect your claim or cover.

Go to [tower.co.nz/disclosure](https://tower.co.nz/disclosure) to answer or update your answers to the questions below.

1. In the last seven years have you or any other person to be covered by this policy had a claim declined or a policy avoided?	No
2. Had insurance refused or cancelled by an insurance company or had any special terms applied (other than non-payment of premiums)?	No
3. In the last seven years have you or any person to be covered by this policy committed, been charged with, or been convicted of any of the following: fraud, arson, burglary or theft, wilful damage, sexual offence or drug conviction (other than cannabis possession)?	No
4. In the last three years have you, or any person to be covered by this policy, suffered loss or damage to a house?	No

## Your policy wording

You can find your policy wording at the link below:

[tower.co.nz/pw/house-standard-09-24.pdf](https://tower.co.nz/pw/house-standard-09-24.pdf)

## The legal details

This certificate shows what is covered during the period of insurance. The insured items are subject to the policy terms and conditions in your policy wording detailed above. Any details in this certificate take priority over the policy wording. **Please keep this copy for your records.**

## Underwriter

This policy is underwritten by Tower Limited.

## Privacy

Tower Limited has set out how it holds, uses and stores your personal information in its privacy policy. You can find the policy here: [tower.co.nz/terms-and-conditions](https://tower.co.nz/terms-and-conditions)

## Financial Strength Rating

Tower Limited has an A- (Excellent) Financial Strength Rating issued by A.M. Best Company. The rating scale is: A++, A+ (Superior), A, A- (Excellent), B++, B+ (Good), B, B- (Fair), C++, C+ (Marginal), C, C- (Weak), D (Poor), E (Under Regulatory Supervision), F (In Liquidation), S (Rating Suspended).

For the latest rating, together with an overview of the rating process and rating methodologies, go to [ambest.com](https://ambest.com)

## The Fair Insurance Code

Tower adheres to the Insurance Council of New Zealand's "Fair Insurance Code".

Additional information is available from [icnz.org.nz](https://icnz.org.nz)



## Direct Debit Authority

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### THE CUSTOMER

Name of your account: Lu Family trust  
Your Bank account number: 06-0821-0637287-000  
Date of authority to deduct Direct Debits: 29 January 2026

Please find below details of the direct debit authority you set up with us to authorise your Bank to debit your account in accordance with the authority. This authority is subject to your Bank's terms and conditions that relate to your account and the specific direct debit terms and conditions listed below.

### SPECIFIC CONDITIONS RELATING TO NOTICES AND DISPUTES

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**You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:**

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or date specified on the notice.

**You may ask your bank to reverse the direct debit up to 9 months after the date the initiator sent the first direct debit under the authority if:**

- You are not reasonably satisfied that the authority authorised your bank to debit your account with the amount of the direct debit

**For direct debits with notice no later than the date of the debit, the initiator may only send a direct debit if you have:**

- Asked the initiator to send it and
- Agreed the amount of the direct debit

The initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.

**The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series.**

**The notice is to include:**

- The dates of the debits, and
- The amount of each direct debit

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.