



6 November 2025



Landlord Insurance

Effective date	18 December 2025
Policy number	AHL022218269
Period of insurance	18 December 2025 to 18 December 2026

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Policy Schedule

Thanks for insuring your rental home with us. Here's your policy schedule which outlines what's insured, and you should read it 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, call us on **0800 500 213** and we'll help you put things right.

Who's insured

C And K Wattam Family Trust
[Redacted]
[Redacted]

Who's authorised

None

About your cover

Insured address
97B Opawa Road Opawa, Christchurch 8023
Rental home sum insured
\$690,133
Interested party - home
None

Optional benefits

You've chosen not to include excess-free glass cover for your rental home
You've chosen not to include landlord contents cover
You've chosen not to include extended landlord cover

Excess details

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

Rental 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 rental home

Occupied as:	Rental home
Type of home:	Freestanding
Total size:	179 sqm
Year built:	2010
Number of storeys:	One

Additional rental home features

Wall construction:	Brick veneer
Roof construction:	Tiles
Free-standing garage/carport:	None
Verandah/deck/balcony:	Yes
Garden shed:	No
Pool:	No
Sports court:	No
Water tanks:	No

Providing accurate and up-to-date information

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

- you or any owner of your rental home are convicted of any criminal offence
- you or any owner of your rental home have any insurance policy avoided, declined, cancelled, not renewed, or have special terms imposed
- you or any owner of your rental home have any claim refused or declined
- the Natural Hazards Commission Toka Tū Ake (NHC) or any other government authority confirms your rental home has been identified as being at risk of a natural hazard or flood
- your rental home is damaged by any natural hazard or flood, whether you make a claim for the damage or not
- the occupancy of your rental home changes
- your rental home will undergo any structural alterations or structural additions
- you change the use of your rental 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