



## Your renewal Home Insurance Policy Schedule

THE HARRIS AITKEN FAMILY TRUST  
MR BRENDON HARRIS  
241 LAKE TERRACE ROAD  
SHIRLEY CHRISTCHURCH 8061

Your policy number:

**HOMA00532492**

We'll use this to retrieve your  
policy details if you contact us.

### This is your Home Insurance renewal with AMI.

Hi,

Your current policy is due to expire at 12:00am on **25 January 2026** and we invite you to renew your policy with us.

We provide cover if you pay your premium. If the premium is not paid by the due date, we will send you a notice outlining the overdue amount and when it needs to be paid to keep your policy active.

This document is your Policy Schedule. This document should be read together with the Policy Wording. It includes details of your premium and your insurance coverage. Please review this document including the sums insured to ensure the level of cover is appropriate for you. To view the Policy Wording please visit [ami.co.nz/policy-documents](http://ami.co.nz/policy-documents). If you have any questions about your policy, please contact us and we'll be happy to help.

### Your policy overview

Date issued: 14 January 2026

This is your policy for:

**241 Lake Terrace Rd**

**Policy start**

25 January 2026

**Policy end**

25 January 2027 12:00am

You have chosen to pay annually.

**Amount due**

**\$2,447.74** (incl. GST)

**Due date**

**25 January 2026**

Prefer to pay by instalments at no extra cost? Follow the 'What to do next' steps below.

**\$94.16**

**fortnightly**

**\$222.54**

**monthly**

**Financial assistance is available**

We can offer help with your insurance premium payments if your situation has changed. Call 0800 100 200 to discuss financial support options.

### What to do next

1

**Review this document**

Check the information outlined in this policy is accurate and reflects the level of cover you require.

2

**Amend (if necessary)**

If anything needs changing visit [ami.co.nz/login](http://ami.co.nz/login) or call us on 0800 100 200 to update your policy.

3

**Pay your premium**

There are several ways you can pay your premium, just choose the most convenient for you from the 'How to pay' section.

Contact Us



[ami.co.nz](http://ami.co.nz)



Payments 0800 100 200



Enquiries 0800 100 200



Make a Claim 24/7 0800 100 200



## Your renewal Home Insurance Policy Schedule

### Your premium breakdown

This is how we have calculated your premium. The answers you provided may also directly impact your premium amount. On payment this document becomes a Tax Invoice and part of your insurance contract.

<b>Base premium</b>	<b>\$1,528.97</b>
<b>NHI Levy</b>	<b>\$480.00</b>
<b>Fire and Emergency Levy</b>	<b>\$119.50</b>
<b>GST</b>	<b>\$319.27</b>
<b>PREMIUM TOTAL (Incl. GST)</b>	<b>\$2,447.74</b>

#### Tax Invoice

This document describes our proposed supply of insurance to you and will become a Tax Invoice for GST, in accordance with the Goods and Services Tax Act 1985, when payment is made.

IAG New Zealand Limited, GST number 51-860-403.

### Your payment details

There are several ways you can pay your premium, just choose the most convenient for you.

<b>Policy number</b>	HOMA00532492
<b>Amount due</b>	\$2,447.74
<b>Due date</b>	25 January 2026

Contact Us



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### How to pay



#### Direct Debit

Switch to fortnightly, monthly, quarterly or annual instalments at no extra cost. Get set up online or call us. Instalment amounts may vary due to rounding of cents.



#### Online

Go to [ami.co.nz/pay](https://ami.co.nz/pay) and choose the payment method that suits you.



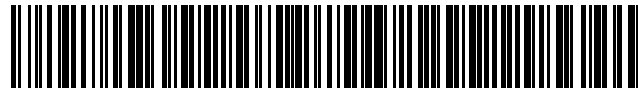
#### Phone

0800 100 200



#### NZ Post

Pay in-store at NZ Post



AMIEP 004HOMA0053249200000244774

### Your policy details

Please check the details below are correct. If you wish to amend anything, please contact us.

<b>Insured(s)</b>	THE HARRIS AITKEN FAMILY TRUST Mr Brendon Craig Harris Miss Olivia Maree Harris	
<b>Authorised Representative(s)</b>	Mrs Nicola Aitken Mr Martin Harris	Administrator Administrator
<b>Period of Insurance</b>	<b>From</b>	25 January 2026 12:00am
	<b>To</b>	25 January 2027 12:00am

### Insurance history

Please note that a renewal of insurance is a new insurance contract.

**If you answer 'Yes' to any of the following questions, you must contact us on 0800 100 200.**

Have any insureds or any person to be covered by this policy had any incidents or claims involving home buildings or contents in the past 5 years?

Have any insureds or any person to be covered by this policy had a claim or insurance declined, cancelled, declared void, been refused renewal or had any special conditions imposed in the past 5 years?

Have any insureds or any person to be covered by this policy ever been imprisoned for any criminal offence, or had any conviction for any criminal offence in the past 7 years?

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## Your renewal Home Insurance Policy Schedule

### Your property details

These are the details on which your offer of insurance is based. The answers to the below may also directly relate to your premium and excess amount. Make sure the details below are correct. If you wish to amend anything, please contact us. All sums insured and premiums are GST inclusive, unless stated otherwise.

<b>Type of insurance</b>	Home insurance
<b>Property address</b>	241 LAKE TERRACE RD SHIRLEY CHRISTCHURCH 8061
<b>Who lives in the home?</b>	I own and live in the home
<b>Property type</b>	Freestanding Home
<b>Is this property under a strata or body corporate?</b>	No
<b>Is this property any of the following?</b> - A show or display home - A new build under construction - To be demolished - Boarding house, hostel or student accommodation - A houseboat	No
<b>How many storeys does the home have?</b>	1
<b>Is your home watertight, structurally sound and secure with no unrepaired damage or urgent maintenance to complete?</b>	Yes
<b>Total premium</b>	\$2,447.74

### Home details

<b>Cover level</b>	Home Plus
<b>Basis of settlement</b>	Replacement
<b>Year built</b>	1959
<b>Number of self-contained dwellings in building</b>	1
<b>Floor area of home and attached garage (in square metres)</b>	110
<b>Floor area of detached garage and outbuildings (in square metres)</b>	69

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<b>What are the external walls mostly made from?</b>	Brick veneer
<b>What is the roof mostly made from?</b>	Pitched - metal covering
<b>Slope of the land</b>	Flat/Gentle
<b>Is your home under any alteration or renovation?</b>	No
<b>Do you run a business from this property?</b>	No
<b>Home sum insured</b>	\$875,088
<b>Total sum insured</b>	\$957,388
<b>NHCover (excluding GST)</b>	\$300,000
<b>Interested Parties</b>	ANZ Bank NZ Ltd

Note: The amount it would cost to rebuild your home.

Note: Included in the Total sum insured are the Special feature sums insured listed below.

Note: Natural Hazards Cover (NHCover), previously called EQCover, is provided by the Natural Hazards Commission Toka Tū Ake.

### Special features

This cover replaces any limit that is automatically covered under your policy.

Category	Description	Sum insured	Valuation date
Retaining Walls	Retaining wall at front of property	\$82,300	

### Your home excess

**Standard Excess:** \$2,500

**Methamphetamine Contamination Excess:** \$2,500

**Non-NHI Act Property Natural Hazard Damage Excess :** \$5,000

Note: An excess is the amount you may have to pay towards the cost of a claim made on your policy. More than one excess may apply.

Note: This excess applies when you have a claim for methamphetamine contamination damage to your home.

Note: This excess applies to loss or damage to your home caused by a natural hazard, if it's to a part of your home that the Natural Hazards Insurance Act 2023 (NHI Act) doesn't cover.

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### Your home optional benefits

Optional benefits provide an extra benefit that can be added to a policy. All the optional benefits available under your policy are shown below but you only have cover for the optional benefits that are shown as having been added to the policy. Please refer to the Policy Wording at [ami.co.nz/policy-documents](http://ami.co.nz/policy-documents) for the full details of how each optional benefit works and limitations that apply.

Description	Added to Policy?
Excess-free glass and bathroom fixtures	YES
Matching floor coverings	YES
Additional costs for heritage homes	NO

Note: You do not pay an excess if your claim is only for sudden accidental breakage of glass and bathroom fixtures at your home.

Note: Cover for replacing identical carpet in other rooms of your home if we pay to replace a damaged carpet and cannot find a matching replacement.

Note: If you wish to add this option to your policy, please contact us.

### Important information

#### You must give us true and complete information

You must be completely truthful with us at all times. If you do not give us accurate and full information about yourself or any other person covered by your policy, we may decline a claim, cancel your insurance, or treat your policy as if it never existed.

You must let us know as soon as possible if your circumstances change, and the change may affect one of the following.

1. The chance of a claim under your policy.
2. The amount of a claim under your policy.
3. The information in your policy schedule.



If you are not sure whether we need to know about something, it is important that you check with us.

#### Privacy of your information

Any personal information you provide to us will be collected, held, used and disclosed in accordance with our Privacy Policy. Please refer to [ami.co.nz/privacy](http://ami.co.nz/privacy) to review the Privacy Policy. You can also ask us to send you a copy by calling 0800 100 200.

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### Financial Strength Rating

AMI is a business division of 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.

<b>AAA</b> (Extremely Strong)	<b>BBB</b> (Good)	<b>CCC</b> (Very Weak)	<b>D</b> (Default)
<b>AA</b> (Very Strong)	<b>BB</b> (Marginal)	<b>CC</b> (Extremely Weak)	
<b>A</b> (Strong)	<b>B</b> (Weak)	<b>SD</b> (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 [standardandpoors.com](http://standardandpoors.com)

### Fair Insurance Code



As a member of the Insurance Council of New Zealand, IAG New Zealand Limited is committed to complying with the Fair Insurance Code. A copy of the Code can be found at [icnz.org.nz](http://icnz.org.nz)

### Ways to Save/Changes to insurance

Your premium is based on the possibility of a claim against your policy and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please visit [ami.co.nz/premiums](http://ami.co.nz/premiums). There are many ways you can save on your insurance while ensuring you stay insured and protected. Each customer's situation is unique, so we offer a range of tools to support customers who are having difficulty paying their premiums. Call us on 0800 100 200.

### Right to cancel

You can cancel your policy at any time by letting us know. Cancellation will take effect once you tell us, or from another date we both agree on. You also have a 15-day cooling-off period for your new, renewed, or amended policy. If you change your mind about your policy or the amendment to your policy, we will refund the applicable premium you have paid if you let us know within 15 days and you have not made a claim under the cover you have changed your mind about.

### Making a complaint

We understand that things don't always go to plan and at times you may feel we have 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. To make a complaint to AMI visit [ami.co.nz/complaints](http://ami.co.nz/complaints).

Contact Us



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### Cordell Calculator

The Cordell Sum Sure calculator provides an estimated figure of your home sum insured – the maximum amount it would cost to rebuild your home based on construction costs, allowances for professional fees, demolition, removal of debris, special features and GST considerations. Your sum insured can impact your basis of settlement – the most we pay for loss or damage to your home.

By choosing a sum insured that is equal to or greater than the Cordell Sum Sure Estimate, you can qualify for 'Replacement' basis of settlement. This means if your home is damaged by fire or explosion, we'll pay for the costs to repair or rebuild up to the entire floor area – even if it ends up costing more than your home sum insured. Limits still apply to certain items. For more information about your cover and basis of settlement, read the policy wording.

The calculator is provided by Cordell, a CoreLogic business. Your use of the Cordell Sum Sure calculator is authorised on the condition that CoreLogic, AMI and IAG New Zealand Limited (and their related companies) do not warrant the accuracy, currency or completeness of the estimated reconstruction cost and do not have any liability of any kind for any loss or damage howsoever arising (including through negligence) in connection with your use of the Cordell Sum Sure calculator. We may use the Cordell Sum Sure calculator to provide us with data about your property, for example the slope of land, roof and wall construction, and number of storeys in the home. It is your responsibility to tell us if you think the information is incorrect.

