

## Policy schedule



### Home

18 Heathglen Avenue, Parklands, Christchurch 8083

Please read this with the policy wording, which will provide full details of the cover: [vero.co.nz/anzpolicywording](http://vero.co.nz/anzpolicywording) or call to request a copy.

### Your cover details

#### Period of insurance

16 Jan 2026 – 16 Jan 2027 at 4.00pm

#### Insured / policyholder

Daniel Blackburn-Wood

#### Additional insured / policyholder

Kelvin Allan Wood

#### Policy wording

Asset Protector

#### Occupancy

Owner occupied home

#### Size of home

170 m<sup>2</sup>

#### Year home built

1970

#### Interested party / mortgage provider

ANZ Bank New Zealand Ltd

### Your sum insured

<b>Sum insured</b> excluding GST	\$995,231
<b>Sum insured</b> including GST	\$1,144,516

Review your sum insured, do you have enough cover to rebuild or repair your home?

Rebuild costs can fluctuate. Refer to the 'review your home sum insured' section for more detail.

In the event of a natural hazard, up to \$300,000 plus GST of cover is provided by Natural Hazards Commission (NHC).

Where a benefit limit in your policy wording refers to a percentage of your sum insured, this is based on your sum insured excluding GST.

### Your excess **\$500**

This is the amount you'll need to pay if you make a claim.

In some situations, the following additional excesses also apply. Refer to your policy wording for details.

<b>If the property is let to tenants</b>	+\$250
<b>If the property is casually let</b>	+\$1,000
<b>Natural hazard excess for parts of the home not covered by NHC</b>	+\$5,000