

18 February 2026

A Cavanagh & B Brook  
20 Robin Street  
Burwood  
CHRISTCHURCH 8083



## Home and Contents Insurance

<b>Policy number</b>	AHM022896364
<b>Period of insurance</b>	01/04/26 to 01/04/27
<b>This year's total premium</b>	\$3,290.78
Last year's total premium*	\$2,928.58
	12.37% increase

Visit [aainsurance.co.nz/premiums](https://aainsurance.co.nz/premiums) for information on what can influence premiums, or call us to discuss your cover and ensure it's right for you.

\*This figure may have been adjusted to a 'like-for-like' comparison if changes have occurred on your policy. The total amount of premium you paid last year may be different.

## Thanks for choosing us.

Hi Ashleigh & Benjamin,

Thanks for trusting us to protect your home and contents. We're pleased to say many Kiwis feel the same, as we've been voted New Zealand's Most Trusted General Insurer\*.

Your current home and contents sum insured figures are in the enclosed policy schedule. Now's a good time to check this information is up-to-date. For help calculating your sum insured, visit [aainsurance.co.nz/home-and-contents-insurance](https://aainsurance.co.nz/home-and-contents-insurance)

### Your AA Home Response benefit.

You'll receive AA Home Response for your insured property for the term of your Home and Contents policy. AA Home Response is a pay per call out service provided by AA Home Limited, that connects you to qualified AA trusted tradespeople for some home emergencies like burst taps or gas leaks. You'll pay upfront for any callout fee for the tradesperson's time and materials, and the tradesperson will aim to be available 24/7, 365 days a year. Find out more at [aainsurance.co.nz/aa-home-response](https://aainsurance.co.nz/aa-home-response)

### Your payment's sorted.

As you've chosen to pay by monthly direct debit, your payments will be automatically deducted.

The first scheduled payment of your new policy term of **\$274.24** will be deducted on **1 April 2026**. Please read your enclosed instalment schedule for the details of your future instalment amounts and the terms and conditions related to your instalment payments. We've also provided a breakdown of your total premium on page two, so you can see what's included in this amount.

### We're here to help.

Keep in mind that we offer different options to help you tailor your cover, as well as ways to help you manage your premium cost. For full details, exclusions and limitations please read your policy document found at [aainsurance.co.nz/policy-documents](https://aainsurance.co.nz/policy-documents), so that you know what's included in your cover.

If you have any questions about your policy, or you'd like to make changes, visit [aainsurance.co.nz/contact](https://aainsurance.co.nz/contact) for ways to get in touch. We also have answers to a range of FAQs in our Help Centre, at [aainsurance.co.nz/help](https://aainsurance.co.nz/help)

Thanks again for choosing us.

Kind regards

The AA Insurance Team



\*Voted Most Trusted General Insurer in the Reader's Digest Trusted Brands Survey

We're here to  
get things sorted.

**0800 500 213**

[aainsurance.co.nz](https://aainsurance.co.nz)

## Your insurance premium breakdown.

Below is the premium breakdown for your Home and Contents Insurance cover at 20 Robin Street, Burwood, Christchurch 8083.

A premium comparison between last year and this year has been included below:

	01/04/25 - 01/04/26	01/04/26 - 01/04/27
<b>Home Insurance</b>		
Base premium	\$1,224.49	\$1,408.14
Fire and Emergency levy (paid to Fire and Emergency New Zealand)	\$119.50	\$119.50
Natural Hazards Insurance levy (paid to Natural Hazards Commission Toka Tū Ake (NHC))	\$480.00	\$480.00
Goods and Services Tax (GST)	\$273.60	\$301.15
<b>Contents Insurance</b>		
Base premium	\$698.70	\$830.00
Fire and Emergency levy (paid to Fire and Emergency New Zealand)	\$23.90	\$23.90
Goods and Services Tax (GST)	\$108.39	\$128.09
<b>Total premium</b>	<b>\$2,928.58</b>	<b>\$3,290.78</b>

When referring to an amount from last year on this notice, this is to provide a useful comparison of the premium you would have paid taking into account any changes that may have been made in the last 12 months. The amount from last year has been provided for comparison purposes only. This may not be the amount you paid and shouldn't be relied on for tax purposes.

Optional benefits included in your premium:		
Excess-free glass cover	\$69.00	\$69.00
AA Home Response	Gifted	Gifted

**Tax Invoice:** GST No: 22-514-784 AA Insurance Limited.

### Premium discounts:

For more information on discounts we offer, see [aainsurance.co.nz/discount-terms](https://aainsurance.co.nz/discount-terms)

**AA Member Discount.** As you're an AA Member, you've received a member discount.

### Why it's great being insured with us:



#### Here when you need us.

Our New Zealand based claims and service teams are available to help on the phone, email and live chat.



#### Stress-free claims.

It's easy to make a claim anywhere, anytime. Simply claim online and a member of our team will be in touch as soon as possible. You'll be assigned a personal Customer Manager, who will guide you through the entire process. They'll keep you informed, making sure things stay on track and hassle-free.



#### Bring it together, make life easy.

Get peace of mind and convenience with all your policies in one place. You'll have just one number to call if you need to make a claim, and access to benefits such as 'One event, one excess'.

### Fair Insurance Code:



AA Insurance is a member of the Insurance Council of New Zealand, who has developed the Fair Insurance Code. This Code sets out industry best-practice standards, which its members must comply with. A copy of this Code is available at [icnz.org.nz](https://icnz.org.nz)