



# Insurance

**Harcourts**  
**Holmwood**  
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## Business Insurance Schedule

**Policy Reference** 20174979-ABP-001  
**The Insured** Hemingway Holdings Ltd

### Material Damage

<b>Policy Number</b>	1	<b>Monthly Premium</b>	\$314.27
<b>Period of Insurance</b>	10 December 2020 to 10 January 2021	<b>Renewal</b>	Monthly
<b>Situation</b>	26 Hemingway Place, Christchurch	<b>Anniversary Date</b>	10 December 2021
<b>Business</b>	Bed And Breakfast Accommodation Providers	<b>Wording Version</b>	AMI1163/1

Insured Property	Insured/Type of Cover		Sum Insured
Buildings (Commercial Use)		Reinstatement	\$500,000
Site Improvements	\$50,000		
Landscaping	\$25,000		
Contents		Reinstatement	\$25,000
Art	\$25,000		
Total Sum Insured			\$525,000

### Optional Extensions

Refrigerated Goods	Not Insured	
Seasonal Stock Adjustments	Not Insured	
Landslip And Subsidence	Not Insured	
Theft Cover	Not Insured	
Natural Disaster Cover	Insured	As per Policy Wording

### Excess

Standard	\$500
Burglary	\$1,000
Malicious Damage	\$1,000
Natural Disaster Cover	As per Policy Wording

### Liability

<b>Policy Number</b>	2	<b>Monthly Premium</b>	\$50.07
<b>Period of Insurance</b>	10 December 2020 to 10 January 2021	<b>Renewal</b>	Monthly
<b>Business</b>	Bed And Breakfast Accommodation Providers	<b>Anniversary Date</b>	10 December 2021

Policy Type	Sum Insured	Excess	Wording Version
<b>Broadform Liability</b>	\$1,000,000	\$500	AMI1159/1



SN36 M000015

Territorial Limits  
Jurisdiction

New Zealand Only  
New Zealand Only

**Optional Extension:**

Property Being Worked On

Not Insured

<b>Policy Type</b>	<b>Sum Insured</b>	<b>Excess</b>	<b>Wording Version</b>
<b>Statutory Liability</b>	\$500,000	\$500	AMI1084/1
<b>Retroactive Date:</b>	18 December 2018		