Tax Invoice I08693125

Aon New Zealand
GST No. 65-943-328

Date
29 January 2026

Mrs K E Reid
262 Millers Road
RD 2
CHRISTCHURCH 7672

Contact
Rachel Holland

Telephone
03 310 8940

Email
rachel.holland@aon.com

Address
PO Box 147
Rangiora 7440

Insurer Premium	2,564.77
Natural Disaster Insurer Premium	677.61
Administration Charge	125.00
EQCover Premium/NHI Levy	480.00
Fire Emergency Levy	212.68
GST	609.01

If GST is not shown the transaction is Exempt or Zero Rated

Total **NZD 4,669.07**

Due By 12 March 2026

Class of Insurance
Aon Rural

Insurer
Refer Schedule of Insurers

Insurer Rating
Refer Schedule of Insurers

Policy Number
HO PGR 5678498

Period of Insurance
12/03/2026 to 12/03/2027

Client Number
WRA 0HVLL

Transaction Description

Renewal of Rural Insurance Policy with effect from 12 Mar 2026 to 12 Mar 2027 as detailed in the attached schedule.

Please refer to important information on the back of this Invoice

Payment Options

Electronic Funds Transfer

Account:	01 0297 0071650 02
Bank Account Name:	Aon New Zealand
Client Number:	WRA 0HVLL

Please use your client number as reference when making your payment and send your payment advice to nz.accounts@aon.com.

Cash or Cheques

We are unable to accept cash or cheques.

Monthly Instalments

You can pay your account in monthly instalments through our finance facility. Contact your Aon broker for more information.

Credit Card

(Visa and Mastercard only) Use your credit card to pay online at aon.co.nz/pay-my-account.
A transaction fee of 1.5% applies to credit card payments.

YOU SHOULD READ THE FOLLOWING IMPORTANT INFORMATION

Duty of Disclosure

Before you enter into a contract of insurance (other than a life policy), you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know that may affect a prudent insurer's decision to insure you, and if so, on what terms. The duty of disclosure is an ongoing duty, it also applies: after you complete a proposal and throughout the term of the policy (including before you renew, vary or reinstate a contract of insurance).

You do not need to tell the insurer anything that:

- reduces the insurer's risk;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance in relation to your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Relationship Manager.

Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Policy Warranties and Conditions

Your policy may contain warranties and/or conditions that may impose specific obligations which must be complied with. Failure to do so may invalidate your policy or enable insurers to decline liability.

Aon Terms of Business

Except as otherwise agreed (in writing), you agree that Aon's Terms of Business apply to the provision of our services. These terms are available here https://www.aon.co.nz/About-Aon/Terms-of-Business, including a summary of recent amendments, and apply to all new business and renewals. You accept these terms by continuing to instruct us.

Key provisions include:

- Our obligation to perform our services competently, with reasonable care, skill and integrity.
- Your obligation to supply us with all material information and facts in relation to the provision of our services, (relevant information includes all information and facts that may be material to an insurers' assessment of a risk for which you have asked us to arrange insurance cover).
- Our remuneration. Aon may receive consideration from insurers, banks and/or finance companies with whom we place insurance and associated services, on your behalf.
- Service and administration fees: minimum fees may apply;
- Limitation of liability: Among other things, to the extent permitted by law:
  - our aggregate liability in respect of any claims howsoever arising in connection with the terms or our services is limited to NZ$1 million or such other amount as may be expressly agreed between us in writing; and
  - we are not liable for any consequential, incidental, indirect or special damage or loss of any kind.

Payment of Premiums

Premiums are payable on invoice. It is your obligation to ensure that you pay your premium(s) on time. Your policy may be terminated if you do not pay the premium(s) within the time period(s) notified to you by the insurer. Aon reserves the right to receive interest and charge interest, collection costs and legal fees incurred in recovering overdue accounts. Part payment of your invoice will not amount to full and final settlement unless we have agreed to this in writing. Premium funding arrangements may be available through your Aon broker.

Service Issues and Complaints

Please contact your Aon Broker or Branch Manager at your local Aon office by telephone, email or in writing. Alternatively, you can contact the Complaints Manager directly on 09 362 9000 or email details of your complaint to nzfeedback@aon.com. If you are not satisfied with our response, you may then choose to seek independent advice. If you are a retail client (or if we mutually agree) you may refer the matter to Financial Services Complaints Limited (FSCL). There is no cost for you to ask FSCL to independently review your complaint. FSCL can be contacted by email at complaints@fscl.org.nz or by calling 0800 347 257. Aon's Service Issues and Complaints Process is available at www.aon.co.nz/About-Aon/Complaints-Policy

Aon's Important Notices Document

You should read Aon's Important Notices in conjunction with this document. Aon's Important Notices can be found at www.aon.co.nz/link/aon-important-notices.

Aon's Privacy Policy

Aon's Privacy Policy can be found at https://www.aon.co.nz/About-Aon/Aon-Privacy-Policy.

Insurer: **Refer to Schedule of Insurers**

INSURER FINANCIAL STRENGTH RATINGS (In Summary Form)

Standard & Poors(www.standardandpoors.com)

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

A.M. Best (www.ambest.com)

A+	Superior
A	Excellent
B+	Good
B	Fair
C+	Marginal
C	Weak
D	Poor
E	Under regulatory supervision
F	In liquidation

Fitch Ratings (www.fitchratings.com)

AAA	Extremely strong
AA	Very strong
A	Strong
BBB	Good
BB	Marginal
B	Weak
CCC	Very weak
D	Distressed

Plus (+) or minus (-): these ratings may be modified by the addition of a plus or minus sign to show relative standing within major rating categories.
A full description of the rating scale is available at the individual company websites noted above.

Important Information April 2019

Insurer:	Vero Insurance (NZ) Ltd	**Proportion:**	100%
Rating Agent:	Standard & Poors	**Rating:**	AA-

In respect of Cyber Liability:

Insurer:	Vero Liability Insurance Limited	**Proportion:**	100%
Rating Agent:	Standard & Poors	**Rating:**	AA-

INSURER FINANCIAL STRENGTH RATINGS (In Summary Form)					
Standard & Poors (www.standardandpoors.com)		A.M. Best (www.ambest.com)		Fitch Ratings (www.fitchratings.com)	
AAA	Extremely strong	A+	Superior	AAA	Extremely strong
AA	Very strong	A	Excellent	AA	Very strong
A	Strong	B+	Good	A	Strong
BBB	Good	B	Fair	BBB	Good
BB	Marginal	C+	Marginal	BB	Marginal
B	Weak	C	Weak	B	Weak
CCC	Very weak	D	Poor	CCC	Very weak
CC	Extremely weak	E	Under regulatory supervision	D	Distressed
SD	Selective default	F	In liquidation		
D	Default				

Plus (+) or minus (-): these ratings may be modified by the addition of a plus or minus sign to show relative standing within major rating categories.
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Mrs K E Reid
262 Millers Road
RD 2
CHRISTCHURCH 7672

Contact
Rachel Holland

Telephone
03 310 8940

Email
rachel.holland@aon.com

Address
PO Box 147
Rangiora 7440

Period of Insurance: 12/03/2026 to 12/03/2027 4:00pm Local Standard Time

Important Notice:
This Schedule should be read in conjunction with your insurance policy. Together they form the basis of your insurance cover.
Please check and ensure all information on the Schedule is correct. If you require any changes please contact your broker.

Aon Rural

Rural Business Assets

Insured:
Mrs K E Reid

Situation:
262 Millers Road, Gebbies Valley

Property Insured

Description	Basis of Cover	Sum Insured	Natural Disaster Sum Insured
Other Farm Assets	RV	$70,000	$70,000

Basis of Cover:
RV = Replacement Value PV = Present Value RA = Replacement Area RC = Replacement to Number of Cup Sets

Optional Extensions:	Sum Insured	Natural Disaster Sum Insured
Live Plants	Not Included	Nil
Milk Benefits	Not Included	Not Insured
Orchard Trees	Not Included	Not Insurable
Produce, Goods and Livestock in Transit	Not Included	Not Insurable
Sheep Mortality	Not Included	Not Insurable
Standing Timber	Not Included	Not Insurable
Irrigation Equipment	Not Included	Not Included

Excess:

Any cause not specified below	$500
Other Farm Assets	$500

Natural Disaster Cover: Included

The excess as shown below for each region will apply to the aggregate of all natural disaster damage and natural landslip damage claims arising from any one event at each common site

Region	Excess
The Regions of Northland, Auckland, Waikato, Taranaki, Nelson, Otago (excluding Queenstown Lakes), Southland	2.5% of the loss with a minimum of $2,500
The Regions of Marlborough, Kaikoura, Hurunui and areas of Canterbury north of the Waipara River	10% of the loss with a minimum of $5,000
The Rest of New Zealand	5% of the loss with a minimum of $5,000

Policy Wording:

Aon Agri Rural Business Assets Policy AONAGRA 07-24

To view a copy of your policy wording please click on the link above or enter https://www.aon.co.nz/link/vero-assets-07-24 into your web browser

Rural Liability

Insured:
Mrs K E Reid

		Limit		Excess
PUBLIC AND PRODUCTS LIABILITY	**$**	**5,000,000**	**$**	**$500**

Optional Extensions:

Property Being Worked On	Not Included
Meat Contamination	Not Included

		Limit		Excess
STATUTORY LIABILITY	**$**	**500,000**	**$**	**$500**

Retroactive Date:
Inception

Policy Wording:
Aon Agri Rural Liability Policy AONAGRL 07-24

To view a copy of your policy wording please click on the link above or enter https://www.aon.co.nz/link/vero-liability-07-24 into your web browser

Important Notice:
In respect of your Statutory Liability cover, this policy is arranged on a "claims made" basis. This means that you must notify any claims, potential claims or circumstances that may give rise to a claim (as more fully defined in the policy wording), as soon as possible but no later than 30 days after the Period of Insurance ends. For more information please refer to your Policy Wording or contact your Aon broker

Rural Vehicles – Schedule

Cover Type Code:
1 = Full Cover
2 = Third Party, Fire and Theft
3 = Third Party Only

Basis of Settlement:
MV = Market Value
AV = Agreed Value

Insured: This one
Mrs K E Reid

Insured Vehicle:

Year	Description	Reg No	Basis of Settlement	Cover Type		Sum Insured
2016	Toyota Hilux	JNU176	MV	1	$	$20,000

Optional Extensions:

Loss of Use	Not Included
Portable Electronic Devices	Not Included
Taxi Coverage	Not Included
Total Loss Signwriting	Not Included
Towing for Reward	Not Included

Excess:

Vehicle Type	% of Sum Insured		Minimum
All Vehicles	1	$	500
Farm Bikes, Trailers and Implements	1	$	250
Theft of Unsecured Motorcycle or Quad Bike	1	$	500

Additional Driver Excesses:

Drivers under 21	$	750
Drivers between 21 and 25	$	500
Drivers 25 years or over who have not held a NZ licence for at least 2 years	$	500

Section 2:

Sum Insured	$	$10,000,000

Policy Wording:

Aon Agri Rural Commercial Motor Policy AONAGCM 07-24

To view a copy of your policy wording please click on the link above or enter https://www.aon.co.nz/link/vero-ruralmotor-07-24 into your web browser

Gold Home

Insured:

Mrs K E Reid

Property Details:

Situation	Occupancy	Year Built
262 Millers Road, Gebbies Valley	Owner Occupied	1994

Sum Insured:

Base Sum Insured		
Replacement Value to a maximum of	$ 980,212	
Recreational Features		
Swimming Pool	Not Declared	
Spa Pool	Not Declared	
Tennis Court	Not Declared	
Home Sum Insured (Excluding Special Features)	**$ 980,212**	
Special Features		
Bridges/Culverts	Not Insured	
Wharfs, Piers, Landing or Jetties	Not Insured	
Cable Cars	Not Insured	
Alternative Energy	Not Insured	
Total Sum Insured	**$ $980,212**	

(All sums insured stated above exclude GST)

Excesses:

Each and Every Claim	$	1,000

Natural Hazard Cover:

Included

Sum Insured – Important Notice

- The sum insured shown in this Policy Schedule is the maximum amount payable for any damage to your home(s).
- If you have not advised us of your estimated cost to rebuild your home(s), the sum insured shown is a default sum insured calculated by using some of the information you have previously provided to us.
- Aon and your insurers do not guarantee the estimated default sum insured will be sufficient to cover the rebuilding of your home(s) following loss.
- If you would like to amend your sum insured, or require assistance, please contact your Aon broker.

Policy Wording:

Aon Agri Gold Home Policy AONAGGH 07-24

To view a copy of your policy wording please click on the link above or enter https://www.aon.co.nz/link/vero-goldhome-07-24 into your web browser

Refer to the back of the Invoice for Insurer Financial Strength Rating Scale

Insurer:	Vero Insurance (NZ) Ltd	**Proportion:**	100%
Rating Agent:	Standard & Poors	**Rating:**	AA-

In respect of Cyber Liability:

Insurer:	Vero Liability Insurance Limited	**Proportion:**	100%
Rating Agent:	Standard & Poors	**Rating:**	AA-

INSURER FINANCIAL STRENGTH RATINGS (In Summary Form)

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AAA	Extremely strong	A+	Superior	AAA	Extremely strong
AA	Very wtrong	A	Excellent	AA	Very strong
A	Strong	B+	Good	A	Strong
BBB	Good	B	Fair	BBB	Good
BB	Marginal	C+	Marginal	BB	Marginal
B	Weak	C	Weak	B	Weak
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