

The RayWhite logo is positioned in the top right corner of the page. It consists of the brand name "RayWhite" in a bold, black, sans-serif font, set against a bright yellow rectangular background. The background of the entire page is a photograph of a white brick house with a palm tree in the foreground and a yellow ribbon tied around the front door.

**RayWhite.**

# Insurance Information

This information has been supplied by the vendor or the vendor's agent. Accordingly Otautahi Real Estate Limited Licensed (REAA 2008) is merely passing over the information as supplied to us by the vendor or the vendor's agents. We cannot guarantee its accuracy and reliability.

All intending purchasers are advised to conduct their own due diligence investigation into the same. It is highly recommended that intended purchasers seek independent legal advice as part of due diligence. To the maximum extent permitted by law Otautahi Real Estate Limited Licensed (REAA 2008) do not accept any responsibility to any person for the accuracy of the information herein. If you are not the intended recipient, you must not read, disseminate, distribute or copy this email or any attachments..

\*Source: Owner, Local Council, CERA, Environment Canterbury, Natural Hazards Commission, RPNZ, REINZ



## Your renewal Home and Contents Insurance Policy Schedule

Your policy number:  
**HOMS00431894**

47 FRENHAM CRESCENT  
WOOLSTON CHRISTCHURCH 8062

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

### This is your Home and Contents Insurance renewal with State.

Hi Rodney and Iris,

Your current policy is due to expire at 12:00am on **9 December 2024** 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 [state.co.nz/documents](http://state.co.nz/documents). If you have any questions about your policy, please contact us and we'll be happy to help.

This is your policy for:

**47 Frensham Crescent**

require.

You have chosen to pay  
annually.

#### Amount due

#### Due date

**9 December 2024**

Please ensure this is paid  
on time to remain covered.

#### Financial assistance is

**available** We can offer help with  
your insurance premium  
payments if your situation has  
changed. Call 0800 80 24 24 to  
discuss financial support  
options.

#### Policy start

9 December 2024

12:00am **Policy end**

9 December 2025 12:00am

### What to do next

# 1

#### Review this document

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

# 2

#### Amend (if necessary)

If anything needs changing visit  
[state.co.nz/dashboard/login](http://state.co.nz/dashboard/login) or  
call us on 0800 80 24 24 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.



## Your renewal Home and Contents 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.

**Base premium**

**NHI Levy**

**Fire and Emergency Levy**

**GST**

**PREMIUM TOTAL (Incl. GST)**

### Your payment details

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

**Policy number**

**Amount due**

**Due date** 9 December 2024

### How to pay

#### **i** Online

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

#### **k** Phone

0800 80 24 24

#### **V** NZ Post

Pay in-store at NZ Post



## Your renewal Home and Contents Insurance Policy Schedule

### Your policy details

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

us. **Insured(s)**

**Period of Insurance From** 9 December 2024 12:00am  
**To** 9 December 2025 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 80 24 24.**

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?

### 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.

**Type of insurance** Home insurance

**Property address** 47 FRENHAM CRESCENT  
WOOLSTON CHRISTCHURCH 8062

**Who lives in the home?** I own and live in the home

**Property type** Unknown

**Is this property under a strata or body corporate?**

**at risk from flooding, inundation, land instability, falling debris, erosion or subsidence?**

**Has your property been identified by the council as being**

No No



## Your renewal Home and Contents Insurance Policy Schedule

**unrepaired damage or urgent maintenance to complete?**  
Is this property any of the following?

- A show or display home
  - A new build under construction • To be demolished
  - Boarding house, hostel or student accommodation
  - A houseboat
- Total premium**

Home details

No

How many storeys does the home have?

Is your home watertight, structurally sound and secure with no

1

Yes

### Cover level Home Comprehensive Basis of settlement

Replacement Year built 1970

Number of self-contained dwellings in building

walls mostly made from?

1

Floor area of home and attached garage (in square metres)

150

Floor area of detached garage and outbuildings (in square metres)

45

Blockwork

What are the external

**What is the roof mostly made from?** Pitched - metal covering

**Slope of the land** Flat/Gentle

**Is your home under any alteration or renovation?** **business from this property?**  
No No

**Do you run a**

**Home sum insured** | **Note: The amount it would cost to rebuild your home.**

**Total sum insured**

Contact Us [i state.co.nz](http://state.co.nz) | Enquiries 0800 80 24 24 | Payments 0800 80 24 24 | [k Make a Claim 24/7 0800 80 24 24](http://state.co.nz)

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## Your renewal Home and Contents Insurance Policy Schedule

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

**NHCover (excluding GST)**

|

**Interested Parties** Kaingaora

**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.**

**Your home excess**

**Standard Excess:** \$750

|

**Non-NHI Act Property Natural Hazard  
Damage Excess :**

\$2,500

**Your home optional benefits**

\$5,000

**Methamphetamine Contamination  
Excess:** |

**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.**

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

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 [state.co.nz/documents](http://state.co.nz/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 NO Matching** | **Note: If you wish to add this option to your policy, please contact us.**

**floor coverings NO Additional costs for heritage** | **Note: If you wish to add this option to your policy, please contact us.**

**homes NO** | **Note: If you wish to add this option to your policy, please contact us.**

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Your renewal  
Home and Contents Insurance  
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## 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 [state.co.nz/privacy](http://state.co.nz/privacy) to review the Privacy Policy. You can also ask us to send you

a copy by calling 0800 80 24 24.

### Financial Strength Rating

State 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)



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)

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Your renewal  
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### 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 [state.co.nz/premiums](http://state.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 80 24 24.

### 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 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 State visit [state.co.nz/complaints](https://state.co.nz/complaints).

### **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, State 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.

Contact Us [i state.co.nz](https://state.co.nz) | Enquiries 0800 80 24 24 | Payments 0800 80 24 24 | [k Make a Claim 24/7 0800 80 24 24](#)