Tower Limited
PO Box 90347, Victoria Street West, Auckland 1142

Certificate of Insurance

171 Styx Mill Road
House insurance - Standard cover

Your policy number
P00007521759

Your cover renews on
5 September 2026

For your House

Your cover

House insurance - Standard cover

Insured	Chester Mitchell
	Neteeca mitchell
Situation	171 Styx Mill Road Casebrook Christchurch 8051
Period of insurance	5 September 2026 to 5 September 2027
Built	2025
Type of building	Brick veneer
Who lives there?	Owner occupied
Insured for replacement value	Up to the sum insured of $867,000
Includes NHCover of	$345,000
Floor area	Main building 148 square metres
Interested party	Kiwibank Limited - listed as your Mortgagee

Your excess

Your excess is $750

Additional excesses

An additional excess of $5,000 applies to all claims for damage caused by a natural hazard to any driveway, path, fence, swimming or spa pool.

An additional excess of $1,000 applies to all claims if your house has been unoccupied for more than 90 consecutive days. This additional excess does not apply if your house is shown as a holiday home on this certificate of insurance.

What you need to tell us

We trust our customers to be honest and fair with us. In turn, you can trust that we'll treat you fairly when you need to claim. All you need to do is answer the questions we ask truthfully, accurately and completely and let us know immediately if any of your answers or details in this certificate change. Remember to answer for everyone who drives your vehicle, uses your property, or lives at the situation. If you don't keep us up to date, it could affect your claim or cover.

Go to **tower.co.nz/disclosure** to answer or update your answers to the questions below.

1.	In the last seven years have you or any other person to be covered by this policy had a claim declined or a policy avoided?	No
2.	Had insurance refused or cancelled by an insurance company or had any special terms applied (other than non-payment of premiums)?	No
3.	In the last seven years have you or any person to be covered by this policy committed, been charged with, or been convicted of any of the following: fraud, arson, burglary or theft, wilful damage, sexual offence or drug conviction (other than cannabis possession)?	No
4.	In the last three years have you or anyone to be covered by this policy suffered loss or damage to a house other than claims you've had with Tower?	No

Your policy wording

You can find your policy wording at the link below:

tower.co.nz/pw/house-standard-09-24.pdf

The legal details

This certificate shows what is covered during the period of insurance. The insured items are subject to the policy terms and conditions in your policy wording detailed above. Any details in this certificate take priority over the policy wording. **Please keep this copy for your records.**

Underwriter

This policy is underwritten by Tower Limited.

Privacy

Tower Limited has set out how it holds, uses and stores your personal information in its privacy policy. You can find the policy here: **tower.co.nz/terms-and-conditions**

Financial Strength Rating

Tower Limited has an A- (Excellent) Financial Strength Rating issued by A.M. Best Company. The rating scale is: A++, A+ (Superior), A, A- (Excellent), B++, B+ (Good), B, B- (Fair), C++, C+ (Marginal), C, C- (Weak), D (Poor), E (Under Regulatory Supervision), F (In Liquidation), S (Rating Suspended).

For the latest rating, together with an overview of the rating process and rating methodologies, go to **ambest.com**

The Fair Insurance Code

Tower adheres to the Insurance Council of New Zealand's "Fair Insurance Code".

Additional information is available from **icnz.org.nz**