

22 November 2024

Mr J D'Souza
90A Milton Street
Somerfield
Christchurch 8024

**Landlord Insurance**

Policy number	AHL016481093	
Period of insurance	18/12/24 to 18/12/25	
Instalment due 05/01/25	\$342.20	
Last year's instalment*	\$343.48	0.4% decrease

Visit 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 be based on a 'like-for-like' calculation if changes have occurred on your policy.

Thanks for choosing us.

Dear Mr D'Souza,

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

Your current rental home sum insured figure is 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-insurance/landlord-insurance

We're giving you AA Home Response with your landlord policy.

AA Home Response is a pay per call out subscription service that connects you to qualified, reliable AA Home tradespeople for a range of home emergencies. We'll cover the cost of your subscription for the time you hold this policy with us, and you'll pay upfront for any callouts. Whether it's a blocked pipe, a power issue, or you lock yourself out, you can get these things fixed anytime with just one call to AA Home. Find out more, upgrade to AA Home Response Plus or view terms and conditions for AA Home at aahome.co.nz

Payment sorted.

As you've chosen to pay by direct debit, your policy will automatically renew (unless you advise otherwise) on **18 December 2024** and your payments will continue as usual. You'll find the details below.

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. If you have any questions, simply give us a call on **0800 500 213**.

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

Thanks for arranging to pay by direct debit.

Account name	J & B & J & J D'Souza	Bank account	06 0807 0369722 00
Instalment amount	\$342.20	Authorised by	Joseph D'Souza
First instalment date^	5 January 2025		
Future instalments^	On the 5th of every month		

^We endeavour to process your payment on the date due. However, in some situations, **it may be deducted before or after this date**. The first instalment will proceed unless you advise otherwise at least one weekday before the instalment date. Paying by instalment is a factor in determining your premium.

Your Landlord Insurance premium.

Type of cover	Base premium	Fire and Emergency levy	Natural Hazards Insurance levy	GST	Total amount
7 Palmside St, Somerfield, Christchurch					
Landlord Insurance	\$2,971.33	\$119.50	\$480.00	\$535.63	\$4,106.46

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

Taxes and Levies:

The following are legal requirements, and are charged by the Government. These are included in your premium.

- Fire and Emergency levy paid to Fire and Emergency New Zealand
- Natural Hazards Insurance levy paid to Natural Hazards Commission Toka Tū Ake*
- Goods and Services Tax (GST).

*Please note, effective from 1 July 2024 the Fire and Emergency levy will be increasing, meaning you may see a change to your premium. Additionally, from the same date, the Earthquake Commission will be known as Natural Hazards Commission Toka Tū Ake. Visit aainsurance.co.nz/levies for the most up-to-date information.

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

Why it's great being insured with us:



Stress free claims

It's easy to make a claim anywhere, anytime. Simply lodge your claim online and a member of our team will be in touch as soon as possible.



Award-winning service and cover

You can relax knowing you're covered by New Zealand's Most Trusted General Insurer. We've also picked up Quality Service Awards for our Car Insurance and Home and Contents Insurance.



Personal Customer Manager

If you make a claim, your personal Customer Manager will guide you through the entire process, making sure everything goes smoothly.



More options, better value

We have a range of discounts to help you save on your premium, such as Multi Policy Discounts and AA Member Discounts. Plus, our flexible excess options allow you to choose a higher excess for a lower premium.

