



25 June 2024

Mr Damjan Kosir
8 Romanee Lane
Halswell
CHRISTCHURCH 8025

Dear Mr Damjan Kosir

Insurance Cover - policy number 1000425366

Thank you for choosing to insure your home with Westpac Insurance.

At Westpac Insurance, insuring your home, contents, vehicle, boat and other belongings means you don't have to worry if things go wrong - and you won't have to start all over again if you lose everything.

Enclosed for your reference are your Cover Schedule and Policy Wording. This is a record of your insurance and includes the declarations you made and the details you gave us. Please read your Cover Schedule and Policy Wording carefully to ensure your details are correct. If any of your details are missing or incorrect, please contact us immediately.

If you decide this cover is not suitable for you, you have 30 days from the date the cover started to notify us. You will receive a complete refund of any premium you have paid unless you have made a claim.

If you have any questions please call us on **0800 809 378**, we will be happy to help.

Yours sincerely,

The Westpac Insurance team



PS1 L000001

Westpac Home, Contents, Vehicle and Boat Cover is arranged by Westpac New Zealand Limited ("Westpac") and underwritten by IAG New Zealand Limited ("IAG"). None of Westpac Banking Corporation ABN 33 007 457 141 incorporated in Australia, Westpac, or any member of the Westpac group of companies guarantee the obligations of, or any products issued by, IAG or any member of the IAG group of companies. Westpac will receive commission payments as a result of the arrangement of IAG policies. Terms, conditions, exclusions and limits apply. More detail can be found in the policy document. Any claim payment is subject to your claim being accepted. The material in this document is provided for information purposes only and is not a recommendation or opinion in relation to Westpac Home, Contents, Vehicle and Boat Cover.



Important Information from IAG New Zealand Limited

Insurer Financial Strength Rating

Westpac Home, Contents, Vehicle and Boat Cover is underwritten by 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.

AAA	Extremely Strong	AA	Very Strong	A	Strong	BBB	Good
BB	Marginal	B	Weak	CCC	Very Weak	CC	Extremely Weak
D	Default	SD	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 www.standardandpoors.com.

As a member of the Insurance Council of NZ, IAG is committed to complying with the Fair Insurance Code. A copy of the Code can be found at www.icnz.org.nz.

Declaration

1. In accepting this policy/endorsement and paying your premium, you confirm all previous information provided for the purposes of this insurance is complete and correct. You have disclosed all information relevant to the acceptance of this policy/endorsement.
2. By previous proposals and this schedule, IAG New Zealand Limited (IAG) collects and holds personal information about you for the purposes of evaluating your application for insurance. Failure to provide the information sought may result in the application being declined or your insurance being void from the beginning.
3. When you took out your policy you authorised IAG to:
 - (a) check details against the Insurance Claims Register and place information on the Insurance Claims Register which other insurers can access
 - (b) disclose personal information to other members of the insurance industry and/or parties who have a financial interest in the subject matter of this insurance
 - (c) obtain personal information held by any other party regarding your existing and previous insurances.
4. You can ask to see your information held by IAG and on the Insurance Claims Register and to correct any details that are wrong at any time, as detailed in our Privacy Statement – <https://www.iag.co.nz/privacy>

Making a complaint to IAG

We understand that things don't always go to plan and there may be times when you feel we've 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.

What you can expect to happen

Step 1: Let us know what your concerns are.

Call: 09 969 6000

Write to: Private Bag 92130, Auckland 1142

We'll acknowledge your complaint within five business days.

Step 2: If we're unable to come to a resolution together, you'll be referred to a manager. Our aim is to investigate and resolve your complaint within two weeks. If this is not possible, we'll advise you of progress within 10 business days.

Step 3: If after working with a manager, we haven't been able to make it right, we'll escalate your case to a Complaints Resolution Officer to review.

Step 4: If we're unable to resolve your complaint, we'll advise you in writing. You can refer your case to the Insurance & Financial Services Ombudsman (IFSO) Scheme. The IFSO is an independent authority that will carry out an impartial investigation. Find out more at <https://www.ifso.nz/complaints>

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Printed 25/06/24
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The Insured(s)	Mr Damjan Kosir	Date of Birth	12/1986
	Mrs Anja Kosir		10/1986
Postal Address	8 Romanee Lane Halswell CHRISTCHURCH 8025	Westpac Customer Number	0075510782

Period of Insurance from 25/06/24 to 19/07/24 and subject to extension fortnightly thereafter.

HOME COVER SCHEDULE (Policy wording as per form CP1229-1 01-18)

Cover Selected	Replacement based on Sum Insured
Situation of Home	44 Kahurangi Road Halswell Christchurch 8025
Interested Party	ANZ Bank
Occupancy	Owner Occupied
Year Built	2024
Number of Dwellings	1
(As defined by the Act.)	
EQ Cover	\$300,000
Sum Insured	\$900,000
Excess	\$550

If the home is a holiday home, let, leased, rented or tenanted, an additional excess will apply to the above.

Terms and Conditions

Natural Disaster Special Excess
Please note your Policy is subject to a Natural Disaster Special Excess of \$5000. Please refer to the Natural Disaster benefit of your Policy Wording for details.

PREMIUM DETAILS

Initial	Premium	\$92.93
	Earthquake levy	\$31.65
	Fire Service levy	\$6.99
	GST	\$19.73
	Total	\$151.30
Subsequent	Fortnightly Premium	\$54.21
	Earthquake levy	\$18.46
	Fire Service levy	\$4.08
	GST	\$11.51
	Total	\$88.26

First Payment Date 05/07/24 Bank Account to be debited 01-0450-0157400-000

Taxable Supply Information

This document describes our proposed supply of insurance to you and will become taxable supply information for GST in accordance with the Goods and Services Tax Act 1985, on payment of your periodic policy premium. IAG New Zealand Limited, GST number 51-860-403.



PS2 M000001-3

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OUR GENERAL QUESTIONS

YOUR ANSWERS

Have you or any person to be covered under this policy:	
Experienced any loss (whether or not a claim was made) on home or contents in the past 5 years?	No
Ever withdrawn a claim or had insurance declined?	No
Ever had an insurance proposal or the continuation of insurance on standard terms refused?	No
Ever been imprisoned, or had a conviction for any criminal offence in the past 7 years?	No
Is there any history of flooding in the area of your property?	No
Is there any further information you should disclose to us?	No
Is all the information you have given to me true and complete?	Yes
Have you previously held home insurance?	Yes

Please read the following information.

Underwritten by IAG New Zealand Limited (herein referred to as "the Underwriter")

Please check your Schedule to ensure that all the information is current and correct.

If there are any details that need updating, please contact us immediately on 0800 809 378.