



Your renewal Home Insurance Policy Schedule

20 July 2026

\$318.33

Note: The instalment amount due includes the premium, levies and GST.

Your policy details

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

Insured(s)	Mrs Andrea Harley Mr Graeme Harley	
Period of Insurance	From	20 August 2025 12:00am
	To	20 August 2026 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 200 252.

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	24B LARCH PL CASEBROOK CHRISTCHURCH 8051
Who lives in the home?	I own and live in the home
Property type	Freestanding Home
Is this property under a strata or body corporate?	No

Contact Us



asb.co.nz/insurance



Payments 0800 200 252



Enquiries 0800 200 252



Make a Claim 24/7 0800 200 242



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Is this property any of the following?	No
<ul style="list-style-type: none"> • A show or display home • A new build under construction • To be demolished • Boarding house, hostel or student accommodation • A houseboat 	
How many storeys does the home have?	Unknown
Is your home watertight, structurally sound and secure with no unrepaired damage or urgent maintenance to complete?	Yes
Total premium	\$3,820.17

Note: This figure relates to your base premium plus any levies and GST. It does not include the Premium loading and associated GST for paying by instalments.

Home details

Cover level	Classic Home
Basis of settlement	Sum insured replacement
Year built	1995
Number of self-contained dwellings in building	1
Floor area of home and attached garage (in square metres)	260
Floor area of detached garage and outbuildings (in square metres)	0
What are the external walls mostly made from?	Unknown
What is the roof mostly made from?	Unknown
Slope of the land	Unknown
Is your home under any alteration or renovation?	No
Home sum insured	\$1,207,075
Total sum insured	\$1,207,075

Note: The amount it would cost to rebuild your home.

Contact Us



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NHCover (excluding GST)	\$300,000
Interested Parties	ASB Bank Limited

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

Your home excess

Standard Excess:	\$500
Non-NHI Act Property Natural Hazard Damage Excess :	\$5,000
Methamphetamine Contamination Excess:	\$2,500

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.

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.

Your home optional benefits

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 asb.co.nz/insurance-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 floor coverings	NO
Additional costs for heritage homes	NO

Note: If you wish to add this option to your policy, please contact us.

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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 asb.co.nz/privacy to review the Privacy Policy. You can also ask us to send you a copy by calling 0800 803 804.

Personal information you provide to us will also be collected, held, used and disclosed in accordance to IAG's Privacy Policy. Please refer to iag.co.nz/privacy to review IAG's Privacy Policy.

Direct Debit Agreement

1. I agree that the Initiator must give me at least 2 days' notice prior to each direct debit, provided that where the direct debit is in a series, the Initiator is only required to provide 2 days' notice prior to the first direct debit in the series.
2. Changes to the amounts or dates of a series of direct debits require 30 days' prior notice to me.
3. I can also agree with the Initiator to receive a same day notice for direct debits specifically requested by me.
4. All notices must be in writing, but can be delivered electronically, if I have agreed that with the Initiator.
5. I can also ask you to reverse a direct debit up to 120 days after the direct debit if:
 - I didn't receive proper notice of the amount and date of the direct debit, or
 - I received notice but the amount or date of the direct debit is different from the amount or date on the notice.
6. If you dishonour a direct debit but the Initiator retries it within 5 business days of the original direct debit, I understand that the Initiator doesn't need to notify me again about that direct debit.

Initiator: ASB Insurance

Initiator's authorisation code: 1201353

Financial Strength Rating

IAG New Zealand Limited (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)	BBB (Good)	CCC (Very Weak)	D (Default)
AA (Very Strong)	BB (Marginal)	CC (Extremely Weak)	
A (Strong)	B (Weak)	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 standardandpoors.com

