



8 O'carrolls Road  
House insurance - Plus cover

**Your policy number**  
P00006066022

**Document issued on**  
20 June 2024

## Certificate of Insurance

### For your House

#### Your cover

##### House insurance - Plus cover

|                               |  |
|-------------------------------|--|
| Insured                       | Julie Earsman<br>Bruce Grindrod                |
| Situation                     | 8 O'carrolls Road<br>Hawarden<br>Hawarden 7385 |
| Period of insurance           | 20 June 2024 to 20 June 2025                   |
| Built                         | 1982   |
| Type of building              | Sheet cladding                                 |
| Who lives there?              | Owner occupied                                 |
| Insured for replacement value | Up to the sum insured of \$470,000             |
| Includes EQCover of           | \$345,000                                      |
| Floor area                    | Main building 185 square metres                |
| Discounts                     | Multi-policy discount                          |

#### Your excess

Your excess is \$500

#### Additional excesses

A \$5,000 excess applies in place of the excess that would otherwise apply to claims for natural disaster damage to any driveway, path, fence, swimming or spa pool.

An additional excess of \$1000 applies to all claims if your house has been unoccupied for more than 60 days.

## 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](https://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 any person to be covered by this policy, suffered loss or damage to a house?  | No |

## Your policy wording

You can find your policy wording at the link below:

[tower.co.nz/pw/house-plus-12-23.pdf](https://tower.co.nz/pw/house-plus-12-23.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](https://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](https://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](https://icnz.org.nz)