

Your renewal Home and Contents Insurance Policy Schedule

MR ERNEST DOWNEY
MRS GAIL DOWNEY
67 TUCKERS ROAD
CASEBROOK CHRISTCHURCH 8051

Your policy number:

HOMS00243500

We'll use this to retrieve your
policy details if you contact us.

This is your Home and Contents Insurance renewal with State.

Hi Ernest and Gail,

Your current policy is due to expire at 12:00am on **23 July 2025** and we invite you to renew your policy with us.

We provide cover if you pay your premium. If the premium is not paid by the due date, we will send you a notice outlining the overdue amount and when it needs to be paid to keep your policy active.

This document is your Policy Schedule. This document should be read together with the Policy Wording. It includes details of your premium and your insurance coverage. Please review this document including the sums insured to ensure the level of cover is appropriate for you. To view the Policy Wording please visit state.co.nz/documents. If you have any questions about your policy, please contact us and we'll be happy to help.

Your policy overview

Date issued: 18 July 2025

This is your policy for:

67 Tuckers Road

Policy start

23 July 2025 12:00am

Policy end

23 July 2026 12:00am

You have chosen to pay
annually.

Amount paid

\$3,396.57 (incl. GST)

Date paid

18 July 2025

Thank you, we have received
your full payment for this policy.

Financial assistance is available

We can offer help with your
insurance premium payments
if your situation has changed.
Call 0800 80 24 24 to discuss
financial support options.

What to do next

1

Review this document

Check the information outlined in
this policy is accurate and reflects
the level of cover you require.

2

Amend (if necessary)

If anything needs changing visit
state.co.nz/dashboard/login or call
us on 0800 80 24 24 to update your
policy.

Contact Us



state.co.nz



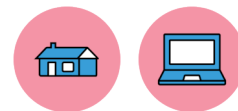
Payments 0800 80 24 24



Enquiries 0800 80 24 24



Make a Claim 24/7 0800 80 24 24



Your renewal Home and Contents Insurance Policy Schedule

Your premium breakdown

This is how we have calculated your premium. The answers you provided may also directly impact your premium amount. On payment this document becomes a Tax Invoice and part of your insurance contract.

Base premium	\$2,330.14
NHI Levy	\$480.00
Fire and Emergency Levy	\$143.40
GST	\$443.03
PREMIUM TOTAL (Incl. GST)	\$3,396.57

Tax Invoice

This document describes our proposed supply of insurance to you and will become a Tax Invoice for GST, in accordance with the Goods and Services Tax Act 1985, when payment is made.

IAG New Zealand Limited, GST number 51-860-403.

Your policy details

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

Insured(s)	Mr Ernest John Downey Mrs Gail Downey
Period of Insurance	From 23 July 2025 12:00am To 23 July 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 80 24 24.

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?

Contact Us



state.co.nz



[Payments 0800 80 24 24](tel:0800802424)



[Enquiries 0800 80 24 24](tel:0800802424)



[Make a Claim 24/7 0800 80 24 24](tel:0800802424)

Your renewal Home and Contents Insurance Policy Schedule

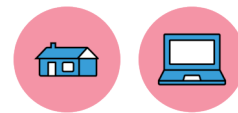
Your property details

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 and Contents insurance
Property address	67 TUCKERS ROAD CASEBROOK CHRISTCHURCH 8051
Who lives in the home?	I own and live in the home
Property type	Unknown
Is this property under a strata or body corporate?	No
Has your property been identified by the council as being at risk from flooding, inundation, land instability, falling debris, erosion or subsidence?	No
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?	2
Is your home watertight, structurally sound and secure with no unrepaired damage or urgent maintenance to complete?	Yes
Total premium	\$3,396.57

Home details

Cover level	Home Comprehensive
Basis of settlement	Sum insured replacement
Year built	1970
Number of self-contained dwellings in building	1



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Floor area of home and attached garage (in square metres)	110
Floor area of detached garage and outbuildings (in square metres)	56
What are the external walls mostly made from?	Artificial weatherboard/plank cladding
What is the roof mostly made from?	Pitched – metal covering
Slope of the land	Flat/Gentle
Is your home under any alteration or renovation?	No
Do you run a business from this property?	No
Home sum insured	\$792,291
Total sum insured	\$792,291
NHCover (excluding GST)	\$300,000

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

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

Your home excess

Standard Excess:	\$750
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 state.co.nz/documents for the full details of how each optional benefit works and limitations that apply.

Contact Us



state.co.nz



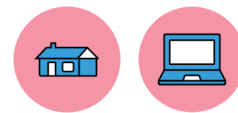
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Make a Claim 24/7 0800 80 24 24



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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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Contents details

Cover level	Contents Comprehensive
Security Type	No alarm
Do you have items in storage (not on your property) that you want to cover?	No
Contents sum insured	\$83,411

Note: The amount it would cost to replace your contents.

Your contents excess

Standard Excess:	\$500
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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.

Your contents 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.

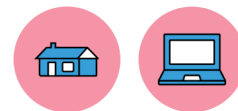
Please refer to the Policy Wording at state.co.nz/documents for the full details of how each optional benefit works and limitations that apply.

Description	Added to Policy?
Lifestyle block contents and tools of trade	NO
Excess-free spectacles, dentures and hearing aids	YES

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

Note: You do not pay an excess if your claim is only for loss or damage to your or your family's spectacles, dentures or hearing aids.





Your renewal Home and Contents Insurance Policy Schedule

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 state.co.nz/privacy to review the Privacy Policy. You can also ask us to send you a copy by calling 0800 80 24 24.

Financial Strength Rating

State is a business division of 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)	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

Fair Insurance Code



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





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Ways to Save/Changes to insurance

Your premium is based on the possibility of a claim against your policy and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please visit state.co.nz/premiums. There are many ways you can save on your insurance while ensuring you stay insured and protected. Each customer's situation is unique, so we offer a range of tools to support customers who are having difficulty paying their premiums. Call us on 0800 80 24 24.

Right to cancel

You can cancel your policy at any time by letting us know. Cancellation will take effect once you tell us, or from another date we both agree on. You also have a 15-day cooling-off period for your new, renewed, or amended policy. If you change your mind about your policy or the amendment to your policy, we will refund the applicable premium you have paid if you let us know within 15 days and you have not made a claim under the cover you have changed your mind about.

Making a complaint

We understand that things don't always go to plan and at times you may feel we have 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. To make a complaint to State visit state.co.nz/complaints.

Cordell Calculator

The Cordell Sum Sure calculator provides an estimated figure of your home sum insured – the maximum amount it would cost to rebuild your home based on construction costs, allowances for professional fees, demolition, removal of debris, special features and GST considerations. Your sum insured can impact your basis of settlement – the most we pay for loss or damage to your home.

By choosing a sum insured that is equal to or greater than the Cordell Sum Sure Estimate, you can qualify for 'Replacement' basis of settlement. This means if your home is damaged by fire or explosion, we'll pay for the costs to repair or rebuild up to the entire floor area – even if it ends up costing more than your home sum insured. Limits still apply to certain items. For more information about your cover and basis of settlement, read the policy wording.

The calculator is provided by Cordell, a CoreLogic business. Your use of the Cordell Sum Sure calculator is authorised on the condition that CoreLogic, State and IAG New Zealand Limited (and their related companies) do not warrant the accuracy, currency or completeness of the estimated reconstruction cost and do not have any liability of any kind for any loss or damage howsoever arising (including through negligence) in connection with your use of the Cordell Sum Sure calculator. We may use the Cordell Sum Sure calculator to provide us with data about your property, for example the slope of land, roof and wall construction, and number of storeys in the home. It is your responsibility to tell us if you think the information is incorrect.

Contents Sum Insured Calculator

The Contents sum insured calculator uses your address and information you enter about key features of your home to provide an estimate of your contents sum insured – the maximum amount you can claim in a single event for loss or damage to your contents. The calculator estimates the value of your household contents using values supplied by Sum Insured Pty Ltd ("SI"). Your use of the Contents sum insured calculator is authorised on the condition that SI, State and IAG New Zealand Limited (and their related companies) do not warrant the accuracy, currency or completeness of the estimated value and do not have any liability of any kind for any loss or damage howsoever arising (including through negligence) in connection with your use of the Contents sum insured calculator.



