Your amended Home Insurance Policy Schedule

Your policy number:

HOMP02442509

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

A & G CALJE FAMILY TRUST
53A HUME ST
SYDENHAM CHRISTCHURCH 8023

Thank you for choosing to insure your property with IAG.

Hi,

This document is your amended Policy Schedule effective from **3 July 2026**. 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 bnz.co.nz/policy-documents.

If you have any questions about your policy, please contact us and we'll be happy to help.

Your policy overview

Date issued: 3 July 2026

This is your policy for:

427 Armagh Street

Policy start
20 April 2026
Policy end
20 April 2027 12:00am
Amendment effective
3 July 2026

You have chosen to pay monthly by direct debit.

Next adjusted instalment amount
$181.19 (incl. GST)

Due date
20 July 2026

This will be automatically debited from your nominated account.

Please ensure this is paid on time to remain covered. Refer to Your payment details for all instalments.

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 call us on 0800 808 618 to update your policy.

3

Pay your premium
Instalments will be deducted from your nominated account every month.

Contact Us

bnz.co.nz/insurance
Payments 0800 808 618
Enquiries 0800 808 618
Make a Claim 24/7 0800 248 888

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Your premium breakdown

This is how we have calculated your premium. The answers you provided may also directly impact your premium amount. This document is a credit note / debit note and part of your insurance contract.

Base premium	**$170.28**
GST	**$25.53**
PREMIUM TOTAL (Incl. GST)	**$195.81**

Credit Note / Debit Note

This policy adjustment notice is a Credit Note / Debit Note as applicable for purposes of the Goods and Services Tax Act 1985. If an amount is payable, this document becomes a Debit Note for GST when payment is made.

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

Your payment details

The following amount(s) will be deducted from your nominated account 02-0820 0602154-000 unless otherwise specified. Make sure you have enough funds in your account to meet your payment(s). If your premium is overdue, we will send you a notice outlining the overdue amount and when it needs to be paid. If your premium remains unpaid after the due date specified in the notice, we may cancel your policy.

Any instalment due prior to the effective date of this adjustment will be debited as previously advised. Please ensure the amount is paid on time.

Due Date	Amount Due
20 July 2026	$181.19
20 August 2026	$181.18
20 September 2026	$181.17
20 October 2026	$181.17
20 November 2026	$181.17
20 December 2026	$181.17
20 January 2027	$181.16
20 February 2027	$181.15
20 March 2027	$181.15

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

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Your policy details

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

Insured(s)	A & G CALJE FAMILY TRUST	
Authorised Representative(s)	Ms Wilhelmina Calje Mr Timothy Twomey	Administrator Administrator
Period of Insurance	**From** 20 April 2026 **To** 20 April 2027 12:00am	

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	427 ARMAGH STREET LINWOOD CHRISTCHURCH 8011
Who lives in the home?	No one lives in the home
Unoccupancy period	From 1 May 2025 To 30 June 2026
Property type	Townhouse, Terrace House or Duplex
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? • A show or display home • A new build under construction • To be demolished • Boarding house, hostel or student accommodation • A houseboat	No
How many storeys does the home have?	1
Is your home watertight, structurally sound and secure with no unrepaired damage or urgent maintenance to complete?	No

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Total adjusted premium	$195.81

Home details

Cover level	Home Insurance
Basis of settlement	Replacement
Year built	1940
Number of self-contained dwellings in building	1
Floor area of home and attached garage (in square metres)	100
Floor area of detached garage and outbuildings (in square metres)	0
What are the external walls mostly made from?	Solid brickwork
What is the roof mostly made from?	Pitched - terracotta tiles
Slope of the land	Flat/Gentle
Is your home under any alteration or renovation?	Yes
What type of alteration or renovation is happening?	Structural alteration or renovation
Do you run a business from this property?	No
Home sum insured	$550,000
Total sum insured	$550,000
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

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.

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Non-NHI Act Property Natural Hazard Damage Excess :	$5,000	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.
Methamphetamine Contamination Excess:	$2,500	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 bnz.co.nz/policy-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**	Note: If you wish to add this option to your policy, please contact us.
Matching floor coverings	**NO**	Note: If you wish to add this option to your policy, please contact us.
Additional costs for heritage homes	**NO**	Note: If you wish to add this option to your policy, please contact us.

Special terms and conditions

The following special terms and conditions apply to the policy.

STRUCTURAL ALTERATIONS EXTENSION

You have notified us of structural alterations or additions to your home and you have taken out a contract works policy to cover those works. We confirm that for those works, the definition of home extends to include those parts being constructed, deconstructed or undergoing renovation for the purposes of the Natural hazard damage cover and benefits.

UNOCCUPIED HOME RESTRICTION REMOVAL

The restriction "Limited cover if your home is vacant for more than 60 days" does not apply, on the basis that:
1.Your home is inspected inside and outside by you or a nominated person at least every 30 days, and
2.your home and its grounds are adequately maintained, and
3.mail is cleared regularly, and
4.the water supply is turned off, and
5.all doors are locked, and all windows secured.
If your home is still vacant after 16/08/2026, the restrictions outlined in "Limited cover if your home is vacant for more than 60 days" will apply.
An excess of $1,000 applies to all claims while your home is vacant, replacing the Excess shown in your Policy Schedule. This does not override any other specified excesses shown in your Policy Schedule.

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Important information

'We', 'our' and 'us' refers to IAG New Zealand Limited (IAG).

IAG New Zealand Limited (IAG) provides and underwrites certain general insurance policies to customers who are referred to IAG by Bank of New Zealand (BNZ). If you purchase one of these insurance policies following a referral by BNZ, IAG will pay BNZ commissions and other fees. BNZ personnel are not personally paid a commission or incentivised for referring customers to IAG. BNZ does not underwrite these insurance policies, is not an agent of IAG and does not guarantee the obligations of IAG or any of its related entities. Full details of cover and a copy of your policy document are available in the Terms and Conditions or on request from IAG at 0800 808 618.

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 iag.co.nz/privacy to review the Privacy Policy. You can also ask us to send you a copy by calling 0800 808 618.

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: BNZ Insurance
Initiator's authorisation code: 0215851

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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

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

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 bnz.co.nz/insurancepremiums. 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 808 618.

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 IAG visit iag.co.nz/financial.

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, IAG 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.