

## House Insurance

This is your Policy Schedule and forms part of your insurance policy. Your Policy Wording sets out the full details of your cover, including any conditions and exclusions that might apply. Please read your Policy Wording and Policy Schedule carefully so that you know exactly what you are covered for. If you do not fully understand what you are covered for, please ask us to explain it to you.

<b>Insured</b>	44 Properties Ltd	
<b>Insurer</b>	Ando Insurance on behalf of the Hollard Insurance Company Pty Ltd	100%
<b>Interested Parties</b>	Avanti Finance	
<b>Policy Wording</b>	Ando/NZbrokers House Policy ANDO NZB HOU 1024	
<b>Policy Number</b>	PER-P0232321	
<b>Period Of Insurance</b>	06/06/2026 to 06/06/2027 at 4:00 pm Local Standard Time and any other period for which Policy is extended or renewed.	
<b>This Transaction</b>	06/06/2026 to 06/06/2027 The effective period of any changes recorded in this Policy Schedule.	

Policy Schedule  
House Insurance

### Covering

Accidental loss to the house as more fully described in the Policy Wording during the period of insurance.

### Details of your house - situation 1

#### 25 Tuckers Road, Redwood Christchurch

Actual insured name	44 Properties Ltd
Type of home	House
Year built	1950
External wall type	Mixed
Property occupancy	Unoccupied
Town water supply	Yes
Basis of Settlement	Refer to your Policy Wording
Number of residential units	1 (for NHC Cover and government levies)
Business use	No
Square metre area	
Dwelling area	102m2
Garage area	18m2
<b>Total square metre area</b>	<b>120m2</b>
<b>Total Sum Insured</b>	<b>\$507,375</b>
	Where GST is recoverable by us under the Goods and Services Tax Act 1985, the replacement cost and sum insured exclude GST, and all limits and sub limits include GST, and all excesses include GST, and GST will be added, where applicable, to claims payments.
Sum insured calculation method	Policyholder Instructions
Interested parties	Avanti Finance
Legal liability limit	\$2,000,000