Policy no. **ANZ 4861850**

Policy schedule

Home

42 Sycamore Close, Rangiora 7400

Please read this with the policy wording, which will provide full details of the cover: vero.co.nz/anzpolicywording or call to request a copy.

Your cover details

Period of insurance
15 Jul 2026 – 15 Jul 2027 at 4.00pm

Insured / policyholder
Craig Morrison & Lorna Grace Mercer

Policy wording
Asset Protector

Occupancy
Owner occupied home

Size of home
242 m^2

Year home built
2012

Interested party / mortgage provider
Mortgage Holding Trust Co. Ltd

Your sum insured

Sum insured excluding GST	$1,294,270
Sum insured including GST	$1,488,410

Review your sum insured, do you have enough cover to rebuild or repair your home?

Rebuild costs can fluctuate. Refer to the 'review your home sum insured' section for more detail.

In the event of a natural hazard, up to $300,000 plus GST of cover is provided by Natural Hazards Commission (NHC).

Where a benefit limit in your policy wording refers to a percentage of your sum insured, this is based on your sum insured excluding GST.

Your excess $1,000

This is the amount you'll need to pay if you make a claim.

In some situations, the following additional excesses also apply. Refer to your policy wording for details.

If the property is let to tenants	+$250
If the property is casually let	+$1,000
Natural hazard excess for parts of the home not covered by NHC	+$5,000

Policy no. **ANZ 4861850**

Changes we've made to your insurance cover

We have made updates to our personal insurance policies which are summarised below. For more detail on the policy changes visit vero.co.nz/anzpolicywording and refer to the full change document or policy wording. Policy changes will come into effect from your upcoming renewal date.

Fire and Emergency New Zealand (FENZ) is changing its levy from 1 July 2026

When you take out insurance cover, we collect a FENZ levy from you, on behalf of the Government. You can find more about FENZ at fireandemergency.nz. On 1 July 2026, this levy amount changes. The annual FENZ levy may increase or decrease depending on what you have insured. For example, the levy on your home and/or contents will decrease by approximately 10% per dwelling.

To see detailed information on these changes visit vero.co.nz/feesandlevies

Other limits, exclusions or special conditions

There may be changes to other limits, exclusions or special conditions noted within this policy schedule.

Protecting what matters

This year, Vero has deepened its commitments to reducing our impact on the environment and supporting vulnerable New Zealanders in our communities. These commitments include carbon emission reduction targets and increasing the support we provide our community partners, Shine and Good Shepherd.

You can find out more about Vero's commitments at vero.co.nz/sustainability

We're here to help

If you've got any questions about renewing your cover, or if you're facing financial hardship and would like to discuss your payment options, please contact us Monday to Friday, 8am – 6.30pm or Saturday 9am – 5pm and we'll do our best to help.

It's easy to access and manage your insurance online – vero.co.nz/myvero-anz

Call 0800 831 123 **Email** anzinsurance@vero.co.nz

Warm regards,

The team at Vero