Removing multi-policy discounts

We're simplifying how we price our insurance policies. As part of this we're removing multi-policy discounts. If you previously had a multi-policy discount, it is no longer included in your pricing.

You can find out more at vero.co.nz/anz-discount-changes

Insurance cover

Home 25 Kersey Avenue, Darfield

Company premium	$1,410.37
Fire and emergency levy	$119.50
Natural Hazards Insurance levy	$480.00
GST	$301.49
Total premium	**$2,311.36**

Contents 25 Kersey Avenue, Darfield

Company premium	$722.72
Fire and emergency levy	$23.90
GST	$112.00
Total premium	**$858.62**

Total instalment fee (including GST of $28.94)	$221.90
Total annual premium	**$3,391.88**

For more information about instalment fees and government levies, visit vero.co.nz/feesandlevies

Read about what influences premiums, and ways to manage your premiums at vero.co.nz/anz-premiums vero

Insurance partner of ANZ

Policy schedule

Policy no. **ANZ 5631631**

Home

25 Kersey Avenue, Darfield 7571

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
17 Sep 2025 – 17 Sep 2026 at 4.00pm

Insured / policyholder
Mara Talauega

Additional insured / policyholders
James Talauega
Dae'Juan Sinapati Ausage-Bailey

Policy wording
Asset Protector

Occupancy
Owner occupied home

Size of home
192 m^2

Year home built
2024

Interested party / mortgage provider
ANZ Bank New Zealand Ltd

Your sum insured

Sum insured excluding GST	$827,820
Sum insured including GST	$951,993

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 **$300**

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

Vero's financial strength rating

Vero Insurance New Zealand Limited has been given an AA- insurer financial strength rating by Standard & Poor's. The rating scale is:

AAA	Extremely Strong	BB	Marginal	SD	Selective Default
AA	Very Strong	B	Weak	D	Default
A	Strong	CCC	Very Weak		
BBB	Good	CC	Extremely Weak		

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. View the full version of this rating scale at vero.co.nz/financialstrength

Your privacy

1. Information you provide to ANZ Bank New Zealand Limited (ANZ) will be passed on to and collected by Vero Insurance New Zealand Limited (Vero). Vero will use your personal information to assess your application and to manage any insurance provided to you, including assessing any claims made by you.
2. Vero may also obtain personal information about you from, and share it with, ANZ, other insurance companies, Insurance Claims Register Limited, and other third parties that we consider necessary to evaluate and administer your insurance.
3. Where ANZ is your mortgage provider, Vero may notify ANZ if you default on paying premiums under your policy.
4. Vero collects, holds and uses your personal information in accordance with its Privacy Statement which can be found at vero.co.nz/privacy. Information may be shared with the Suncorp Group of companies.
5. You can request access to, and correction of, your personal information held by Vero by contacting Vero at 48 Shortland Street Auckland, or by emailing anzinsurance@vero.co.nz
6. ANZ collects, holds and uses personal information about you and this insurance in accordance with its Privacy Statement which can be found at anz.co.nz/about-us/privacy

This letter was sent by Vero

ANZ Asset Protector insurance policies are provided by Vero Insurance New Zealand Limited (Vero), insurance experts and trusted partner of ANZ Bank New Zealand Limited (ANZ).

Vero is a member of the Insurance Council of New Zealand (ICNZ) and adheres to the Fair Insurance Code, which was developed by ICNZ to explain the standards of service that member companies must provide to their customers.

Vero Insurance, Level 13, 48 Shortland Street, Auckland CBD, Auckland 1010, New Zealand.