

Certificate of Insurance

This certificate confirms details of the insurance cover for:

Summary

Client	Aaron McGuinness
Policy number	INI-24136
Insurer	Initio Insurance underwritten by IAG New Zealand Limited

Interests Insured

Insured Party	Flow Properties Ltd
Interested Parties	ASB Bank Limited
Situation of property	778B Gloucester Street, Avonside, Christchurch

Cover

Policy/Type of cover	Replacement Landlords Home Insurance
Period of Cover	From 07/02/2026 to 07/03/2026 (automatic monthly renewing policy)
House Sum Insured	\$470,000 including GST
Loss of rents	\$40,000 including GST
Contents Sum Insured	\$20,000 including GST
Contents Excess	\$2,000
House Excess	\$2,000

Warranties & Endorsements

The following items make a change to the cover provided by the policy wording:

NZPIF Member Benefit - 4 Monthly Inspection Period

It is agreed that the 'Landlord Obligations' definition is modified for the benefit of NZPIF members. The inspection period condition for meth and malicious damage claims is changed from 3 monthly to 4 monthly inspections.

As a result, item 4 of the definition is removed and replaced with the following:

"Complete an internal and external inspection of the home at a minimum of 4-monthly intervals and the relevant residential dwelling upon every change of tenant(s), and"

Important: Please refer to the Policy Wording and Schedule of Insurance for full policy terms, conditions, and exclusions. Both documents are available through the Initio online dashboard.