



09 March 2026

Mr Russell Noel Smith
20A Tisch Place
Belfast
CHRISTCHURCH 8051

Dear Mr Russell Noel Smith

Endorsement to your Insurance Cover

Thank you for contacting us to make changes to your Home Insurance Cover, policy number 0008189869.

We have made the requested changes to your Cover. Enclosed is a revised Cover Schedule. Please read through these details and call us if you have any questions.

Your premium has not changed. Your next payment will be \$512.42, due on 24/03/26. Your regular premiums will be \$512.42, commencing 24/04/26.

If for any reason you are not happy with your Policy you have the right to cancel. Please call us on 0800 809 378 and we will be happy to help.

At Westpac Insurance, insuring your home, contents, vehicle, boat and other belongings means you don't have to worry if things go wrong - and you won't have to start all over again if you lose everything.

Yours sincerely,

The Westpac Insurance team



PS1 L000001

Westpac Home, Contents, Vehicle and Boat Cover is arranged by Westpac New Zealand Limited ("Westpac") and underwritten by IAG New Zealand Limited ("IAG"). None of Westpac Banking Corporation ABN 33 007 457 141 incorporated in Australia, Westpac, or any member of the Westpac group of companies guarantee the obligations of, or any products issued by, IAG or any member of the IAG group of companies. Westpac will receive commission payments as a result of the arrangement of IAG policies. Terms, conditions, exclusions and limits apply and more detail can be found in the policy document at westpac.co.nz/hcvb-policy. Any claim payment is subject to your claim being accepted. The material in this document is provided for information purposes only and is not a recommendation or opinion in relation to Westpac Home, Contents, Vehicle and Boat Cover.



Important Information from IAG New Zealand Limited

Insurer Financial Strength Rating

Westpac Home, Contents, Vehicle and Boat Cover is underwritten by IAG New Zealand Limited (IAG). 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	AA	Very Strong	A	Strong	BBB	Good
BB	Marginal	B	Weak	CCC	Very Weak	CC	Extremely Weak
D	Default	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 www.standardandpoors.com.

As a member of the Insurance Council of NZ, IAG is committed to complying with the Fair Insurance Code. A copy of the Code can be found at www.icnz.org.nz.

Declaration

1. In accepting this policy/endorsement and paying your premium, you confirm all previous information provided for the purposes of this insurance is complete and correct. You have disclosed all information relevant to the acceptance of this policy/endorsement.
2. By previous proposals and this schedule, IAG New Zealand Limited (IAG) collects and holds personal information about you for the purposes of evaluating your application for insurance. Failure to provide the information sought may result in the application being declined or your insurance being void from the beginning.
3. When you took out your policy you authorised IAG to:
 - (a) check details against the Insurance Claims Register and place information on the Insurance Claims Register which other insurers can access
 - (b) disclose personal information to other members of the insurance industry and/or parties who have a financial interest in the subject matter of this insurance
 - (c) obtain personal information held by any other party regarding your existing and previous insurances.
4. You can ask to see your information held by IAG and on the Insurance Claims Register and to correct any details that are wrong at any time, as detailed in our Privacy Statement – <https://www.iag.co.nz/privacy>

Making a complaint to IAG

We understand that things don't always go to plan and there may be times when you feel we've 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.

What you can expect to happen

Step 1: Let us know what your concerns are.

Call: 09 969 6000

Write to: Private Bag 92130, Auckland 1142

We'll acknowledge your complaint within five business days.

Step 2: If we're unable to come to a resolution together, you'll be referred to a manager. Our aim is to investigate and resolve your complaint within two weeks. If this is not possible, we'll advise you of progress within 10 business days.

Step 3: If after working with a manager, we haven't been able to make it right, we'll escalate your case to a Complaints Resolution Officer to review.

Step 4: If we're unable to resolve your complaint, we'll advise you in writing. You can refer your case to the Insurance & Financial Services Ombudsman (IFSO) Scheme. The IFSO is an independent authority that will carry out an impartial investigation. Find out more at <https://www.ifso.nz/complaints>

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Schedule Number 0001018941
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The Insured(s)	Mr Russell Noel Smith	Date of Birth	01/1957
	Mrs Ann-Marie Smith		03/1958
Postal Address	20A Tisch Place Belfast CHRISTCHURCH 8051	Westpac Customer Number	0037389344

Period of Insurance from 09/03/26 to 24/04/26 and subject to extension monthly thereafter.

HOME COVER SCHEDULE (Policy wording as per form CP1229-1 01-18)

Cover Selected Replacement based on Sum Insured

Situation of Home 20A Tisch Place
Belfast
Christchurch 8051

Interested Party Westpac Bank

Occupancy Owner Occupied

Year Built 1981

Number of Dwellings 1

(As defined by the Act.)

NH Cover \$300,000

Sum Insured \$1,587,100

Excess \$400

If the home is a holiday home, let, leased, rented or tenanted, an additional excess will apply to the above.

Terms and Conditions

Homestay Warranty

This insurance also does not cover:

Theft or deliberate damage by:

- homestayors or their guests
- any other person normally living at the home

unless by fire or explosion.

An additional excess of \$150 applies for loss caused by homestayors or their guests.

Natural Disaster Special Excess

Please note your Policy is subject to a Natural Disaster Special Excess of \$5000. Please refer to the Natural Disaster benefit of your Policy Wording for details.

PREMIUM DETAILS

Monthly	Premium	\$395.62
	NHI Levy	\$40.00
	Fire and Emergency Levy	\$9.96
	GST	\$66.84
	Total	\$512.42

Next Payment Date 24/03/26 **Bank Account to be debited** 03-0830-0360347-000

Supply Correction Information

This revised policy schedule is Supply Correction Information as applicable for purposes of the Goods and Services Tax Act 1985. If an amount is payable, this document becomes Taxable Supply Information on payment of your periodic policy premium.

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



PS2 M000001

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Please read the following information.

Underwritten by IAG New Zealand Limited (herein referred to as "the Underwriter")

Please check your Schedule to ensure that all the information is current and correct.

If there are any details that need updating, please contact us immediately on 0800 809 378.