

**Date** 26 August 2025  
**Policy number** HCC002381888  
**Period of insurance** 15 July 2025 to 15 July 2026

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## Policy Schedule

Your home insurance is underwritten by Vero Insurance New Zealand Limited. This is your policy schedule which outlines some important details of your cover, based on what you have told us. For full details, please read this with your policy document. You can view it online at [www.amp.co.nz/policydocuments](http://www.amp.co.nz/policydocuments) or request one by calling us. **Please read this information carefully and call us on 0800 505 234 if anything is incorrect, incomplete or has changed since you provided it, as this may affect your cover.**

### The insured

Natasha Wynd

### Your cover

#### Period of insurance

15 July 2025 to 11:59pm 15 July 2026

#### Insured address

7 Blake Street  
 Blaketown, Greymouth 7805

#### Home Sum Insured

\$607,000

### About you and your home

**Occupied as:** Owner Occupied  
**Type of home:** Free Standing Home  
 On Foundations  
**Oldest insured DOB:** 24 June 1979  
**Interested party – Home:**  
 Westpac New Zealand Limited  
**Home use:**  
 There is no business activity operated at the insured address  
**Home condition:**  
 Well maintained and in good condition

### About the construction of your home

**Total size:** 112sqm  
**Year built:** 1961  
**Number of dwellings:** One  
**Construction standard:** Standard  
**Land slope:** Flat  
**Number of storeys:** Single  
**Roof construction:** Steel/Colorbond  
**Wall construction:** Brick Veneer or Single Brick  
**No. of bedrooms:** Three  
**Main bedroom size:** Small/average  
**No. of bathrooms:** One  
**Garage/carport:** Single  
**Verandah/deck/balcony:** None  
**Garden shed:** None  
**Pool:** None  
**Tennis court:** None  
**Water tanks:** None  
**Ducted air con/heating:** None  
**Granny flat:** None  
**Unoccupied:** No  
**Under renovation / construction:**  
 The home is not undergoing renovation or construction

### About the security of your home

**Door locks:**

All external hinged doors do NOT have key operated deadlocks and all sliding/French doors do NOT have patio bolts

**Window locks:**

All accessible windows do NOT have key locks or security grilles

**Alarm type:**

No alarm installed

**Restricted access:**

The insured address does not have additional door or building security

### Excess details

**The following will always apply in the event of a claim:**

**Home**

|                 |         |
|-----------------|---------|
| Standard excess | \$5,000 |
|-----------------|---------|

**The following additional excesses only apply under certain circumstances in the event of a claim:**

|                       |         |
|-----------------------|---------|
| Natural hazard excess | \$5,000 |
| Unoccupied excess     | \$2,500 |

### Your history

You or any member of your family who normally live with you at the insured address have NOT been engaged in any criminal activity or had any criminal convictions, acquittals or have any criminal prosecutions pending. The information sought by this question is subject to the rights set out in the Criminal Records (Clean Slate) Act 2004.

You or any member of your family who normally live with you at the insured address have NOT had any insurance declined, cancelled, renewal refused, terms or conditions imposed or claim declined.

### Your privacy

1. Information you provide to AMP or an AMP authorised adviser 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 supply, maintain, and administer any insurance provided to you. This includes assessing any claims made by you.
2. Vero may also obtain personal information about you from, and share it with, AMP, other insurance companies, Insurance Claims Register Limited (who run a database recording all claims received by participating insurers for the purpose of detecting and preventing insurance fraud), and other third parties that we consider necessary to evaluate and administer your insurance.
3. Where you have a mortgage provider or interested party, Vero may notify them if you default on paying premiums under your policy.
4. Failure to provide any personal information requested by AMP or Vero may result in your application for insurance, or any claims made, being declined.
5. Vero collects, holds and uses your personal information in accordance with its Privacy Statement which can be found at [vero.co.nz/privacy](https://vero.co.nz/privacy). Information may be shared with the Suncorp Group of companies. 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 [ampgpersonallines@vero.co.nz](mailto:ampgpersonallines@vero.co.nz)
6. AMP collects, holds and uses information about you and this insurance in accordance with its Privacy Statement which can be found at [amp.co.nz/nz/privacy-policy](https://amp.co.nz/nz/privacy-policy). Unless you notify AMP that you disagree, the information you supply may also be used to provide you with information about other facilities, products and services. You can request access to, and correction of, your personal information held by AMP by contacting AMP at 29 Customs Street West, Auckland or via [amp.co.nz/contact](https://amp.co.nz/contact)

**Communicable disease exclusion**

**The following exclusion is added to your policy:**

**Communicable Disease Exclusion**

Notwithstanding any provision to the contrary within your insurance contract or any endorsement, this policy excludes any *loss, damage*, interruption, legal liability, claim, cost, expense or other sum of whatsoever nature (including any increased or additional costs or expenses of a claim to which this exclusion does not otherwise apply) directly or indirectly arising out of, contributed to by, or in connection with:

- i) Communicable Disease; or
- ii) fear or threat (whether actual or perceived) of Communicable Disease; or
- iii) actions taken by any person, entity or public authority to respond to, control, prevent or suppress Communicable Disease;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

In this exclusion, 'Communicable Disease' means:

- i) Any disease (whether human, animal, plant or otherwise) which can be transmitted directly or indirectly from any organism to another organism by means of any substance or agent (including without limitation any virus, bacterium, parasite or other organism or any variation thereof, whether living or not); or
- ii) any Infectious Disease or Quarantinable Disease as defined in or declared under the Health Act 1956.

A reference to the Health Act 1956 includes any amendment, replacement or successor legislation. A reference to Infectious Disease or Quarantinable Disease shall have the meaning found in any replacement definition or of any equivalent or substantially similar term defined in or declared under any amendment, replacement or successor legislation.

**Providing accurate and up-to-date information and your duty of disclosure**

Vero's offer of insurance and your cover is based on the information you give them. This means you have a duty to tell Vero all information which may affect their decision whether to insure you and if so, on what terms. The information must be true, complete and correct. If it is not, your policy may be avoided from the start, cancelled or a claim may not be accepted. You have this duty when you take out the insurance, make changes and at any renewal.

You must also tell Vero about changes in circumstances during the period of insurance. Examples of changes in circumstances are:

- you change your insured address;
- you change the occupancy of your home;
- the use of your home changes;
- there will be any structural alterations or structural additions to the home;
- you, your partner or a family member living with you are convicted of any criminal offence;
- you sell your home, or buy a new one;
- Natural Hazards Commission (NHC) has provided:
  - you with written notice of cancellation of cover for your home
  - you with written notice of limitation of liability for future damage to your home
  - the Registrar-General of Land with written notice of cancellation or limitation of liability and a certificate of cancellation or limitation of liability has been registered on the record of title for your home;
- you, your partner or any family member living with you have any insurance policy or claim declined, cancelled or not renewed.

**These are examples only. See your policy document for full details of your responsibilities and information about your duty of disclosure.**

### Financial strength rating

The Insurance (Prudential Supervision) Act 2010 requires licensed insurers to have a current financial strength rating that is given by an approved rating agency.

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 **CCC** Very Weak

**AA** Very Strong **CC** Extremely Weak

**A** Strong **SD** Selective Default

**BBB** Good **D** Default

**BB** Marginal **R** Regulatory Supervision

**B** Weak **NR** Not Rated

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. The full version of this rating scale can be obtained from [www.vero.co.nz](http://www.vero.co.nz)