

Ms Anne Tixier  
101 Hazlewood avenue  
KARORI  
Wellington 6012

02 January 2018

<b>Client number</b>	<b>W0000005256</b>
<b>Policy number</b>	<b>P2012522</b>
<b>Plan name</b>	<b>PetCare SilverRibbon</b>

Dear Ms Anne Tixier

## Your pet insurance policy for Louise renews on 13 February 2018

Your pet insurance policy for Louise will renew on 13 February 2018. This renewal pack confirms your premium for the year ahead and includes an updated Certificate of Insurance for your records.

### Your premium

From 13 February 2018, your new premium for Louise will be \$32.65 per month. This includes a 2.5% direct debit discount. To find out how we calculate premiums go to [southerncrosspet.co.nz/FAQs](http://southerncrosspet.co.nz/FAQs).

### You don't need to do anything

We'll update your direct debit payments automatically.

If your premium is paid in advance, your premium payments may change before your actual renewal date.

### We're here to help

We offer a range of plans to suit different needs and budgets. If your needs have changed or if you have any questions about your renewal, please contact us on 0800 800 836 or go to [southerncrosspet.co.nz/contactus](http://southerncrosspet.co.nz/contactus). We're here to help from 8.30am to 5.00pm, Monday to Friday.

Thanks for continuing to look after Louise's health with Southern Cross Pet Insurance.

Yours sincerely



Grant Sanders  
Operations Manager  
Southern Cross Insurance



## Standard and Poor's Rating

Southern Cross Benefits Limited has an A (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Supervision)	BB (Marginal)	

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. Full details of the rating scale are available at [www.standardandpoors.com](http://www.standardandpoors.com). Standard and Poor's (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.

## Keep this!

Please read this certificate and  
policy information carefully and  
keep them in a safe place.

# Certificate of insurance

---

This certificate issued on 13 February 2018 contains important information about your pet's cover, which is effective from 13 February 2018 to 13 February 2019. It replaces any earlier certificate you may have. Please read this document carefully and keep it in a safe place.

## Louise's policy details

<b>Policyholder name</b>	Ms Anne Tixier
<b>Client number</b>	W0000005256
<b>Policy number</b>	P2012522

---

<b>Pet name</b>	Louise	
<b>Date of birth</b>	<b>Gender</b>	<b>Breed</b>
28/12/2014	Female	Domestic Long Hair
<b>Pet plan</b>	<b>Policy period</b>	<b>Standard Policy Excess</b>
PetCare SilverRibbon	13 February 2018 to 13 February 2019	\$0
<b>Annual Premium</b>	<b>Payment frequency</b>	<b>Co-payment</b>
\$391.79	Monthly	0%