



15 September 2016

Arranged by Aon New Zealand  
GST No 65-943-328  
PO Box 2845, Wellington 6140  
Level 3, 1 Willis Street, Wellington 6011  
Freephone 0800 50 51 52  
Overseas +64 4 819 4048  
Email stylecover@aon.co.nz

Langhua Yang & Xinyang Liu  
7A Kenmure Ave  
Forrest Hill  
Auckland 0620

Dear Liu

**QUOTATION FOR STYLECOVER INSURANCE POLICY: TFA000329**

Thank you for your interest in a Stylecover insurance policy.

Stylecover insurance refers to the insurance policy, and is arranged by Aon New Zealand as the broker. The insurer for the respective policy can be found on the enclosed schedule, along with its Financial Strength Rating.

The following is a quotation as requested. It sets out various details of the contract for quick and easy reference. For full terms and conditions, please refer to the policy wording. Please check all documents carefully and advise us of any alterations or amendments required.

**Quoted via:** Top Financial Advice Ltd

**Insured:** Langhua Yang & Xinyang Liu

Policies Insured	Company premium	Broker fee	EQCover premium	Fire Service levy	GST	Total policy premium
House Premier (7A Kenmure Ave,)	\$43.01	\$3.00	\$12.50	\$6.33	\$9.73	\$74.57
Contents Premier (7A Kenmure Ave,)	\$45.67	\$3.00	\$2.50	\$1.27	\$7.87	\$60.31
<b>Total DD Monthly premium</b>						<b>\$134.88</b>

Should you wish to proceed with this cover, please complete and return the enclosed declaration and direct debit forms to Aon New Zealand by email or post. NB: You have an obligation to inform us of any circumstance which is relevant to the insurer's decision whether to accept the risk, and on what terms. Failure to do so could result in a claim not being paid. If you are in doubt, please contact us.

Upon receipt of your declaration (completed to the insurer's satisfaction) and direct debit forms, you will receive advice that your policy has been implemented.

If you have any queries regarding this cover, please contact our team on 0800 50 51 52.

Yours sincerely

**Perry Yang**

Insurer: Vero Insurance New Zealand Limited

Financial Strength Rating: A+ by Standard & Poors. The rating outlook is stable.

Rating Scale : AAA Extremely Strong; AA Very Strong; A Strong; BBB Good; BB Marginal; B Weak; CCC Very Weak; CC Extremely Weak; SD Selective Default; D Default; R Regulatory Supervision and 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).

As a member of the Insurance Council of NZ, Vero Insurance New Zealand Limited are committed to complying with the Fair Insurance Code. A copy of the code can be found at [www.icnz.org.nz](http://www.icnz.org.nz).

The following is the information you have supplied to the insurer and forms the basis of your contract. You confirm all answers and information provided apply to all persons to be covered under this policy, or any person who may benefit from this insurance.

Policy Type:	House Premier
Built prior to 1945:	No
Claim Free For 12+ Months:	Yes
Age Discount 50+:	No
Dwelling on town water supply:	Yes
Dwelling is owner occupied:	Yes
Zone:	Auckland North Shore
Standard Excess:	\$600.00
Address:	7A Kenmure Ave, Forrest Hill Auckland
Mortgagee(s):	Westpac New Zealand Limited
Number of Dwellings:	1
Owner Name:	Xinyang Liu & Langhua Yang
Lifestyle Property:	No
Sum Insured:	\$460,000.00
Floor Area:	184 square metres
Landlords extension:	No

The square metres stated in the above schedule may be understated to reflect outbuildings and decks calculated at 50% of their actual size. If the property is tenanted an additional excess of \$250 applies.

Insurer: Vero Insurance New Zealand Limited

Financial Strength Rating: A+ by Standard & Poors. The rating outlook is stable.

Rating Scale : AAA Extremely Strong; AA Very Strong; A Strong; BBB Good; BB Marginal; B Weak; CCC Very Weak; CC Extremely Weak; SD Selective Default; D Default; R Regulatory Supervision and 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).

As a member of the Insurance Council of NZ, Vero Insurance New Zealand Limited are committed to complying with the Fair Insurance Code. A copy of the code can be found at [www.icnz.org.nz](http://www.icnz.org.nz).

The following is the information you have provided to the Insurer and forms the basis of your contract:

Policy Type:	Contents Premier
Professionally Installed Alarm:	Yes
House Insured:	Yes
Claim Free For 12+ Months:	Yes
Age Discount 50+:	No
Dwelling is owner occupied:	Yes
Require Contents Valuation Guide:	No
Zone:	Auckland North Shore
Standard Excess:	\$350.00
Address:	7A Kenmure Ave, Forrest Hill Auckland
Specific Items Total:	\$0.00
Sum Insured:	\$40000.00
Lifestyle Property:	No

## YOU SHOULD READ THE FOLLOWING IMPORTANT INFORMATION

### Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matters:

- That diminish the risk to be undertaken by the insurer;
- That are of common knowledge;
- That your insurer knows or, in the ordinary course of its business, ought to know;
- As to which compliance with your duty is waived by the insurer.

Examples of information which are relevant to insurers are:

- Past claims experience;
- A cancellation of a previous insurance policy or refusal by an insurer to renew a policy previously held by you;
- Any unusual features of the subject matter of the insurance which might increase the likelihood of a claim under the policy.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact our office.

### Non-disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

### Policy Warranties

Your policy may contain specific warranties that may impose specific terms and conditions which must be complied with. Failure to do so may invalidate your policy.

### Terms of Business

Except as may otherwise been agreed (in writing), you agree that Aon's Terms of Business apply to the provision of services by us. These terms are available at [www.aon.co.nz/About-Aon/Terms-of-Business](http://www.aon.co.nz/About-Aon/Terms-of-Business) These terms have recently been amended and apply to all new business and renewals with effect from 1 June 2016.

Some key terms include:

- Our obligation to perform our service competently, with reasonable care, skill and integrity;
- Your obligation to supply us with all material information and facts in relation to the provision of our services. Relevant information includes all information and facts that may be material to an insurers' assessment of a risk for which you have asked us to arrange insurance cover;
- Our disclosure of remuneration. Aon may receive consideration from insurers, banks and/or finance companies with whom they place insurance and associated services, on your behalf. Minimum service and administration fees may apply;
- Limitation of liability. Among other things, to the extent permitted by law, our aggregate liability in respect of any claim howsoever arising in respect of insurance cover relating to cyber, security or privacy is limited to NZ\$1 million, and in respect of any other claim is limited to NZ\$5 million or such other amount as may be expressly agreed between us in writing. To the extent permitted by law, we are also not to be liable for any consequential, incidental, indirect or special damage or loss of any kind;
- Our obligation to hold your personal information in accordance with the Privacy Act 1993. It will be necessary for us to pass your information on to insurers and other product or service providers which may provide us with additional support in connection with our provision of our services. Unless you instruct us not to do so, we may also contact you in connection with other products or services we feel may be of interest or benefit to you. You have rights of access to and correction of this information subject to the provisions of the Privacy Act 1993.

### Payment of Premiums

Premiums are payable on invoice. It is your obligation to ensure that you pay your premium(s) on time. Your policy will lapse if you do not pay the premium(s) within the time period(s) notified to you by the insurer. Aon reserves the right to receive interest and charge interest, collection costs and legal fees incurred in recovering overdue accounts. Part payment of your invoice will not amount to full and final settlement unless we have agreed to this in writing.

### Making a Complaint

Please contact your Aon client relationship manager or your local Aon office by telephone, email or in writing if you have any complaint in respect to Aon. If your Aon client relationship manager is not able to resolve your complaint, it will be referred to Aon's complaint manager for an independent review in accordance with Aon's internal complaint and dispute resolution procedures. Alternatively, you can contact Aon's complaint manager directly on 09 362 9000 or you can email details of your complaint to us in writing at [nzfeedback@aon.co.nz](mailto:nzfeedback@aon.co.nz). If your complaint remains unresolved, or if you are dissatisfied with Aon's response to your complaint, you may refer the matter to Financial Services Complaints Limited by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz) or calling 0800 347257.

## DECLARATION & AGREEMENT: TFA000329

### 1. I / We declare that:

- I / we agree that the quotation shall be the basis of the contract between me / us and the Company and I / we am / are willing to accept the terms, conditions and exclusions of these insurances.
- The property insured is not used for Business purposes
- All answers and information given and on any attachment are in every respect correct
- I / we authorise the disclosure of personal information held by any other party regarding my / our existing and previous insurances
- I / we agree to the Company releasing to other parties personal information regarding this insurance
- The home is not subject to any building restriction or notice of entry on certificate of title or LIM report
- The Sums Insured represent the full value of the property insured

### PLEASE READ AND ANSWER THESE QUESTIONS FULLY

### 2. Have you or any other person to be covered under this policy or any person who may benefit from this Insurance:

- Experienced any loss (whether or not a claim was made) for the type of insurance being applied for in the past 5 years or ever experienced any loss of \$5000 or more to any property?

NO ☐ YES ☐ If you have selected YES, please provide full details below

- Has any Insurer declined, cancelled, required withdrawal, imposed special terms on your insurance or refused a claim?

NO ☐ YES ☐ If you have selected YES, please provide full details below

- Is there any further information that may affect the acceptance of this insurance? (eg Bankruptcy, insolvency, Criminal activity or associations or convictions, or any other circumstances giving greater than normal risk of loss. Note this is not an exhaustive list)

NO ☐ YES ☐ If you have selected YES, please provide full details below

### 3. Privacy Act 1993:

Pursuant to the Privacy Act 1993 the following is brought to your attention:

- The Quotation / Policy collects personal information about you
- The information is collected to evaluate the insurance you seek
- The intended recipients of the information are Aon New Zealand, the underwriters of the insurance, the reinsurers of this insurance, any agent of the above, and Insurance Claims Register Limited.
- The information is being collected and held by Aon New Zealand, PO BOX 2845, Wellington.
- The collection of this information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory.
- The failure to provide this information may result in YOUR application for insurance being void from the beginning.
- YOU have rights of access to, and correction of, this information. (Subject to the provisions of the Privacy Act 1993)

Signature of Applicant

Date

Signature of Joint Applicant

Date

...../...../.....

...../...../.....

# DIRECT DEBIT AUTHORITY

I/We authorise you until further notice in writing to debit my/our account with you all amounts which

**Aon New Zealand**

(hereinafter referred to as the Initiator)

The registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/We acknowledge and accept that the bank accepts this authority only upon the conditions listed on the reverse of this form.

## AUTHORISATION CODE

0	1	0	6	6	6	3
---	---	---	---	---	---	---

## AUTHORITY TO ACCEPT DIRECT DEBITS

(Not to operate as an  
assignment or agreement)

NAME:

BANK NAME:

BRANCH NAME:

## BANK ACCOUNT FROM WHICH PAYMENTS ARE TO BE MADE:

--	--

Bank

--	--	--	--

Branch

--	--	--	--	--	--	--	--

Account

--	--	--

Suffix

## BRANCH ADDRESS:

## INFORMATION TO APPEAR ON MY/OUR STATEMENT:

--

PAYER PARTICULARS

TFA000329

PAYER CODE

--

PAYER REFERENCE

AUTHORISED SIGNATURE(S):

DATE:

/ /

## CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

### 1. The Initiator:-

- The Initiator undertakes to give written notice to the Acceptor of the commencement date, frequency and amount at least 10 calendar days before the first Direct Debit is drawn (but not more than 2 calendar months).  
Where the Direct Debit system is used for the collection of payments which are regular as to frequency but variable as to amounts, the Initiator undertakes to provide the Acceptor with a schedule detailing each payment amount and each payment date.  
In the event of any subsequent change to the frequency or amount of the Direct Debits, the Initiator has agreed to give written advance notice at least 30 days before the change comes into effect.
- May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

### 2. The Customer may:-

- At any time, terminate this Authority as to future payments by giving written notice of termination to the Bank and to the Initiator.
- Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
- Where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without notice being given in terms of clause 1(a) above, request the Bank to reverse or alter such Direct Debit initiated by the Initiator by debiting the amount of the reversal or alteration of a Direct Debit back to the Initiator through the Initiator's Bank. PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account.

### 3. The Customer acknowledges that:-

- This authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.
- In any event this authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this authority. Any other disputes lies between me/ us and the Initiator.
- The Bank accepts no responsibility or liability for the accuracy of information about Direct Debits on Bank Statements.
- The bank is not responsible for, or under liability in respect of:-
  - Any variations between notices given by the Initiator and the amounts of Direct Debits.
  - The Initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
- Notice given by the Initiator in terms of clause 1(a) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for the payment is a person other than me/us.

### 4. The Bank may:-

- In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
- At any time terminate this Authority as to future payments by notice in writing to me/us.
- Charge its current fees for this service in force from time to time.