

24 September 2023

Thanks for
being with us.



On your side

Mr & Mrs Peter & Kim Oliver
77A Johnsons Road
RD 1
Upper Hutt 5371

Your insurance is
due for renewal on

22 October 2023

Dear Mr & Mrs Peter & Kim Oliver

Your policy is due for renewal on 22 October 2023

Thanks for insuring with AMI. Your policy is due to renew soon, so we've enclosed your new policy documents with all the details of your cover. Pop these in a safe place, so you can find them easily if you need to make a claim.

What you need to do now

- Check your Policy Schedule for any changes we've made and ensure your specific needs are covered. Any changes that have been made will apply once your policy renews.
- Check your total sum insured is up-to-date and you've accounted for extra things you've bought, or the cost of inflation if you had to buy the things you already own again. It's important you're not underinsured, so use our Contents Sum Insured calculator at ami.co.nz/contents-sum-insured.
- Let us know if anything's changed at your end so we can talk about your needs and update your cover.
- **Simply pay your premium by the due date** – your new policy will automatically begin to cover you once you've paid. You can find all the details of your premium in your Premium Advice.

What's affecting insurance prices?

Insurance premiums are influenced by factors like where you live and the increasing cost of replacing lost or damaged items. We're also seeing an increasing frequency of extreme weather events that are leading to an increase in claims.

Insurance premiums are reviewed and calculated each year to account for any changes to the cost of providing cover. Trends in the number and types of claims made in previous years, and what this means for future forecasts, is accounted for too. These reviews ensure you pay a fair and sustainable price for your insurance, so we can be there for you now and into the future. Find out more about insurance prices at ami.co.nz/premiums.

Ways to save

Everyone's situation is unique. There are a few different ways you can save on your premiums while ensuring you stay insured should the worst happen. Our team can review your insurance with you and find tailored solutions to suit your needs. Find out more at ami.co.nz/ways-to-save, or please call us on 0800 100 200, if you're having difficulty making ends meet.

We've stood alongside our customers in the face of many events for over 90 years, and we want to assure you we're here to support you, now and into the future.

If you've got any questions or would like more information, visit ami.co.nz or call us on 0800 100 200.

The team at AMI





Premium advice

Tax invoice

Mr & Mrs Peter & Kim Oliver
77A Johnsons Road, RD 1, Upper Hutt 5371

Insured asset

The household goods and personal effects at 77A Johnsons Road, RD 1, Upper Hutt

Policy type

Premier Contents

Policy number

0033722C01

Payment frequency

Annual

Payment method

Direct Debit

Period of cover

From 12.00am 22/10/2023 to 12.00am 22/10/2024

Please note:

This document sets out the details of the premium for this policy and becomes a tax invoice when paid.

Discounts included in AMI premium:

- Multisaver 3 discount

Premium based on an excess of \$250.

Please read your Policy Schedule for further details of insured assets, their sums insured and excesses.

GST No. 51-860-403

AMI premium

\$898.42

Policy options

Cover for business equipment

included

Sub-total of policy options

\$0.00

Government charges

Fire Service Levy

\$21.20

Total premium excluding GST

\$919.62

Goods and Services Tax

\$137.94

Total premium including GST

\$1,057.56

The instalment amount of **\$1,057.56** will be Direct Debited on **22 October 2023**.

Note: This document may not account for any overdue amount owing on this policy, nor any credits on this policy.

AMI Payment Advice

Mr & Mrs Peter & Kim Oliver
77A Johnsons Road
RD 1
Upper Hutt 5371

Policy number:

0033722C01

Customer reference:

0033722

Amount due:

\$1,057.56

Due date:

22 October 2023

Amount paid: \$

Issued: 24/09/2023

ami.co.nz





Policy schedule
Premier Contents Policy

Customer
Mr & Mrs Peter & Kim Oliver

Insured asset
The household goods and personal effects at 77A Johnsons Road, RD 1, Upper Hutt

AMI reference 0033722C01	Period of cover 22/10/2023 to 22/10/2024
------------------------------------	--

Contents sum insured	\$87,400
-----------------------------	-----------------

Excesses applicable
Your excess is the first amount you must pay towards the cost of any claim you make.

Excess on any claim unless specifically mentioned below or in your policy wording.	Excess \$250
--	-------------------------------

No excess applies to certain sections of your policy, please refer to your policy wording and any Special Terms included in this Policy Schedule.

7086904 01056 02 01714



IMPORTANT: This schedule forms part of your policy and replaces any previous schedule. Please refer to www.ami.co.nz/policy-documents for a copy of the policy wording that accompanies this contract.
Please keep it with your policy. If any of the above details are incorrect, please contact us.

03 March 2024

Thanks for
being with us.



On your side

Mr & Mrs Peter & Kim Oliver
77A Johnsons Road
RD 1
Upper Hutt 5371

Your insurance is
due for renewal on

31 March 2024

Dear Mr & Mrs Peter & Kim Oliver

Your policy is due for renewal on 31 March 2024

Thanks for insuring with AMI. Your policy is due to renew soon, so we've enclosed your new policy documents with all the details of your cover. Pop these in a safe place, so you can find them easily if you need to make a claim.

What you need to do now

- Check your Policy Schedule for any changes we've made and ensure your specific needs are covered. Any changes that have been made will apply once your policy renews.
- Check your total sum insured is up-to-date and truly reflects the cost to rebuild your home. It's important you're not underinsured, so use our Home Sum Insured calculator at ami.co.nz/house-insurance/sum-insured.
- Let us know if anything's changed at your end so we can talk about your needs and update your cover.
- **Simply pay your premium by the due date** – your new policy will automatically begin to cover you once you've paid. You can find all the details of your premium in your Premium Advice.

What's affecting insurance prices?

Insurance premiums are influenced by factors like where you live, the construction and age of your home, your sum insured, past claims and the types of assets you insure. At this renewal, there are two main reasons your premium is likely to change:

- Inflation has increased the costs to rebuild and repair homes.
- We're seeing an increasing frequency of extreme weather events that are leading to an increase in claims.

Insurance premiums are reviewed and calculated each year to account for any changes to the cost of providing cover. Trends in the number and types of claims made in previous years, and what this means for future forecasts, is accounted for too. These reviews ensure you pay a fair and sustainable price for your insurance, so we can be there for you now and into the future. Find out more about insurance prices at ami.co.nz/premiums-information.

Ways to save

Everyone's situation is unique. There are a few different ways you can save on your premiums while ensuring you stay insured should the worst happen. Our team can review your insurance with you and find tailored solutions to suit your needs. Find out more at ami.co.nz/ways-to-save, or please call us on 0800 100 200, if you're having difficulty making ends meet.

We've stood alongside our customers in the face of many events for over 90 years, and we want to assure you we're here to support you, now and into the future.

If you've got any questions or would like more information, visit ami.co.nz or call us on 0800 100 200.

The team at AMI





Policy schedule

Premier House Policy

Customer

Mr & Mrs Peter & Kim Oliver

Insured asset

The house situated at 77A Johnsons Road, RD 1, Whitemans Valley, Upper Hutt

Floor area of dwelling including basement/attached garage - 204m²Floor area of detached garage and outbuildings - 36m²

Number of dwellings - 1

AMI reference

0033722D02

Period of cover

31/03/2024 to 31/03/2025

House sum insured

\$813,400

Total sum insured

\$813,400

Optional covers selected by you

No excess for glass or sanitary fixtures claims

Excesses applicable

Your excess is the first amount you must pay towards the cost of any claim you make.

Excess on any claim unless specifically mentioned below or in your policy wording.

Claims under Cover for your house for natural disaster damage (as defined in the Earthquake Commission Act 1993) to items not covered by the Earthquake Commission.

Excess

\$400

\$5,000

No excess applies to certain sections of your policy, please refer to your policy wording and any Special Terms included in this Policy Schedule.

Interested parties

ANZ Bank New Zealand Limited

Private Bag 92210, Victoria St West, Auckland 1142, NEW ZEALAND

IMPORTANT: This schedule forms part of your policy and replaces any previous schedule. Please refer to www.ami.co.nz/policy-documents for a copy of the policy wording that accompanies this contract.

Please keep it with your policy. If any of the above details are incorrect, please contact us.





Premium advice

Tax invoice

Mr & Mrs Peter & Kim Oliver
77A Johnsons Road, RD 1, Upper Hutt 5371

Insured asset

The house situated at 77A Johnsons Road, RD 1, Whitemans Valley, Upper Hutt

Policy type

Premier House

Policy number

0033722D02

Payment frequency

Annual

Payment method

Direct Debit

Period of cover

From 12.00am 31/03/2024 to 12.00am 31/03/2025

Please note:

This document sets out the details of the premium for this policy and becomes a tax invoice when paid.

Discounts included in AMI premium:

- Multisaver 3 discount

Premium based on an excess of \$400.

Please read your Policy Schedule for further details of insured assets, their sums insured and excesses.

GST No. 51-860-403

AMI premium

\$2,787.17

Policy options

No excess for glass or sanitary fixtures claims

\$42.45

Sub-total of policy options

\$42.45

Government charges

Fire Service Levy

\$106.00

Earthquake Commission Levy

\$480.00

Total premium excluding GST

\$3,415.62

Goods and Services Tax

\$512.34

Total premium including GST

\$3,927.96

The instalment amount of **\$3,927.96** will be Direct Debited on **31 March 2024**.

Note: This document may not account for any overdue amount owing on this policy, nor any credits on this policy.

AMI Payment Advice

Mr & Mrs Peter & Kim Oliver
77A Johnsons Road
RD 1
Upper Hutt 5371

Policy number:

0033722D02

Customer reference:

0033722

Amount due:

\$3,927.96

Due date:

31 March 2024

Amount paid: \$

