



Date	27 September 2021
Policy number	AMV014115849
Period of insurance	28 January 2021 to 28 January 2022

Policy Schedule

Thanks for insuring your vehicle with us. Here's your policy schedule which outlines what's insured, and you should read it together with your policy document found at aainsurance.co.nz/policy-documents so you know what's included in your cover. The changes you have asked for have been made effective from **27 September 2021**. Please ensure you read this information and our Privacy Policy carefully and notify us if anything is incorrect or incomplete. If you need to make changes, call us on **0800 500 213** and we'll help you put things right.

Who's insured

Wang-Gil Kim*

Mi-Ja Kang

*Main Policy Contact

About your vehicle

Vehicle

2004 Honda Stream Wagon 7st 5dr Auto 4sp 1.7i (I
Rego: HED596

Legal liability

\$20 million

Vehicle address

95 Totaravale Drive
Totara Vale, Auckland 0629

Vehicle use

Private

Interested party

None

Providing accurate and up-to-date information

Your policy with us relies on the accuracy of the information supplied by you, or any person on your behalf. You must provide full and accurate information and answer all questions we ask you honestly, correctly, and completely.

You must also tell us if any of the information changes.

You must tell us immediately if any of the following happen:

- you, any driver, or anyone covered by this policy are convicted of any criminal or driving offence
- you, any driver, or anyone covered by this policy have a licence suspended, endorsed or cancelled
- you, any driver, or anyone covered by this policy have any insurance policy or claim avoided, declined, cancelled or not renewed
- you change the address where your vehicle is kept
- you replace your vehicle
- your vehicle use changes from what is shown on your policy schedule
- you add, change or remove any modifications to your vehicle.

See your policy document for full details.

Your policy document can be found online at aainsurance.co.nz/policy-documents

Excess details

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

Third party excess.....\$500

The following additional excesses only apply under certain circumstances:

Listed driver under age 25..... \$550

Inexperienced driver..... \$400

For drivers 25 years of age or over, who have less than two years driving experience.

Unlisted under age 25 driver \$2500 (no other excess applies)

About the drivers

Main driver: Wang-Gil Kim

Other driver: Mi Ja Kang

Our Financial Strength Rating

AA Insurance Limited has an **A+ Strong Insurer Financial Strength Rating** given by Standard and Poor's (Australia) Pty Ltd.

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 Selective Default	D Default
R Regulatory Supervision	NR Not Rated

The rating from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show the relative standing within the major rating categories.

For more information on the above summary of our rating, please visit

spratings.com/understanding-ratings

Privacy Policy

By taking out an insurance policy with AA Insurance:

- You agree to us collecting, holding, using and sharing your information for the purpose of conducting our business, managing claims and providing you with insurance products and services.
- You agree to us sharing your information with, and obtaining your information from other insurance companies, the Insurance Claims Register Ltd, assessors, investigators, suppliers and any other parties that we consider necessary to evaluate and administer any insurance and/or claims.
- You agree to us and our Partner organisations (such as Suncorp New Zealand and the New Zealand Automobile Association Incorporated) and our affiliated organisations sharing your information for the purpose of conducting marketing analysis, market research and sending you information about products and services. This may occur by post, email, SMS or any other means. You can change your preferences at any time by contacting us.
- When you give us information about another person (for example, when a policy is held in a joint or company name), you confirm that you are authorised to do so, and will provide them with a copy of all documentation, including this Privacy Policy.
- We may record and monitor our calls and communications with us for validation, training and quality assurance purposes.
- The information you give us may be stored in electronic format, including in Cloud storage. We will always do our best to ensure your information is securely stored, whether in New Zealand or overseas.
- You can ask us for access to, and correction of information we hold about you at any time pursuant to the Privacy Act.

We're here to
get things sorted.

0800 500 213

aainsurance.co.nz