

Howick

Shop 423, Pakuranga Plaza Aylesbury St
P O Box 51698
Howick
Auckland 2140

Phone (09) 262-4965
Fax
Email Info@ami.co.nz

15 August 2019

Mr Bin Luo
2 Mellons Bay Road
Howick
Manukau 2014

Dear Mr Luo

Customer reference: 4247323
Policy type: Third Party Private Vehicle

Here is your policy documentation

Thanks for choosing AMI for your insurance. We've enclosed your policy documentation, which provides details of your cover. Remember to keep it in a safe place.

What you need to do now

Please read and check your policy documentation and get in touch if you have any questions about the type and extent of your cover. This is really important, because if anything isn't right this could cause difficulties at a later stage and it could mean we are unable to pay your claim.

The Premium Advice provides details about the premium to be paid. Please pay by your due date to ensure your cover continues.

Remember, we're right here

Important stuff at your fingertips

You can now view your policy documents at My AMI*, your online account. Go to ami.co.nz to set up your account and view your policies in one place. Or download the AMI app from the App Store or Google Play

Easy ways to pay

You can pay your insurance online at ami.co.nz/pay, or set up a direct debit payment

We're local like you

After 90 years experience, we still enjoy chatting face-to-face. Go to ami.co.nz/contact to find a local store near you.

Cancelling your cover

In addition to any rights to cancel contained in these policy documents, you can also cancel this policy within 5 working days of receiving this agreement, by giving us a call. We'll give you a full refund of any premiums paid. If you've got any questions or would like more information, visit my team at your local AMI store, or call us on **0800 100 200**.

Yours sincerely

Vivian Zhou
Manager, Howick

*At the moment you can view your vehicle, house and contents policies in My AMI. However, if your policy is under the name of an organisation or body corporate it can't be viewed online.

AMI Insurance

Howick
Shop 423, Pakuranga Plaza
Aylesbury St
P O Box 51698
Howick
Auckland 2140

Phone 092624965



Policy Schedule

Third Party Private Vehicle Policy

Mr Bin Luo
2 Mellons Bay Road
Howick
Manukau 2014

Policy Number
M0014559944

Period of Insurance
From 15 August 2019
To 15 August 2020

Particulars of Insured Vehicle
2005 Honda Odyssey HKQ389

Purpose of Use
Private

The Following Sections of your Car Policy apply

Cover for additional costs
Bonus cover
Cover if you damage other people's property (Legal liability)

Excesses Applicable

Main Driver Information follows.

You must contribute the amount shown below towards the cost of any claim under the Policy Section "Cover if you damage other people's property":

	Excess
Main Driver: Bin Luo	\$400

For any drivers not named in the Policy Schedule:

	Excess
Driver aged 25 years and over	\$400
Driver aged 21-24 years	\$650
Driver aged 16-20 years	\$900
Drivers licenced less than 12 months	\$250

Additional excess:

For all other claims, the policy excess of \$400 applies.

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 document 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 B Luo
2 Mellons Bay Road, Howick, Manukau 2014

Insured asset

2005 Honda Odyssey HKQ389

Policy type

Third Party Private Vehicle

Policy number

M0014559944

Period of cover

From 3.10pm 15/08/2019 to 12.00am 15/08/2020

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:

- No claims bonus of 60%

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

GST No. 51-860-403

AMI premium	\$172.08
Total premium excluding GST	\$172.08
Goods and Services Tax	\$25.81
Total premium including GST	\$197.89

Direct debit details

Person authorising payment:

Bin Luo

Date authority given:

15 August 2019

Name of the bank:

The National Bank of New Zealand

Bank account name:

Bin Luo Li An

Bank account number:

06 0229 00961766 000

Initiator:

AMI Insurance

Authorisation code:

0606596

Payment frequency:

Monthly

The instalment amount of **\$16.39** will be Direct Debited on **15 August 2019**.

Tear off

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

Mr B Luo
2 Mellons Bay Road
Howick
Manukau 2014

Policy number:	M0014559944
Customer reference:	4247323
Amount due:	\$16.39
Due date:	15 August 2019
Amount paid: \$	

Keep us in the loop

You'll need to tell us if there is anything that may affect this policy that we don't already know about. If you don't tell us, then your insurance may not be valid and you may not be covered if you ever need to make a claim.

Example of things you should tell us about are:

Any instance of insurance being declined, cancelled, refused or having special conditions imposed in the last 5 years;

Accidents or losses over the last 5 years and convictions in the last 7 years;

Any change in circumstances that may increase the risk of a claim.

Please call us on **0800 100 200**, if you're not sure what issues might affect your insurance. We treat all information you give us in accordance with the Privacy Act 1993.

Easy way to pay

It's simple to pay your premium by direct debit or online banking. With direct debit you can choose to pay by either bank account or credit/debit card. And with online banking your bank already has our account details, so all you'll need is your Customer reference. Just visit ami.co.nz/faq to find out more.

Specific conditions relating to notices and disputes

I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:

- I don't receive a written notice of the amount and date of each direct debit from the initiator, or
- I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

I may ask my bank to reverse a direct debit up to 9 months after the date the initiator sent the first direct debit under the authority if I am not reasonably satisfied that the authority authorised my bank to debit my account with the amount of the direct debit.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- the dates of the debits, and
- the amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice:

- no less than 30 calendar days before the change, or
- if the initiator's bank agrees, no less than 10 calendar days before the change.

The initiator may also send a direct debit if you have:

- asked the initiator to send it, and
- agreed the amount of the direct debit

Where you have asked the initiator to send a direct debit, the initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.

If the bank dishonours a direct debit but the initiator sends the direct debit again within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

AMI abides by the Insurance Council of New Zealand 'Fair Insurance Code'. Call us toll free on **0800 100 200** for a copy.

Howick

Shop 423, Pakuranga Plaza Aylesbury St
P O Box 51698
Howick
Auckland 2140

Phone (09) 262-4965

15 August 2019

Instalment schedule

Customer name

Mr Bin Luo

Payment method

Direct Debit

Monthly instalments

Future instalment date	Policy number	Insured asset	Policy instalment amounts	Total for instalment date
15/08/2019	M0014559944	2005 Honda Odyssey HKQ389	\$16.39	\$16.39
15/09/2019	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/10/2019	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/11/2019	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/12/2019	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/01/2020	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/02/2020	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/03/2020	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/04/2020	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/05/2020	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/06/2020	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50
15/07/2020	M0014559944	2005 Honda Odyssey HKQ389	\$16.50	\$16.50

The instalment amounts may vary slightly. This occurs when the premium cannot be divided equally by the number of instalments over the period of cover.

The total instalment amount will be deducted from your account on the instalment date.

Note: This form shows the details of your remaining individual premium instalments and is not an invoice.

Proposal for vehicle insurance



Branch / Agency Howick
Customer Reference 4247323
Policy Number M0014559944

customer details

Mr Bin Luo
2 Mellons Bay Road
Howick
Manukau 2014

Contact 1	02108063825	Contact 2	
Age	41	Occupation	Employed - Other

vehicle & driver details

Year Make, Model and Type
2005 Honda Odyssey Absolute WAGON

Registration No.	Vehicle ID No.	Purchase Date	Purchase Price
HKQ389	7AT08G61X14108021	15/08/2019	\$3,300

- | | | |
|----|--|-----|
| 1. | Is the vehicle used for commercial purposes? | No |
| 2. | Is the vehicle leased? | No |
| 3. | Will the vehicle be used for Motorsport or Racing? | No |
| 4. | What is the vehicle weight?
<= 3.5 tonne | |
| 5. | Does the vehicle have any modifications? | No |
| 6. | Does your vehicle have Accessories with a total value of \$1,500 or more? | No |
| 7. | Are you the registered owner of the vehicle? | Yes |
| 8. | At what address will the vehicle be parked at night?
2 Mellons Bay Road Howick Manukau 2014 | |

9. Who will be the main drivers of this vehicle?

Gender	Age	Licence	Type of Licence	Years	Additional Excess	Total Excess
Bin Luo Male	41	Yes	Overseas China	5+ yrs	\$0	\$400

policy details

Period of insurance: From 3.10pm 15/08/2019 to 12.00am 15/08/2020

Cover Type: Third Party Only

additional details

10. Have you or any other policyholder, held previous motor insurance in your own name, or jointly with any other policyholder or in the name of an entity such as a business or trust? Yes

Overseas Insurer - Rest of Asia, 01/01/2010, 15/08/2019

11. In the last 5 years have you, your partner or spouse, or any other person who to your knowledge will use or have access to this vehicle had any vehicle that you owned or controlled damaged, either as a result of an accident, fire, theft or other occurrence, whether or not an insurance claim was made? No

12. In the last 5 years have you, your partner or spouse, or any other person who to your knowledge will use or have access to this vehicle had an insurance claim declined? No

13. In the last 5 years have you, your partner or spouse, or any other person who to your knowledge will use or have access to this vehicle had a conviction or been fined or are awaiting prosecution for any motoring offence (other than parking)? No

14. In the last 5 years have you, your partner or spouse, or any other person who to your knowledge will use or have access to this vehicle had insurance cancelled or renewal refused? No

-
- | | |
|---|----|
| 15. In the last 7 years have you, your partner or spouse, or any other person who to your knowledge will use this vehicle, committed a criminal offence or been convicted of, or awaiting prosecution for, a criminal offence?
Note: Failure to disclose full details may invalidate your policy and/or debar any claim. | No |
|---|----|
-

declaration

I confirm that:

1. The information given is entirely true and correct and that I have not withheld any information relevant to the acceptance of this insurance. Where I have given information about someone else, I confirm that I have their permission to do so and that their information may be treated in the same way as mine.
2. Where any information I have provided is incorrect or has been withheld, AMI Insurance, its successors and assigns may reduce my claim or treat my policy as void from the outset.
3. Where I have disclosed now, or in the past, convictions that have been concealed by the Criminal Records (Clean Slate) Act 2004, I acknowledge that such disclosure was voluntary.
4. AMI, a business division of IAG New Zealand Limited and the other companies within the IAG New Zealand Limited Group (together the "IAG Group"), is authorised to:
 - a. Obtain from any other person, including other members of the IAG NZ Group and Southern Response Earthquake Services Limited ("Southern Response") information about my insurance history (including information related to claims) or any other matter relevant to this policy, or additional or future insurance I might take out with AMI or other members of the IAG NZ Group and use and disclose such information for the purposes of IAG NZ Group's insurance business in accordance with its applicable privacy policy;
 - b. Disclose to any other party, including other members of the IAG NZ Group, information about this policy or previous or future insurance with the IAG NZ Group, if the person making the request is entitled to the information or if the IAG NZ Group determines at its discretion that the person is properly acting on my behalf and that the disclosure of the information will be to my benefit;
 - c. Disclose information that the IAG NZ Group has collected or collects about me, to Southern Response for the purposes of Southern Response evaluating, processing, managing and settling any claims, and any matters that are necessary for, or incidental to, such purposes and other insurance purposes, in accordance with Southern Response's privacy policy; and
 - d. Send me commercial electronic messages (e.g. texts, emails and faxes) for any of the purposes set out in AMI's privacy policy, including the marketing to me of products and services of the IAG NZ Group.

5. I understand this information is obtained and will be held by the IAG NZ Group at 1 Fanshawe Street, Auckland for the purposes of considering whether to provide insurance to me and to administer my insurance policy, and may also be used to tell me about other products offered by the IAG NZ Group.
6. I am aware that the Privacy Act 1993 entitles me to have access to and request correction of this information.

Any question not answered will be taken in the negative.

QFE Disclosure Statement

AMI Insurance

IAG New Zealand Limited QFE Group



Date: 14 December 2015

It is important that you read this information

It is general information which will help you to compare financial advisers and choose the one that best suits your needs.

Your insurance is underwritten by AMI Insurance (**AMI**), a business division of IAG New Zealand Limited (**IAG**). IAG New Zealand Limited (**IAG**) is a Qualifying Financial Entity (**QFE**) under the provisions of the Financial Advisers Act 2008.

Phone: 09 969 6000
Email: info@ami.co.nz
Physical address: 1 Fanshawe Street, Auckland 1010
Postal address: Private Bag 92130, Auckland 1142

You can check this information on the Financial Service Providers Register at **www.fspr.govt.nz**.

As a QFE, IAG is licensed to take responsibility for its advisers (including AMI advisers) and to ensure that they exercise due care, diligence and skill when providing financial advice to you. IAG's QFE license means that IAG's QFE advisers do not have to be individually registered or authorised. IAG's QFE advisers can provide personalised advice about general insurance and warranty products.

Should you have a concern or complaint about our service, here is some information that can provide you with assistance:

If you have a concern or complaint, contact your Branch Manager on 0800 100 200.

If you are not satisfied with the outcome from the step above, contact the AMI Insurance Customer Advocate:

Phone: 0800 100 200
Email: info@ami.co.nz
Postal address: PO Box 2116, Christchurch 8140

In the event you have a dispute that cannot be resolved by direct communication with AMI, retail clients have free access to our licensed dispute resolution scheme, the Insurance & Financial Services Ombudsman Scheme (**IFSO Scheme**). You can contact the IFSO scheme at:

Phone: 0800 888 202
Email: info@ifso.nz
Postal address: Office of the IFSO,
PO Box 10-845, Wellington 6143

IAG is licensed and regulated by the Financial Markets Authority (**FMA**). You can obtain information about financial advisers from the FMA. You may also report information to the FMA about IAG and its financial advisers at:

Phone: 0800 434 567
Physical address: Level 2, 1 Grey Street, Wellington
Postal address: PO Box 1179, Wellington 6140

Insurer financial strength rating

AMI is a business division of IAG New Zealand Limited, which has a financial strength rating of **AA-** from Standard & Poor's (Australia) Pty Ltd.

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. A full description of this rating scale can be obtained from **www.standardandpoors.com**.