

Certificate of Insurance

For your Landlord's House

Your cover

Landlord's House insurance - Plus cover

Insured	Amit Arora
Situation	41 Factory Road Belfast Christchurch 8051
Period of insurance	22 May 2025 to 22 May 2026
Built	2000
Type of building	Brick veneer
Who lives there?	Tenants
Insured for replacement value	Up to the sum insured of \$810,143
Includes NHCover of	\$345,000
Floor area	Main building 230 square metres
Discounts	Member discount

Your excess

Your excess is \$2,500

Additional excesses

An additional excess of \$2,000 applies to all claims for methamphetamine decontamination.

An additional excess of \$500 applies to all claims for deliberate damage.

An additional excess of \$5,000 applies to all claims for damage caused by a natural hazard to any driveway, path, fence, swimming or spa pool.

An additional excess of \$1,000 applies to all claims if your house has been unoccupied for more than 90 consecutive days. This additional excess does not apply if your house is shown as a holiday home on this certificate of insurance.

What you need to tell us

We trust our customers to be honest and fair with us. In turn, you can trust that we'll treat you fairly when you need to claim. All you need to do is answer the questions we ask truthfully, accurately and completely and let us know immediately if any of your answers or details in this certificate change. Remember to answer for everyone who drives your vehicle, uses your property, or lives at the situation. If you don't keep us up to date, it could affect your claim or cover.

Go to info.trademeinsurance.co.nz/disclosure to answer or update your answers to the questions below.

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| 1. | In the last seven years have you or any other person to be covered by this policy had a claim declined or a policy avoided? | No |
| 2. | Had insurance refused or cancelled by an insurance company or had any special terms applied (other than non-payment of premiums)? | No |
| 3. | In the last seven years have you or any person to be covered by this policy committed, been charged with, or been convicted of any of the following: fraud, arson, burglary or theft, wilful damage, sexual offence or drug conviction (other than cannabis possession)? | No |
| 4. | In the last three years have you, or any person to be covered by this policy, suffered loss or damage to a house? | No |

Your policy wording

You can find your policy wording at the link below:

info.trademeinsurance.co.nz/pw/tmi-landlords-plus-09-24.pdf

The legal details

This certificate shows what is covered during the period of insurance. The insured items are subject to the policy terms and conditions in your policy wording detailed above. Any details in this certificate take priority over the policy wording. **Please keep this copy for your records.**

Landlord's responsibilities

As a landlord, you have some responsibilities that you must meet. These are listed in your policy wording. Please make sure you read and understand them.

Underwriter

This policy is underwritten by Tower Limited.

Privacy

Trade Me Insurance has set out how it holds, uses and stores your personal information in its privacy policy. You can find the policy here: trademeinsurance.co.nz/privacy-policy

Financial Strength Rating

Tower Limited has an A- (Excellent) Financial Strength Rating issued by A.M. Best Company. The rating scale is: A++, A+ (Superior), A, A- (Excellent), B++, B+ (Good), B, B- (Fair), C++, C+ (Marginal), C, C- (Weak), D (Poor), E (Under Regulatory Supervision), F (In Liquidation), S (Rating Suspended).

For the latest rating, together with an overview of the rating process and rating methodologies, go to ambest.com

The Fair Insurance Code

Tower adheres to the Insurance Council of New Zealand's "Fair Insurance Code".

Additional information is available from icnz.org.nz