



# harper

The Real Estate Collective

## *Insurance Quote*

This information has been supplied by the vendor or the vendor's agents.

Accordingly, The Network (REAA 2008) is merely passing over the information as supplied to us by the vendor or the vendor's agents. We cannot guarantee its accuracy and reliability as we have not checked, audited, or reviewed the information and all intending purchasers are advised to conduct their own due diligence investigation into the same. To the maximum extent permitted by law The Network Licensed (REAA 2008) do not accept any responsibility to any person for the accuracy of the information herein.



## House Insurance Quote

Please see the attached house insurance quote which has been provided to Bronwyn Williams for this listing.

Attached is a current insurance quote from ANDO. If you are successful with the purchase, I would be more than happy to take the house to the market and ensure you have the most competitive and comprehensive insurance cover for this house.

Please be aware that this current quote is valid in Bronwyn's name. Each individual must apply for insurance on their own and go through a duty of disclosure with the insurance company assessing the individuals moral risk and previous insurance and financial history. The quote is also based on the property having no current earthquake damage and no new information coming to light. If you think that any of the above will impact your ability to get insurance, please contact me on the information below.

I am experienced in dealing with houses in the Canterbury region and the challenges that come with insuring properties in Christchurch. Business Insurance Limited are a small boutique Insurance Brokerage which provide traditional service with new age solutions. We specialise in all personal and business insurance needs.



Matt Hay  
Personal Lines Broker  
027 223 1202  
[matt@bil.co.nz](mailto:matt@bil.co.nz)

### Business Insurance Limited

Main Line 03 337 2245

Level 2, 83 Victoria Street, Central, Christchurch

PO Box 669, Christchurch 8140

[www.B.I.L.co.nz](http://www.B.I.L.co.nz)

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 **INSURANCE  
ADVISERNET**  
Advice you can trust

# House Insurance Quote



You should read this document, together with **your policy wording** to make sure **you** understand **your** cover and that it meets **your** needs.

## The Insured

**Bronwyn Williams**

<b>Quote Number</b>	PER-Q0978511	<b>Wording</b>	ANDO HOU 0724
<b>Broker</b>	Business Insurance Limited - Christchurch	<b>Insurer</b>	The Hollard Insurance Company Pty Ltd

## House

<b>Location</b>	69 Bower Avenue, New Brighton, Christchurch, 8083		
<b>Year built</b>	1950	<b>Who lives in the house?</b>	Owner occupied
<b>Size of house (sqm)</b>	197	<b>Detached garage/carport (sqm)</b>	0
<b>Other detached outbuildings (sqm)</b>	0	<b>Number of self- contained buildings</b>	1
<b>Is the house used for business?</b>	No		
<b>Does the house have any unrepaired earthquake damage?</b>	No		
<b>Is the house well maintained, structurally sound, watertight, secure and free from existing damage or defects?</b>	Yes		
<b>Sum Insured</b>	\$890,000		

## Excesses

<b>Excess on any claim unless specifically mentioned below</b>	\$400
<b>Unoccupied excess</b>	\$1,000
<b>Natural Disaster excess</b>	\$5,000

*Please refer to the Natural Disaster benefit of your Policy wording for details*

## Clauses that amend the terms of your policy wording

### Advisernet House Addendum

The Ando Advisernet House Addendum (ANDO HOU ADV 0724) applies to this policy.

### Annual Charge

Total Charge	\$3,400.00
Natural Hazards Insurance Levy	\$480.00
Fire Service Levy	\$119.50
GST	\$599.92
Total Charge including levies and GST	<b>\$4,599.42</b>

## Terms and conditions

The following conditions apply:

- a) Terms are valid for 30 days from the date of this quote.
- b) The total charge shown is the annual charge (comprising premium and any other related policy fees).
- c) This offer of insurance is based upon the information that has been provided to us for the purpose of underwriting. Should any of this information contain errors or omissions, or should new information become available which might alter our perception of the risk we reserve the right to alter the terms and/or price, or withdraw this offer entirely.
- d) Any variations to these terms are only valid if agreed to by Ando Insurance Group Limited in writing.
- e) Cover is not provided until Ando Insurance Group Limited confirms so in writing.
- f) If these terms are bound by Ando Insurance Group Limited, any placing slips and closings which are in variance to these terms, will not override the terms quoted above.

## Privacy Statement

For information on our Privacy Policy, please see [www.ando.co.nz/privacy-policy](http://www.ando.co.nz/privacy-policy)

## Who provides this insurance

This insurance is provided by The Hollard Insurance Company Pty Ltd. Administration of this insurance and claims handling services are managed by Ando Insurance Group Limited on behalf of The Hollard Insurance Company Pty Ltd.

The Hollard Insurance Company Pty Ltd is a licenced insurer in New Zealand under section 19 of the Insurance (Prudential Supervision) Act 2010.

## Financial Strength Rating

The Hollard Insurance Company Pty Ltd has a financial strength rating of A (Strong) issued by Standard & Poor's.

### The rating scale is:

<b>AAA</b> Extremely Strong	<b>BB</b> Marginal	<b>CC</b> Extremely Weak
<b>AA</b> Very Strong	<b>B</b> Weak	<b>C</b> Selective Default
<b>A</b> Strong	<b>CCC</b> Very Weak	<b>D</b> Default
<b>BBB</b> Good		

Further information on these ratings is available at [www.standardandpoors.com](http://www.standardandpoors.com)

An overseas policyholder preference applies. Under Australian Law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.