



Tower Limited
PO Box 90347, Victoria Street West, Auckland 1142

Tax Invoice

H Miller

2004 Nissan March
Car insurance - Third party fire and theft cover

Your policy number
P00006763506

Invoice date
22 January 2025

GST number
10 384 230

How you pay

You've chosen to pay by credit card. We'll deduct your payments on the dates shown below up until the renewal date of your policy.

You pay **Monthly**
From credit card **524651.....64**

Once you've paid the total amount, this becomes a tax invoice for the purposes of the Goods & Services Tax Act 1985.

Your total premium

Tower premium	\$391.80
Fire and Emergency levy	\$9.53
Goods & Services Tax	\$60.20
Total annual premium	\$461.53

Your payment schedule

Note: If you've made a recent payment it may not be reflected in your payment schedule.

On this date	We'll deduct this amount
1 March 2025	\$38.36
1 April 2025	\$38.47
1 May 2025	\$38.47
1 June 2025	\$38.47
1 July 2025	\$38.47
1 August 2025	\$38.47

On this date	We'll deduct this amount
1 September 2025	\$38.47
1 October 2025	\$38.47
1 November 2025	\$38.47
1 December 2025	\$38.47
1 January 2026	\$38.47
1 February 2026	\$38.47



2004 Nissan March
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cover

Your policy number
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Your cover starts on
27 February 2025

Certificate of Insurance

For your Car

Your cover

Car insurance - Third party fire and theft cover

Insured	Haruka Miller
Insured vehicle	2004 Nissan March
	Market value
Period of insurance	27 February 2025 to 27 February 2026
Usually parked at	93 Chelsea Street Linwood Christchurch 8062
Named driver	Haruka Miller
Discounts	Multi-policy discount
Interested party	None

Your excess

Your excess is \$500

Additional excesses

The following additional excesses will apply to claims while the vehicle is being driven by or is under the care or control of anyone:

1. Under 21 years of age - \$750
2. 21-24 years of age - \$500
3. 25 year old and over inexperienced driver - \$500. By inexperienced we mean a driver who has been licensed for less than two years.
4. International Driver Licence - \$1,000

These excesses do not apply to trailers insured under this policy. These excesses are cumulative.

Optional benefits you have selected

Windscreen and window glass excess buy-out

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 tower.co.nz/disclosure to answer or update your answers to the questions below.

- | | | |
|----|--|----|
| 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. | In the last seven years have you or any other person to be covered by this policy 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 anyone who might drive the vehicle had their driving licence suspended or cancelled, or had a special condition added to their licence? | No |

Haruka Miller

- | | | |
|----|--|----|
| 1. | In the last three years has anyone who might drive the vehicle suffered loss or damage to a vehicle? | No |
|----|--|----|

Your policy wording

You can find your policy wording at the link below:

tower.co.nz/pw/car-tpft-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.**

Underwriter

This policy is underwritten by Tower Limited.

Privacy

Tower Limited has set out how it holds, uses and stores your personal information in its privacy policy. You can find the policy here: tower.co.nz/terms-and-conditions

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