



1 Fanshawe St
Auckland

GST number: 51-860-403

For all enquiries:

THAMES VALLEY INSURANCES LTD
P O BOX 379
THAMES
(07) 868-8846

TOTALLY THAMES INC
P O BOX 673
THAMES

Annual Schedule - TOTALLY THAMES INC

This annual schedule is an offer to renew an existing policy and is subject to all of the existing terms and conditions unless expressly varied by this schedule. Any placing slips or closings which are in variance to these terms will not override the terms quoted below unless expressly noted and agreed to by NZI in writing.

Date Issued: 25 Oct 2018
Policy number: 38-TV00951-BPK
The Insured: TOTALLY THAMES INC
Period of insurance 22/10/2018 to 22/10/2019

Policy Summary

			Sum Insured	Annual Premium
0001	BRD	Broadform Liability TOWN PROMOTER/SPECIAL EVENTS	\$2,000,000	\$672.75
Annual Premium		Total company premium		\$575.00
		Total company natural disaster premium		\$0.00
		Broker administration charge		\$10.00
		Government EQ Cover		\$0.00
		Fire Service Levy		\$0.00
		GST		\$87.75
		Total annual premium (Incl GST)		\$672.75

Insured: TOTALLY THAMES INC

Policy Number: 38-TV00951-BPK



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0001 Broadform Liability

Business TOWN PROMOTER/SPECIAL EVENTS

		Excess	Sum insured
Insured Item	Public and Products Liability	\$500	\$2,000,000
	Total Sum Insured		\$2,000,000

Important Information: Retroactive Date : 22/10/2010

Staff Numbers : 1

Turnover This Year (Est) : \$6,000.00

Broadform Liability

The excess applying to your policy is \$500 or the amount specified under each insuring clause

SPECIAL EVENTS ENDORSEMENT:

It is a condition of this policy that you must at all times:

1. Obtain and comply with any license, permit or consent required by any authorised body, crown agency or other entity which has jurisdiction over any special event organised, and
2. take all reasonable steps to ensure that contractors, sub-contractors or volunteers for the special event obtain and comply with any license, permit or consent required by any authorised body, crown agency or other entity which has jurisdiction over any organised special event, and
3. take all reasonable steps to ensure that all competitors and/or participants are aware of and comply with the rules of any special event.

No cover is provided for the liability of:

- (i) your contractor's, sub-contractor's and agents, or
- (ii) the participants, or
- (iii) competitors.

For the purpose of this endorsement the term

"special event" applies to any event.

Cover restricted to the following events:

- Wearable Arts (Thames)
- Trolley Derby (Thames)
- Fashion Extravaganza (Thames)

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-The Santa Parade (Thames)

-Brits at the Beach (Grahamstown Gathering)

Policy wording NZI Policy Wording BRD0318 applies to this risk

Financial Strength Rating

NZI is a business division of IAG New Zealand Limited which received a Standard and Poor's (Australia) Pty Limited financial strength rating of AA - ("Very Strong").

This means IAG NZ has a "Very Strong" claim paying ability, as you can see from the scale below. As a customer, this is important to you, as it is your reassurance that we will be able to pay out on your claims now and in the future.

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 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.

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com

Duty of Disclosure

When you apply for insurance you must tell us all the information you know (or could reasonably be expected to know) that would influence the judgement of a prudent underwriter:

- whether or not to accept your application, and
- if it is accepted, on what terms, and at what cost.

You also have this duty each time your insurance renews, and whenever you make any change to it.

Examples of information you may need to disclose include:

- any change in circumstances which increases the risk of a claim;
- any recent criminal offence or traffic offence;
- any cancellation, refusal to renew insurance, or imposing of special terms by another insurance company;
- any insurance claim you have made in the past.

Examples of information you do not need to disclose include:

- anything you have already told us, or that we should be expected to know in the ordinary course of our business;
- anything we say you do not need to tell us;
- anything that is common knowledge;
- anything that reduces the risk of a claim.

These examples are intended as a guide only. If you are not sure whether you need to disclose a particular piece of information, please ask.

If you fail to meet your duty of disclosure, the consequences can be serious. You may find that you never had any insurance cover at all.

When in doubt - disclose. Please remember that all information will be treated confidentially.

The following exclusions apply to your policy.

EXCLUSION - TERRORISM

Notwithstanding anything to the contrary contained in your policy, this policy does not insure any loss, liability, prosecution or expense of any type in connection with an act of terrorism, including in connection with controlling, preventing, suppressing, retaliating against, or responding to an act of terrorism.

"act of terrorism" includes any unlawful act, or preparation in respect of action, or threat of action designed to influence or coerce the government de jure or de facto of any nation or any political division therefore, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and that:

- (a) involves violence against one or more persons, or
- (b) involves damage to property, or
- (c) endangers life other than that of the person committing the action, or
- (d) creates a risk to health or safety of the public or a section of the public, or
- (e) is designed to interfere with or disrupt an electronic system.

EXCLUSION - ELECTRONIC DATA

Whenever your policy insures property of any kind, the following exclusion applies to your policy.

Notwithstanding anything to the contrary contained in your policy, this policy does not insure loss of or damage to Electronic Data, and any liability arising from this, from any cause whatsoever including, but not limited to, a Computer Virus.

This includes loss of use, reductions in functionality or any other associated loss or expense in connection with Electronic Data. However this exclusion does not apply to resultant physical damage to other Insured Property that results from that loss of or damage to Electronic Data, and which is not otherwise excluded.

"Electronic Data" means facts, concepts and information converted to a form useable for communications interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment. It includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

"Computer Virus" means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, which propagate themselves through a computer system or network of whatsoever nature. This includes but is not limited to 'Trojan Horses', 'Worms' and 'Time or Logic Bombs'.

EXCLUSION - BUILDING DEFECTS

Whenever your policy insures:

- property of any kind, or
- liability of any type,

the following exclusion applies to your policy.

Notwithstanding anything to the contrary contained in your policy, this policy does not insure loss, damage, liability, prosecution or expense of any type connected in any way with a building or structure being affected by:

1. moisture or water build-up or the penetration of external moisture or water, or
2. the action or effects of mould, fungi, mildew, rot, decay, gradual deterioration, micro-organisms, bacteria, protozoa, or any similar or like forms,

that is caused directly or indirectly by:

- (a) non-compliance with the New Zealand Building Code, or
 - (b) faulty design or faulty specification, including but not limited to faulty sequence, procedure or programme, or
 - (c) faulty materials, or
 - (d) faulty workmanship,
- when the building or structure was constructed, manufactured, altered, repaired, renovated or maintained.

This exclusion does not apply however to loss or damage that is caused by or directly arises from the leakage of internal pipes, internal water systems or internal cisterns.



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Tax Invoice - debit note

Annual Premium	Total Company Premium	\$575.00
	Broker Administration Charge	\$10.00
	Government EQ Cover	\$0.00
	Fire Service Levy	\$0.00
	GST	\$87.75
	Total annual premium (Incl GST)	\$672.75

This notice will become the Tax invoice - Debit note for the purposes of the Goods and Services Tax Act 1985 on full payment of the premium.



Please remove this section and send with your payment.

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Date Issued ▶ 25 Oct 2018
Please pay by ▶ 22 Nov 2018
Policy reference ▶ 38-TV00951-BPK
Full payment due ▶ \$672.75