



**NZI, a business division of IAG New Zealand Limited
Statutory Liability Insurance
Policy Schedule**

Policy Number: 6000036541
Ref: 1007640

Insured: **Justin(Judd) Cunningham**

Policy Wording: NZSL1215

Period of Insurance: From: 1 October 2017 - 4pm local time
To: 1 October 2018 - 4pm local time

Retroactive Date: Unlimited excluding known claims and circumstances

Date Proposal Form Submitted: 20 September 2017

Territorial Limits: New Zealand

Jurisdictional Limits: New Zealand

Professional Business: Sales & Promotion of Life, Investment & General Insurance products, Financial planning & Mortgage Brokering Services

Automatic Policy Extensions: Previous Subsidiaries Included

Limit of Indemnity: \$1,000,000 in the aggregate / \$5,000,000 in the aggregate shared over all Advisers

Excess: Nil inclusive of costs

Premium: As agreed

Signed on behalf of IAG New Zealand Limited:

Signed

21 September 2017
Date

IAG New Zealand Limited received a Standard & Poor's (Australia) Pty Ltd financial strength rating of AA-.

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.



Endorsements.

Policy Number	Name of Insured
6000036541	Justin(Judd) Cunningham

Endorsement	Endorsement Text
Financial Services Endorsement	<p>It is noted and agreed that Claims under the:</p> <p>Commerce Act 1986 Companies Act 1993 Fair Trading Act 1986 Financial Reporting Act 1993 Securities Act 1978 Securities Market Act 1988 Financial Advisers Act 2008 Financial Markets Conduct Act 2013 Including any amendments, enactments, or Statutory Regulations of such Acts are subject to:</p> <p>a) a sub-limit of \$500,000, inclusive of all Fines and Defence Costs, any one Period of Insurance shall apply, and b) an excess of \$10,000, inclusive of Defence Costs, shall apply.</p> <p>Nothing herein contained shall be held to vary, alter, waive or extend the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.</p>

**For and on behalf of
IAG New Zealand Limited**

Authorised Representative

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