ARTHUR J. GALLAGHER & CO (NZ) LIMITED
PWC BUILDING, 60 CASHEL STREET CHRISTCHURCH 8013
PO BOX 3020 CHRISTCHURCH 8140
P: +64 3 335 3060 | AJG.CO.NZ

CLIENT REFERENCE:	232-06F93
BROKER:	Craig Armstrong

Policy Schedule
Material Damage Insurance

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

THE INSURED	CLIENT NO.	COVER NO.
Templar Trust - Trustees Lesley & Norm Shipley, Melissa Shipley and Tracey MaCarron	232-06F93	1948538-003-01
THE INSURER	**% OF COVER**	**INSURER POLICY NO.**
Ando Insurance Group Ltd as agent for The Hollard Insurance Company Pty Ltd	100	COM-P0166014

PERIOD OF INSURANCE From 01/10/24 to 01/10/25 at 4:00pm; Local Standard Time

SCHEDULE OF PROPERTY INSURED

Location 6 Kingsford Smith Drive Southbrook Rangiora

Interested Party
ANZ Bank New Zealand Limited

Business Activity Landlord

Buildings	Reinstatement Value	$7,000,000
Location Total		$7,000,000
Total Sum Insured		$7,000,000

POLICY DETAILS

Policy Wording Crombie Lockwood Ando Agreed Material Damage Policy Wording February 2016 (Standard Endorsements incl. Cyber Jan 2022)

To obtain a copy of this policy wording please visit www.ajg.co.nz/policy-documents and enter the following code in the search engine MDEAND0122.

Standard Material Damage Policy Clauses

MD01 Acts of Civil Authorities	Included
MD02 Alternative Residential Accommodation - $50,000 per unit per event	Included
MD03 Capital Additions	$100,000
MD04 Change of Temperature	Included
MD05 Claims Assessment	Included
MD06 Constructive Total Loss	Included

MD07 Contractual Value	Included
MD08 Cover Plus	Included
MD09 Designation of Property	Included
MD10 Excess	Included
MD11 Expediting Costs	Included
MD12 General Average	Included
MD13 Goods and Services Tax (GST)	Included
MD14 Gradual Damage	$10,000
MD15 Hazardous Substance Emergency Charges	$50,000
MD16 Hazardous Substance Emergency Expenses	Included
MD17 Keys and Locks	Included
MD18 Landslip and Subsidence	$500,000
MD19 Mechanical or Electrical Breakdown	$10,000
MD20 Money	
- Section A	$20,000
- Section B	$5,000
MD21 Other Interests	Included
MD22 Other Premises Storage	Included
MD23 Professional Fees	Included
MD24 Property in a Motor Vehicle or Storage Container	$20,000
MD25 Property in the Care Custody or Control of the Insured	Included
MD26 Property in the Course of Construction	$100,000
MD27 Property Sold	Included
MD28 Protection Costs	Included
MD29 Redundant Plant	Included
MD30 Redundant Stock	Included
MD31 Reinstatement of Amount of Insurance	Included
MD32 Reinstatement of Memorandum	Included
MD33 Removal of Debris	Included
MD34 Repair or Reinstatement by Insured	Included
MD35 Reservoirs, Tunnels and Bridges	$100,000
MD36 Residential Property - Natural Disaster Damage	Included
MD37 Restoration and Reproduction Costs	Included
MD38 Rewards	Included
MD39 Smoke Damage	Included
MD40 Spoilage	$20,000
MD41 Temporary Removal	Included
MD42 Theft	Included
MD43 Transit of Property	$20,000
MD44 Undamaged Foundations	Included
MD45 Unharmed Property	Included

Optional Material Damage Policy Clauses

MD46 Computer Breakdown	Excluded
MD47 Floor Space Ratio	Excluded
MD48 Pressure Vessel Clause	Excluded
MD49 Seasonal Stock Increase	Excluded
MD50 Stock Declaration Conditions	Excluded
MD51 Sustainable Rebuilding Costs	Excluded

ENDORSEMENTS AND / OR CLAUSES

Ando - Commercial Kitchen Endorsement:
Where there is a deep fryer on the premises cover for fire is subject to;
1. Each vat being fitted with a close-fitting steel lid that is shut when the vat is not in use;
2. A fire blanket must be installed in the vicinity of, but at a safe distance away from, the frying operation and that the fire blanket is always readily accessible for immediate use during any frying operation;
3. A fully charged multi-purpose extinguisher of not less than 2.25kg capacity or a fully charged extinguisher specifically designed for use
on flammable liquid fires is installed in a conspicuous place in the vicinity of, but at a safe distance away from, the frying operation and is always accessible for immediate use during any deep-frying operation;
4. All thermostats, pans, blankets and extinguishers are always maintained in good working order;
5. Extraction filters are cleaned weekly and extraction flues and ducting inspected monthly and cleaned as necessary;
6. Where the fryer is an electric fryer a separate non-adjustable manual reset thermostat is fitted to it and set to disconnect the power supply when the temperature of the cooking liquids reaches 240 degrees centigrade; and
7. All cooking liquids for disposal are always stored in a metal bin with a close-fitting metal lid until removal from the premises.

If you are not the occupier of the premises or operator of the equipment you are required to instruct the occupier and operator to carry out the requirements in writing to ensure that the terms of this endorsement are met.

Ando - Unoccupied Tenancies:
Where possible the water supply and power (unless being used for a monitored Alarm System) must be switched off at the mains or at the appropriate isolation switch for any unoccupied Unit.
An internal check of any unoccupied Unit must occur at least once a Calendar week and these visits must be recorded.
An imposed minimum excess of $ 5,000 applies for all damage to any unoccupied tenancy.

DEDUCTIBLES / EXCESSES

Standard Policy Excesses (ANDO 022016)

Standard	$500
Burglary	$1,000
Theft	$2,500
Money	$500
Damage caused by Landslip or Subsidence	$5,000
Malicious Damage	$1,000

It is noted that the Natural Disaster excess is 1% of the Material Damage sum insured.

Natural Disaster
Earthquake, volcanic activity, hydrothermal activity, subterranean fire, tsunami, geothermal activity, or fire caused by any of these.

Northland, Auckland Waikato, Otago and Southland	1% of the location sum insured, minimum $1,000.
Wellington	5% of the location sum insured, minimum $5,000.
Rest of New Zealand	2.5% of the location sum insured, minimum $2,500.
For pre 1936 building risks in all Regions. This applies where the building was constructed prior to 1935, or where the Plant, Stock or Other Property is located in any building constructed prior to 1935	10% of the location sum insured, minimum $10,000

The Natural Disaster Excess - applies to the combined Material Damage and Business Interruption loss from any one event at each Location. Where the insured property is residential property covered by EQC, the amount of the Natural Disaster Excess is reduced by the amount of the payment from EQC.

"Location Sum Insured" - For the application of Natural Disaster Excess this means the Insured Property sum insured at each Location.

Region - the areas of land in the Regions and Districts as defined in the Local Government New Zealand (LGNZ) Regional and Districts boundaries map.

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Ando Insurance Group Ltd as agent for The Hollard Insurance Company Pty Ltd	100	A	S&P

The A.M. Best (AMB) insurer financial strength rating scale is:

Secure Ratings		Vulnerable Ratings			
A++ & A+	(Superior)	B & B-	(Fair)	D	(Poor)
A & A-	(Excellent)	C++ & C+	(Marginal)	E	(Under Regulatory Supervision)
B++ & B+	(Good)	C & C-	(Weak)	F	(In Liquidation)
				S	(Suspended)

The rating scale above is in summary form. The full version of this rating scale can be obtained from the A.M. Best website.

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.

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CLIENT REFERENCE:	232-06F93
BROKER:	Craig Armstrong

Policy Schedule

Business Interruption Insurance

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

THE INSURED	CLIENT NO.	COVER NO.
Templar Trust - Trustees Lesley & Norm Shipley, Melissa Shipley and Tracey MaCarron	232-06F93	1948538-003-02
THE INSURER	**% OF COVER**	**INSURER POLICY NO.**
Ando Insurance Group Ltd as agent for The Hollard Insurance Company Pty Ltd	100	COM-P0166014

PERIOD OF INSURANCE: From 01/10/24 to 01/10/25 at 4:00pm; Local Standard Time

SCHEDULE OF ITEMS INSURED

Location 6 Kingsford Smith Drive Southbrook Rangiora

Business Activity Landlord

Schedule of Items Insured

Gross Profit	
Gross Revenue	
Gross Rentals and Management Fees Receivable	$330,000
Payroll - Dual Basis	
Wages	
Additional Increased Costs of Working	$20,000
Severance and Redundancy Payments	
Accounts Receivable	
Key Money or Goodwill	
Claim Preparation Costs	$5,000
Redeployment Expenses	
Location Sum Insured	$355,000

Indemnity Period
12 months

Total Sum Insured	**$355,000**

POLICY DETAILS

Policy Wording Crombie Lockwood Ando Agreed Business Interruption Policy Wording February 2016 (Standard Endorsements incl. Cyber Jan 2022)

To obtain a copy of this policy wording please visit www.ajg.co.nz/policy-documents and enter the following code in the search engine BIEANDO0122.

Standard Business Interruption Policy Clauses (ANDO 022016)

BI01 Accumulated Stocks	Included
BI02 Acts of Civil Authorities	Included
BI03 Alternative Index	Included
BI04 Certification of Particulars	Included
BI05 Contractual and Legal Commitments	$100,000
BI06 Cover Plus	Included
BI07 Customers and / or Suppliers Premises	Included
BI08 Departments	Included
BI09 Deterioration of Undamaged Stock	Included
BI10 Fumes, Gases, and Toxic Chemicals	Included
BI11 New Business	Included
BI12 Prevention of Access	Included
BI13 Provision of Services	Included
BI14 Reduced Margin	Included
BI15 Reinstatement of Amount of Insurance	Included
BI16 Salvage Sale	Included
BI17 Turnover Elsewhere After Damage	Included
BI18 Upwards Adjustment	Included

Important Note (ANDO 022016)
The maximum liability of the Insurer under one or under a combination of the following clauses for any one loss is

BI01 Acts of Civil Authorities	10% of the Business Interruption sum insured
BI07 Customers and / or Suppliers Premises	10% of the Business Interruption sum insured
BI12 Prevention of Access	10% of the Business Interruption sum insured
BI13 Provision of Services	10% of the Business Interruption sum insured

ENDORSEMENTS AND / OR CLAUSES

Nil

EXCESS / DEFERMENT PERIODS

Business Interruption Deferment Periods

The following clauses have a Deferment Period as noted for any loss arising from Natural Disaster
(Earthquake, volcanic activity, hydrothermal activity, subterranean fire, tsunami, geothermal activity, or fire caused by any of these):

BI01 Acts of Civil Authorities	7 days
BI07 Customers and /or Suppliers Premises	7 days
BI12 Prevention of Access	7 days
BI13 Provision of Services	7 days

The following clauses have a Deferment Period as noted for any loss caused by perils other than Natural Disaster:

BI01 Acts of Civil Authorities	24 hours
BI07 Customers and / or Suppliers Premises	24 hours

BI12 Prevention of Access	24 hours
BI13 Provision of Services	24 hours

Deferment Period means the period for which you are not insured.

The Indemnity Period specified commences after the expiration of the Deferment Period specified.

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Ando Insurance Group Ltd as agent for The Hollard Insurance Company Pty Ltd	100	A	S&P

The Standard & Poor's (S&P) Insurer financial strength rating scale is:

AAA	(Extremely Strong)	BBB	(Good)	CCC	(Very Weak)
AA	(Very Strong)	BB	(Marginal)	CC	(Extremely Weak)
A	(Strong)	B	(Weak)	NR	(Not Rated)
				R	(Regulatory Supervision)

Note: 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 ratings scale above is in summary form. The full version of this rating scale can be obtained from the Standard and Poor's website.

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.

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CLIENT REFERENCE: 232- 06F93
BROKER: Craig Armstrong

Policy Schedule

Public Liability Insurance

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

THE INSURED	CLIENT NO.	COVER NO.
Templar Trust - Trustees Lesley & Norm Shipley, Melissa Shipley and Tracey MaCarron	232-06F93	1948538-003-03
THE INSURER	**% OF COVER**	**INSURER POLICY NO.**
Ando Insurance Group Ltd as agent for The Hollard Insurance Company Pty Ltd	100	COM-P0166014

PERIOD OF INSURANCE From 01/10/24 to 01/10/25 at 4:00pm; Local Standard Time

DETAILS OF INSURANCE

Business Activity	Landlord	
Public Liability	Limit any one occurrence	$2,000,000
Product Liability	Limit in the aggregate	$2,000,000
Territory		New Zealand Only
Jurisdiction		New Zealand Only

POLICY DETAILS

Policy Wording Ando Public Liabity Policy Wording GL0323

ENDORSEMENTS AND / OR CLAUSES

Nil

DEDUCTIBLES / EXCESSES

Standard	$500

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Ando Insurance Group Ltd as agent for The Hollard Insurance Company Pty Ltd	100	A	S&P

The Standard & Poor's (S&P) Insurer financial strength rating scale is:

AAA	(Extremely Strong)	BBB	(Good)	CCC	(Very Weak)
AA	(Very Strong)	BB	(Marginal)	CC	(Extremely Weak)
A	(Strong)	B	(Weak)	NR	(Not Rated)
				R	(Regulatory Supervision)

Note: 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 ratings scale above is in summary form. The full version of this rating scale can be obtained from the Standard and Poor's website.

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.

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CLIENT REFERENCE:	232- 06F93
BROKER:	Craig Armstrong

Policy Schedule

Statutory Liability Insurance

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

THE INSURED	CLIENT NO.	COVER NO.
Templar Trust - Trustees Lesley & Norm Shipley, Melissa Shipley and Tracey MaCarron	232-06F93	1948538-003-04
THE INSURER	**% OF COVER**	**INSURER POLICY NO.**
Ando Insurance Group Ltd as agent for The Hollard Insurance Company Pty Ltd	100	COM-P0166014

PERIOD OF INSURANCE From 01/10/24 to 01/10/25 at 4:00pm; Local Standard Time

DETAILS OF INSURANCE

Business Activity	Landlord	
Limit of Indemnity	Any one Claim and in the aggregate	$1,000,000
Defence Cost Limit of Indemnity	Any one Claim and in the aggregate	$1,000,000
Territory	New Zealand Only	
Jurisdiction	New Zealand Only	
Retroactive Date	18/09/2015	

POLICY DETAILS

Policy Wording Ando Statutory Liabity Policy Wording SL0323

ENDORSEMENTS AND / OR CLAUSES

Nil

DEDUCTIBLES / EXCESSES

Standard	Each and every claim including costs	$500

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Ando Insurance Group Ltd as agent for The Hollard Insurance Company Pty Ltd	100	A	S&P

The Standard & Poor's (S&P) Insurer financial strength rating scale is:

AAA	(Extremely Strong)	BBB	(Good)	CCC	(Very Weak)
AA	(Very Strong)	BB	(Marginal)	CC	(Extremely Weak)
A	(Strong)	B	(Weak)	NR	(Not Rated)
				R	(Regulatory Supervision)

Note: 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 ratings scale above is in summary form. The full version of this rating scale can be obtained from the Standard and Poor's website.

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.

REFERRAL REMUNERATION

We sometimes pay a share of our remuneration to others who refer you to us. Remuneration is brokerage from insurers with whom your insurance is placed and/or fee income for our services.

FAIR INSURANCE CODE 2020

If you have a personal insurance policy or are a small to medium (SME) business and your insurance policy is underwritten by a member of the Insurance Council of New Zealand (ICNZ), a new version of the Fair Insurance Code will apply from 1st April 2020.

A list of ICNZ members and a copy of the Fair Insurance Code 2020 can be found at www.icnz.org.nz.

DUTY OF DISCLOSURE

The insurance cover that has been arranged for you is based on the information you provided. Because that information is material to the insurer providing your insurance, you must advise any changes or any information that could affect the insurer's acceptance of your insurance. If you don't disclose or you misrepresent any material information your insurance could be invalidated and any claim may not be paid.

While your duty of disclosure applies before you take out an insurance policy or when you renew a policy, you should also advise us of any material change or circumstance if something comes to light during the period of your insurance. Examples of such disclosures could include structural alterations to a building, un-occupancy of insured premises, the installation of new equipment; a change in business operations or many other such changes.

Your duty of disclosure is crucial in maintaining your insurance protection. If you are unsure about any aspect of it please contact us for guidance.