

14 August 2024

Mrs Kylie Corrigan
19 Kallaroo Rd
SAN REMO NSW 2262



Home Insurance

Policy number
21-S696638-DMP

Insured address
**19 Kallaroo Rd
San Remo NSW 2262**

Effective date
16 August 2024

Monthly premium
\$253.34

You've made a great decision

Dear Kylie,

Thank you for choosing us to cover your home and contents. We're looking forward to giving you quality cover and our best service.

As you've chosen to pay monthly, we'll deduct your instalments from your Suncorp-Metway Bank account as agreed.

Now we just need you to:

1. Please read your policy documentation

We want to be sure that you know exactly what you're covered for, so please read the Product Disclosure Statement (PDS) and Supplementary PDS together with your Policy Schedule as these set out the terms and conditions of your cover.

2. Check that the information we have on record is correct

Your *Record of Answers* and Policy Schedule are based on what you told us under your *Duty to take reasonable care not to make a misrepresentation*, which is set out at the end of your Schedule. Please ensure that everything is correct and contact us to make any changes.

Please also check whether the cover and sums insured you have nominated are appropriate. You can use our sum insured calculator at www.allianz.com.au/calculators.

As you've chosen to pay by direct debit your policy will renew automatically upon expiry where we offer a renewal of this policy. Please tell us before the policy expiry date if you don't want to renew or wish to opt out of the automatic renewal process. Otherwise, we'll continue to deduct your monthly instalment from your Suncorp-Metway Bank account.

Any questions?

Please call **13 1000** – we'll be happy to help you.

Kind regards,



Richard Feledy
Managing Director
Allianz Australia Insurance Limited

Allianz also provides:

- Landlord Insurance
- Car Insurance
- CTP Insurance
- Business Insurance
- Life Insurance
- Travel Insurance

Call **13 1000** or visit
allianz.com.au today

If you need to make a claim, call us on 13 10 13
or go to allianzclaims.com.au

Important information

Insurance is issued by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No: 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the Product Disclosure Statement, available from allianz.com.au or by calling us on **13 1000**.

Pay by instalments

Premiums payable by instalments may also be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.



IBA General Insurer of the Year – 2022 – 2023, Mansfield Personal Lines – 2021,
ANZIF Large General Insurer of the Year – Finalist in 2023 & World's #1 Insurance Brand¹ – 2019 – 2023.
1. Awarded to Allianz Group based on Interbrand's Best Global Brands Ranking 2023. Allianz Australia Insurance Limited is part of the Allianz Group.



Your home insurance policy schedule

Type of policy

Home Insurance

Insured address

19 Kallaroo Rd
San Remo NSW 2262

Policy number

21-S696638-DMP

Policy

Insured	Mrs Kylie Corrigan
Insured	Mr Nathan Corrigan
<i>Policy contact details</i>	
Mobile phone:	<div style="background-color: #cccccc; width: 100px; height: 20px;"></div>
Email:	<div style="background-color: #cccccc; width: 100px; height: 20px;"></div>
<i>Please visit allianz.com.au/preferences to update your contact details</i>	
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708
Period of insurance	
Effective date	16 August 2024
Expiry date	4pm on 16 August 2025
Interested party	Hume Bank Limited
Oldest insured's DOB	11 July 1978
No claim bonus	30%
Registered for GST?	No

Cover

	Sum insured	Excess
Buildings	\$800,000	\$1,000*
Contents:		
General contents	\$150,000	\$1,000*
Specified contents	nil	nil
Portable Contents:		
Listed Portable contents	nil	nil
Unlisted Portable contents	nil	nil
Legal Liability	\$20,000,000	nil

*Comprises minimum basic excess \$600 and voluntary excess \$400. Please refer to the **Your excess** section of the *Product Disclosure Statement (PDS)* for more information on the excesses that apply to claims.

Premium

Base premium	\$2,229.00
Emergency/Fire Services Levy	\$306.48
Stamp Duty	\$251.04
GST	\$253.56
Annual premium	\$3,040.08
Monthly premium (Subject to rounding; includes GST of \$21.13)	\$253.34

This document will be a Tax Invoice for GST when you make a payment.

Certain words in this Policy Schedule and the PDS have special meanings that are set out in the PDS or in other policy documentation we provide you with.

Property

Built	1985
External walls	Brick Veneer
Roof material	Concrete Tiles
Building type	House on Slab/Foundations
Security devices	Key operated deadlocks on all external doors, Key operated locks on all accessible windows.
Swimming pool	No
Site exceeds 20,000 square metres	No
Condition	Structurally sound, watertight, secure and well maintained.
Occupancy	Permanently owner occupied. Normally occupied during the day.
Use	Domestic purposes only (may include a home office).

What you're covered for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Fire or smoke (including bushfires* and grassfires*)	✓
Storm, cyclone*, rainwater or run-off	✓
Water or other liquid damage	✓
Theft or burglary	✓
Explosion	✓
Accidental breakage of glass or ceramic items	✓
Impact damage	✓
Vandalism or malicious damage	✓
Lightning	✓
Earthquake or tsunami	✓
Riot or civil commotion	✓
Legal Liability	✓

Optional cover

	Covered?
Accidental damage	✓
Flood	Not taken
Motor burnout	✓
Portable contents	Not taken

* A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.

You're not covered for flood

You have chosen not to take up the optional cover for flood. This means that you are not covered for loss or damage to your buildings and/or contents caused by or arising from flood. If you meet our eligibility criteria, you may be able to add this option. An additional premium is payable which may vary from time to time based on periodic reviews of our flood risk data. If you would like to enquire about adding optional cover for flood, please call us on 13 1000.

Minimum premiums

Minimum premiums may apply. Any discounts or entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one discount or entitlement, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discount or entitlements.

Discounts may not be applied to the premium for optional covers such as flood and portable contents (where applicable).



Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above Duty, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us or visit www.allianz.com.au/misrepresentation



Record of answers

When you applied for your policy, we asked you some questions to enable us to decide whether and on what terms your application for insurance was acceptable and to calculate how much premium was required. Your Duty to take reasonable care not to make a misrepresentation applied when you answered these questions and your answers are set out below.

Record of answers you gave us

Please check your answers and the details on your schedule. If any information is incorrect or incomplete, please call us on 13 1000.

Insured address: 19 Kallaroo Rd San Remo NSW 2262

Our questions

Your answers

How is your home occupied ?	I am the owner occupier
In approximately what year was your home built?	1985
How would you describe your home?	House on Slab/Foundations
What are the exterior walls of your home made of?	Brick Veneer
What is the main material used to construct your roof?	Concrete Tiles
Is someone normally at home during the day?	Yes
Is your home part of a strata title plan?	No
Is there a pool located at your home?	No
Is your home located on a site exceeding 20,000 square metres?	No
Do you have any of the following security devices fitted to your home? (Key operated deadlocks on all external doors - Key operated locks on all accessible windows - Security grilles / bars on all accessible windows - Local alarm - Back to base alarm)	Key operated deadlocks on all external doors, Key operated locks on all accessible windows.
In the last 5 years, have you or anyone you live with made any home buildings or contents insurance claims?	No
Have you or anyone permanently residing with you, been convicted of, or had any fines or penalties imposed for any crime involving drugs, dishonesty, arson, theft, fraud or violence against any person or property in the last 5 years?	No
Have you, or anyone else you share your home with, had a claim refused, insurance declined / cancelled by an insurer, or special conditions imposed on an insurance policy in the last 5 years?	No
Is your home watertight, well maintained, structurally sound and secure?	Yes
Will the home be permanently occupied from the day the insurance is due to start?	Yes
Is the home subject to a demolition or similar statutory order?	No
Is the home in the course of construction, renovation or alteration?	No
Is any part of the risk address used for any business, trade or profession, other than a home office, or is the building located on a farm or hobby farm?	No
Is your home subject to a National Trust Classification, or is it a Heritage Listed property?	No
Is your home being let or rented on a commercial basis?	No

Record of answers

Our questions

Your answers

Are there more than three unrelated persons living in your home?

No

Is there a mortgage or other financial interest over this property?

Yes
