

Certificate of Insurance

Landlord Residential Building Insurance

27 July 2023



POLICY NUMBER:	TS3231072RBI
AMOUNT DUE:	\$ 2,407.74
DUE DATE:	15/09/2023

Insured: Rebecca Gallard & Martin Gallard**Insured Address: 278 Buff Point Avenue, BUFF POINT NSW 2262****Premium Type**

Renewal

Expiry Date15/09/2023. We invite you to renew your policy until 12:01am
15/09/2024**Managing Agent**

Wiseberry Heritage Gorokan

Property Details

It is a permanent rental.
It is a House.
Construction type is other.
The land size is less than 2 acres.
It was built in approximately 1954.
There is common ground.
There is no business activity operated from this property.
The property is kept well maintained and in good condition*

Sum Insured

Building	\$566,500
Liability to Other	\$20,000,000
Weekly rent	\$711

Excess per claim

Loss of rent, Liability to others, or any Add. benefits in Sect 1	\$0
Tenant damage	\$500
Earthquake or Tsunami	\$500
Building damage	\$500

Annual Premium \$2,407.74**Includes: Combined Policy Discount**

Last year's annual premium	\$1,732.60
Change on last year	39.0 %

This Certificate of Insurance is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance you must call us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859**Special Conditions/Additional Information**

Important: Our BPAY Biller Code has changed
If you are making a BPAY payment please use the new Biller Code shown in the payment details over the page.
If you have saved our Biller Code in your internet banking please also update it accordingly.

There is no cover provided for Common Grounds/Property in this policy unless you own all dwellings on this title.

Please turn over for important policy information and payment details

Insured details

What you have told us:

This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.

You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy.

When you need to contact us

It is important that you check the information provided on your Certificate of Insurance. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you need to contact us' section of your PDS. If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting terrischeer.com.au/privacy or call us on 1800 804 016.

Premium Details

Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Cover	Last year	This year
Building	\$515,000	\$566,500
Weekly rent	\$690	\$711
Premium	\$1,274.28	\$1,761.52
Emergency Services Levy	\$170.75	\$246.61
GST	\$144.51	\$200.81
Stamp Duty	\$143.06	\$198.80
Annual Premium (*)	\$1,732.60	\$2,407.74

* Please note that minor rounding may be present in your premium calculation.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

Please contact Terri Scheer in the first instance if you have any questions about your policy.

*Property maintenance and condition

It is your responsibility to ensure that the property is kept well maintained and in good condition. This includes, but is not limited to: there are no blocked gutters, the roof is not rusted, your building is not infested with vermin, there is no termite damage and insured damage you have been compensated for has been repaired. Refer to the PDS for further details.

This document will be a tax invoice for GST when you make payment

Rebecca Gallard & Martin Gallard - 278 Buff Point Avenue, BUFF POINT NSW 2262

Amount Payable

\$2,407.74

Due Date

15/09/2023

Policy Number

TS3231072RBI

Payment Reference No

832310726

Payment Options

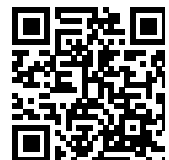


By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



Biller Code: 898015

Ref: 832310726



Telephone & Internet Banking - BPAY®

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