



Level 14, 260 Queen Street  
Brisbane QLD 4000

## Renewal Invitation

### CHU Landlords Insurance for Strata Units

<b>Policy Number</b>	LS0006073066
<b>Quote Version Number</b>	1
<b>Invitation Valid Until</b>	15/11/2022
<b>Policy Wording</b>	CHU LANDLORDS INSURANCE FOR STRATA UNITS
<b>The Insured</b>	ROBREY SUPER PTY LTD ATF ROBREY SUPER FUND
<b>Policy Period</b>	15/11/2022 to 15/11/2023 at 4:00pm

### Insured Properties

<b>Property 1</b>	14 151 PAPPAS WAY CARRARA QLD 4211
Contents Sum Insured	\$10,000
Building Damage Sum Insured	\$10,000
Weekly Rent	\$400
Legal Expenses Sum Insured	\$5,000
Loss of Rent (default by tenant)	Selected

### Policies Selected

#### Policy 1 – Contents

Contents are covered on a replacement (new for old) basis against:

- **Accidental loss or damage** which includes events such as fires, storm, malicious damage and theft by tenants and others, but not where damage is specifically excluded (eg: wear and tear, corrosion, vermin).

Sum Insured: *as listed per property*

Special benefits:

- Contents in the open air at the situation: \$3,000
- Debris removal: 10% of the sum insured
- Burning out of electric motors: \$2,000

#### Policy 2 – Building Damage

Walls, windows, doors, floors, ceilings and fixtures of the lot/unit are covered against:

- Theft and damage caused by vandalism or malicious acts if such damage is not covered by the Body Corporate's policy or the home insurance policy.

Sum insured: *as listed per property*

#### Policy 3 – Loss of rentable value

Loss of rentable value if the lot/unit or home is rendered unfit to be occupied by an event claimable under Policy 1 or 2, or the Body Corporate's building policy, or the building policy covering the home.

Period of cover: 52 weeks @ *weekly rental per property*

#### Policy 4 – Loss of rent (departure by tenant)

Loss of rent if the tenant absconds.



Period of cover: 6 weeks @ *weekly rental per property*

#### **Policy 5 – Loss of rent (default by tenant)**

Loss of rent if the tenant:

- Defaults in the payment of rent which requires a court or tribunal order for termination or eviction
- Defaults in the payment of rent following the issue of the termination notice by the landlord or property manager
- Does not depart following the issue of a court or tribunal order
- Dies while occupying under a sole person tenancy agreement
- Is released from payment on the grounds of hardship

Period of cover: 15 weeks @ *weekly rental per property*

Special benefit:

- Cost of changing door/window locks if ordered by the court: \$250

#### **Policy 6 – Legal expenses**

Legal expenses in connection with a claim under Policies 3, 4 and 5.

Sum Insured: *as listed per property*

Special benefits:

- Costs changed by the property manager for representation at a court or tribunal hearing: \$500

#### **Policy 7 – Liability to others**

Indemnity as owner of an investment lot/unit and its contents for personal injury or property damage.

Sum Insured: \$30,000,000 per property

#### **Policy 8 – Government audit costs**

Professional costs incurred in connection with:

- An investigation by the Australian Tax Office or other statutory body: \$5,000 per property
- A record keeping audit: \$1,000 per property

**Excess:** \$500 applicable to Policies 1, 2, 4 & 5

**Earthquake and Tsunami Excess:** \$500

#### **Excess Waiver**

You will not have to pay an Excess if you have a claim for more than \$500, AND the Body Corporate, Corporation, Owners Corporation or Plan that owns your building also claims on a CHU Residential Strata Insurance Plan for the same Insured Event.



## Premium

Base Premium	\$184.29
Levies	\$0.00
GST	\$26.04
Stamp Duty	\$18.24
Admin Fee	\$30.00
Intermediary Fee	\$46.08
<b>Total Payable</b>	<b>\$304.65</b>
COMPARE THE MARKET	
Commission	\$0.00
Commission GST	\$0.00

Date of Issue 29/09/2022

Refer to **Important Information** for Excess descriptions. Please refer to Product Disclosure Statement and Policy Wording.

We confirm our invitation to renew, subject to the following conditions. If you would like to accept this invitation, please refer to your payment options on the Tax Invoice.

## Conditions of this Invitation

This renewal invitation is based on the following. If any of these are incorrect, please contact us as it may affect the renewal invitation and the terms and conditions on which we will provide insurance cover.

1. The proposed Insured (either alone or jointly with any other person or entity) has not had any previous insurance declined, renewal refused, cancelled or special terms or conditions applied to any application, renewal or Policy.
2. The quotation is based on the claims history you provided in your quotation request. No claims or incidents have occurred to your knowledge or the knowledge of the insured that have not yet been notified to us.
3. No changes to the Description of Occupancies have occurred since your quotation request.



## Important Information

### Your duty when you renew your policy

This document sets out the information we hold about you, your property and your policy.

By law, you must take reasonable care not to make a misrepresentation. This means before renewal, you must review this information and tell us if anything is wrong or if there have been any changes. Some types of changes may impact our offer of renewal terms.

If we do not hear from you and you renew your policy, this means you agree that the information you have previously provided to us is correct and that nothing has changed.

If you do not tell us about anything that has changed, or if any of the information is misleading, incomplete, inaccurate or fraudulent we may reduce or not pay a claim, cancel your policy or treat it as if it never existed.

If anything is unclear, please contact us.

### Excesses – explanatory notes

Whenever an Excess and amount is shown in the Schedule or Policy Wording, You must pay or contribute the stated amount for each claim You make against the Insured Event.

Other excesses apply. These are listed on Your Policy Schedule or described in the Policy Wording.

### CHU is committed to being a carbon neutral company

If you are still receiving this renewal invitation by post, we will no longer be including the Product Disclosure Statement (PDS) in the renewal pack. A copy of the PDS is available via our website [www.chu.com.au](http://www.chu.com.au). If you require any further assistance please call us on 1300 361 263.



# Tax Invoice - CHU Landlords Insurance for Strata Units

Date of Issue 29/09/2022

Policy Number **LS0006073066-1**

Thank you for choosing CHU.

ROBREY SUPER PTY LTD ATF ROBREY SUPER FUND  
PO BOX 1383 COOLANGATTA QLD 4225

### Premium Summary

Base Premium	\$184.29
Levies	\$0.00
GST	\$26.04
Stamp Duty	\$18.24
Admin Fee	\$30.00
Intermediary Fee	\$46.08
<b>Total Payable</b>	<b>\$304.65</b>

**Due Date** 15/11/2022

Please check all documents and review the 'Important Information' in your schedule. If you need to make any changes, please contact us on the email address above.



## Payment Slip

Pay from your registered credit card or bank account at [deft.com.au](http://deft.com.au) or by phone on 1300 78 11 45^

^Register at [deft.com.au](http://deft.com.au) or by calling 1800 672 162. Registration is NOT required for one off credit card payments.



EFT / Direct Deposit  
Macquarie Bank BSB **182-222**  
Account No **3019 2696 0**  
Payment Reference No **1692956**



Billers Code **667154**  
BPAY Reference **3019 2696 0169 2956 6**

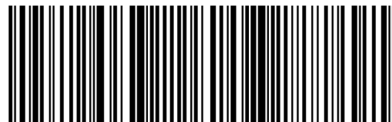
Contact your financial institution to make a BPAY payment from your cheque or savings account.



Post Office  
Pay in person at any Australia Post Office, using Cheque or EFTPOS.



DEFT Reference Number  
**3019 2696 0169 2956 6**  
Pay by credit card at [www.deft.com.au](http://www.deft.com.au) or call 1300 78 11 45.  
Payments by credit card may attract a surcharge.



Premium Due  
\$304.65

\*453 301926960 16929566



## Renewal Comparison to Last Year's Premium CHU Landlords Insurance for Strata Units

**Policy Number** LS0006073066  
**Policy Period** 15/11/2022 to 15/11/2023 at 4:00pm

### About your premium comparison

This page provides a comparison of the total premium you paid on your policy last year with the premium we're offering you this year.

### Your renewal comparison

	*Last year	This year
<b>Policy Number</b>	LS0006073066	LS0006073066
<b>Base Premium (including savings)</b>	\$184.29	\$184.29
<b>Levies</b>	\$0.00	\$0.00
<b>Goods and Services Tax</b>	\$21.43	\$21.43
<b>Stamp Duty</b>	\$18.25	\$18.24
<b>Admin Fee</b>	\$30.00	\$30.00
<b>Total Payable</b>	\$253.97	\$253.96

Last year's premium represents the amount you were charged for your insurance policy at the commencement of the last policy term, including any variations and endorsements during the policy period. It does not include any intermediary fees.

\*"Last year" refers to the duration of your previous period, whether it was originally full year or short term.

### Premiums and pricing

Premiums are regularly reviewed and take into account a number of risk factors such as location and construction, claims history, type of cover selected and indexation of sum insureds. We also factor in business expenses including operating and reinsurance costs.

### If you would like further information

Contact us in the first instance if you have questions about your policy.