



# 2020-2021 Certificate of Insurance Landlord Insurance Renewal



008

10702-0000128-00022

Mase Property Investments Pty Ltd and S&a Whitaker  
Super Annuation Fund  
1 Wade Close  
LUDDENHAM NSW 2745

Dear Mase Property Investments Pty Ltd and S&a  
Whitaker Super Annuation Fund,

Thank you for choosing SGIC. You will find a  
summary of your policy opposite, including how to  
renew and when the payment is due.

### Next steps:

1. Review the information on the following pages and if you need to make changes call 133 233 or +61 8 6188 4220.
2. Please pay by 23 May 2020. If paying in person, take your payment slip on page 3 with you.
3. On full payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

### Your local SGIC Adelaide office is moving

You will now be able to find us at Shop 1, 122  
Grenfell Street, Adelaide SA 5000. Alternatively,  
have you registered for our Online Self Service?  
You can make changes to your excess, update  
your details and make payment for your  
renewals.

Register at: [sgic.com.au/self-service/register](http://sgic.com.au/self-service/register).

### YOUR POLICY SUMMARY

<b>Policy number:</b>	HOM 604 846 507	
<b>Annual premium:</b>	\$882.13	
<b>Due date:</b>	23 May 2020	
<b>Current policy expires:</b>	11:59pm on 23 May 2020	
<b>Rental property insured:</b>	4B Elizabeth Crescent, Valley View SA 5093	
<b>The insured:</b>	Mase Property Investments Pty Ltd S&a Whitaker Super Annuation Fund See over for a full list of insureds.	
<b>Sum insured:</b>	Buildings:	\$405,168
	Contents:	\$0
<b>Weekly rental amount:</b>	\$380	
<b>Basic excess:</b>	\$300 See over for all excesses that apply.	

**YOUR PREMIUM** (Includes 20% No Claim Bonus, your chosen Options, 15% Loyalty Discount and government charges - see over for full details)

<b>Pay annually:</b>	<b>\$882.13</b>
You currently pay this way	
<b>OR</b>	
<b>Pay monthly:</b>	<b>\$74.31</b>
You can nominate to pay your premium in monthly instalments. This will incur an extra \$9.63 p.a. To pay this way, please contact us before 23 May 2020.	
<b>Please pay by 23 May 2020</b> For how to pay, see page 4.	

### YOUR LOYALTY DISCOUNT

Loyalty Discount 15%	-\$127.49
Loyalty Years	21
Number of policies	3

**Enquiries 133 233**  
**Payments 133 233**

**Claims 133 233**  
**Visit [sgic.com.au](http://sgic.com.au)**

*paid B.PAY  
12-5-2020  
\$882.13*

HOM604846507001233



## 2020-2021 Certificate of Insurance Landlord Insurance Renewal

Policy number: **HOM 604 846 507**

Enquiries **133 233**  
Payments **133 233**  
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an **SGIC** office

### YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS), and any applicable Supplementary PDS, in a safe place. On full payment these documents will form your Landlord Insurance Contract.

**Policy number** HOM 604 846 507

**Your contract** Valid from 11:59pm, 23 May 2020 to 11:59pm, 23 May 2021

**Annual premium** \$882.13

**The insured** Mase Property Investments Pty Ltd, S&a Whitaker Super Annuation Fund, Mase Velly View Investment Pty Ltd and Mrs A Whitaker

**Rental property insured** 4B Elizabeth Crescent, Valley View SA 5093

**Year built** Approximately 1964

**Construction type** Mainly double brick

**Roof type** Mainly cement tiles  
Please advise us if this is incorrect.

**Credit provider**  
**1st Mortgagee** Secure Funding Pty Ltd

#### The rental property

- is occupied by tenant(s)
- is used for residential purposes and not used for a business, trade or profession
- is watertight, structurally sound, secure and well maintained
- has 1 storey

#### The rental agreement

- weekly rental amount \$380
- is agent managed
- period is for 4 to 6 months

#### Sum insured

Each year we increase your sum insured to take into account rising building costs. Please check that the amount below covers the replacement value of the rental property. Visit [sgic.com.au/calculators](http://sgic.com.au/calculators) for assistance.

**Landlord Buildings** **\$405,168**  
**Landlord Contents** **\$0**

#### Key policy features

- replacement cover for your rental property
- \$20 million liability cover for incidents that happen on the site
- rent default by your tenant
- you are covered for flood

#### Government charges

The following amounts are included in your premium.

GST	\$72.25
Stamp duty	\$87.42

### EXCESSES

The following excesses apply to your policy:

- a \$300 basic excess for each claim
- when you claim for Rent Default we will deduct from your claim 4 times the weekly rental amount and a rent default excess of \$300
- when you claim for Vandalism or a Malicious or Intentional act by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$300 basic excess
- when you claim for Theft or Attempted Theft by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$300 basic excess
- a \$500 excess for each Earthquake claim, replacing the basic excess

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.



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## OPTIONS

### Options you may add

You may be eligible to add these options to your policy. Contact us for an estimate or refer to the PDS, and any applicable Supplementary PDS for more information.

- No Claim Bonus Protection

## YOUR PREMIUM

Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.

Premium including your chosen options and 20% No Claim Bonus	\$849.95
Less 15% Loyalty Discount	\$127.49
Plus Government charges	\$159.67
<b>Total premium</b>	<b>\$882.13</b>

## INSURANCE HISTORY

Details of insurance and claim history for each insured are listed here.

### Mase Property Investments Pty Ltd

#### In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

### S&a Whitaker Super Annuation Fund

#### In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered

- had no claim refused

### Mase Velly View Investment Pty Ltd

#### In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

### Mrs A Whitaker, age 48

#### In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

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## PAYMENT SLIP



\*782 HOM604846507 60620

**Important!** Take this payment slip with you when paying in person.

Name: Mase Property Investments Pty Ltd and S&a Whitaker Super Annuation Fund  
 Policy number: HOM 604 846 507  
 Payment amount: **\$882.13**  
 Due date: **23 May 2020**



Receipt ID 03

HOMRNL Issued at 3.17pm on 18/04/2020

HOM604846507001233



# 2020-2021 Certificate of Insurance Landlord Insurance Renewal

Policy number: **HOM 604 846 507**

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## ADDITIONAL INFORMATION

Insurance Australia Limited ABN 11 000 016 722 AFS  
Licence No. 227681 trading as SGIC in South Australia,  
SGIO in Western Australia and NRMA Insurance in New  
South Wales, the Australian Capital Territory, Queensland  
and Tasmania.

### Making a claim

If you need to make a claim, please call our dedicated  
Claims Team on 133 233. It's available 24 hours a day, 7  
days a week, and it may help to have this document with  
you when you call.

### Transaction confirmation

If you would like confirmation of any transaction made on  
your policy, please contact us.

### Privacy of your information

Any personal information you provide to us will be  
collected, held, used and disclosed in accordance with our  
Privacy Policy. Please refer to [sgic.com.au](http://sgic.com.au) to review the  
Privacy Policy. You can also ask us to send you a copy by  
calling 133 233.

### Representatives of Insurance Australia Limited

In addition to our employees, Insurance Australia Limited  
has a network of agents (called 'distributors') that we have  
authorised to distribute SGIC insurance products on our  
behalf.

Our distributors or a related entity receive a fixed hourly  
fee for the services they provide. Our distributors'  
employees receive a salary and may be eligible for  
bonuses based on their sales performance and the quality  
of service they provide to you.

Please contact SGIC for further information in relation to  
these payments.

For more information or to make a complaint about the  
service you receive, please call us on 133 233.

## HOW TO PAY



**In person** - Take this document and pay at an  
SGIC Office or any Australia Post Office.



**By mail** - Detach this payslip and send it with  
your cheque or credit card details to:  
SGIC, GPO Box 2651, Adelaide SA 5001



**By phone** - Call 133 233 and have your credit  
card ready.



**Online** - Go to [sgic.com.au/payments](http://sgic.com.au/payments) and have  
your credit card ready.



**By BPAY®** - Contact your financial institution to  
arrange payment from your account.

**Biller code: 58008** (Insurance Australia Limited)  
**Reference: 4666 0484 6507**

**Credit card details**     Mastercard     VISA

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Expiry \_\_\_\_\_ / \_\_\_\_\_    Signature \_\_\_\_\_

HOM604846507001233



# Landlord Insurance Supplementary Product Disclosure Statement

Enquiries **133 233**  
Payments **133 233**  
Claims **133 233**  
Visit **sgic.com.au**  
an **SGIC office**

The Supplementary Product Disclosure Statement is an update to the Product Disclosure Statement and Policy Booklet (PDS).

Please read it carefully and keep it in a safe place with your PDS.

If you would like another copy of your PDS, please go to [sgic.com.au](http://sgic.com.au), call 133 233 or visit an SGIC Office.

**This Supplementary Product Disclosure Statement (SPDS) is an update to the most recent Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS).**

**This SPDS was prepared on 1 November 2018 and applies to policies with a commencement date on or after 17 February 2019 or with a renewal effective date on or after 1 April 2019.**

This SPDS should be read with your PDS. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us.

Please read it carefully and keep it in a safe place with your PDS. If you would like another copy of your PDS or you would like to view previous versions, please go to [sgic.com.au/policy-booklets](http://sgic.com.au/policy-booklets).

### Changes to your PDS

External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

### HOW TO RESOLVE A COMPLAINT OR DISPUTE (Page 57 of the PDS)

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

### STEP 3 - Seek an external review of the decision

Under Step 3, the reference to Financial Ombudsman Service Australia (FOS) and its contact phone number, is deleted and replaced with:

Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

### YOUR PREMIUM (Page 55 of the PDS)

We have amended the 'Your premium' section of the PDS, and the words under the sub heading 'Unpaid monthly instalments' are deleted and replaced with the following:

An instalment is unpaid if it is dishonoured, rejected, not received or we are otherwise unable to deduct it from the nominated credit card or account.

When you take out insurance, if you don't pay the first monthly instalment by the due date, then we will give you written notice to cancel your policy.

If any other monthly instalment is unpaid:

- for one month after its due date, your policy will be cancelled at the end of that one month period
- for 14 days after its due date, we will refuse any claims for incidents that occur from this date.

Insurance Australia Limited  
ABN 11 000 016 722 AFS Licence No. 227681  
trading as SGIC Insurance  
80 Flinders Street Adelaide SA 5000



## Lodgement Receipt - Pay BPAY Bills

Date: 12/05/2020

### From account

From: Cash Management Account

### BPAY® payment details

To: sgic insurance - sgic insurance  
Biller code: 58008  
Reference: 466604846507  
Amount \$: \$882.13

### Transfer details

Transfer instructions: Pay no earlier than 12/05/2020

Lodgement number: 1728892096

(FOR ENQUIRIES)

Receipt number: 597948

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your bill has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

Your receipt number will be indicated if you made an immediate payment.

If you made a future-dated payment you should log on to ANZ Internet Banking after the payment date for your receipt number and to confirm that your payment has been processed by us.

BPAY® Registered to BPAY® PTY LTD. ABN 69 079 137 518.



## Certificate of Currency / Confirmation of Policy Details

This document confirms the details of the following Landlord Insurance policy as at 18 May 2020 09:06:53 AM.

Name of insured/s	Mase Property Investments Pty Ltd, S&A Whitaker Super Annuation Fund, Mase Velly View Investment Pty Ltd, Mrs Amanda Whitaker
Type of cover	Landlord Buildings Insurance Policy
Policy number	HOM604846507
Payment type	Annual
Policy status	Current
Policy dates	<b>Start:</b> 23/05/2020 <b>End:</b> 23/05/2021
Subject of cover	4B Elizabeth Crescent Valley View 5093 SA
Sum Insured	\$405,168 (Buildings)
No Claim Bonus	20%
Finance Provider	SECURE FUNDING PTY LTD

This document provides limited details, for more information please call us on 133 233.

This document is confirmation of insurance only as at the date specified above. For full details about your policy, including any options you have chosen please refer to your current Certificate of Insurance and applicable Product Disclosure Statement and Policy Booklet.