

EBM RCP CZ331  
6 January 2022

Y S M Chu & S Y Chiu  
C/- Xynergy Realty  
ATT: Accounts  
25 Malcolm Street  
SOUTH YARRA VIC 3141

Hi there,

Your landlord insurance policy with EBM RentCover is due for renewal. Before renewing cover, we want to make sure your policy still meets the needs of your rental property. It may not be suitable if:

- \* The property is not a standard residential rental property (e.g. is it a hostel, shipping container, motel, etc)
- \* The property has been sold
- \* The property is no longer used as a rental, or you now live in the property
- \* The way it is rented out has changed (e.g. it has changed from a long-term rental to a short-term rental or vice versa)
- \* You have taken out cover elsewhere and forgotten to let us know

Changes to your rental property can impact cover. If something has changed at your rental property, it is important that you let us know. We can talk you through different options. Contact EBM RentCover for help - 1800 661 662.

You should also know that if your property is in Western Australia that there have been some changes to coverage, with the extension for Domestic Workers Compensation no longer included as part of this landlord's insurance. If you require cover for domestic workers employed by you at the property you will now need to source an alternate policy for those needs.

If nothing has changed and you believe the policy is still suitable, great. You do not need to do anything. Simply pay the premium owing and your policy will automatically renew.

Your premium is below, and we have compared the price of your policy to last year - this will allow you to clearly see any changes in your premium.

	<b>Last Year</b>	<b>This Year</b>
Base Premium	\$ 280.80	\$ 280.80
Emergency Services Levy	\$	\$
Goods and Services Tax	\$ 28.08	\$ 28.08
Stamp Duty	\$ 30.89	\$ 30.89
Special + Admin Fees	\$ 18.39	\$ 18.39
GST on Fees	\$ 1.84	\$ 1.84
<b>Total Premium</b>	<b>\$ 360.00</b>	<b>\$ 360.00</b>

For a breakdown of what makes up your premium, please visit:  
[www.RentCover.com.au/Info-Centre/How-we-work-in-the-marketplace](http://www.RentCover.com.au/Info-Centre/How-we-work-in-the-marketplace)

We endeavor to keep premium increases to a minimum. However, sometimes they are necessary to ensure we can continue offering the services our clients have come to know and love. If you have any questions or concerns about your premium, cover, or claims please contact the EBM RentCover team.

Thank You.  
**The EBM RentCover Team.**

**TAX INVOICE I4281315**

Y S M Chu & S Y Chiu  
C/- Xynergy Realty  
ATT: Accounts  
25 Malcolm Street  
SOUTH YARRA VIC 3141

**Invoice Date** : 04.01.2022  
**Client Number** : EBM RCP CZ331  
**Invoice Ref** : I4281315 **Cover No** : 1406195/002  
**Class** : RentCoverUltra  
**Placement with/by** : Various Insurers  
**Period** : 27.03.2022 to 27.03.2023  
**Agent Name** : Xynergy Realty

<b>Premium</b>	280.80
<b>Stamp Duty</b>	30.89
<b>Admin Fee</b>	18.39
<b>SubTotal Excl. GST</b>	330.08
<b>GST Total</b>	29.92
<b>Total Amount \$</b>	360.00

**TRANSACTION DESCRIPTION**

\*\* RENEWAL \*\*

INSURED  
Y S M Chu & S Y Chiu

PROPERTY INSURED  
203/31 Malcolm Street SOUTH YARRA

**PAYMENT OPTIONS (our credit terms are 30 days)**

**Client Number** : EBM RCP CZ331 **Client Name** : Y S M Chu & S Y Chiu  
**Invoice No** : I4281315 **Cover No** : 1406195/002 **Brief Description**: 203/31 Malcolm Street SOUTH YA  
**Agent Name** : Xynergy Realty **Agent Code** : XY10/XY10



**Bill**er Code: 20362  
**Refer**ence: 4027 4330 1497 95533

**Total Amount \$ 360.00****Cheque or Money Order** : Payable to EBM Insurance Brokers (please return with this remittance slip)

\*498 402743 30149795533

**COVER SUMMARY**

CLIENT	PLACEMENT WITH/BY
Yuen Shun Ma & Suk Y S M Chu & S Y Chiu C/- Xynergy Realty ATT: Accounts 25 Malcolm Street SOUTH YARRA      VIC 3141	06.01.22  Various Insurers

CLASS OF RISK	PERIOD OF INSURANCE
RentCoverUltra  Policy No : 34-AG48912-SRP	From:    27th March 2022 To :       27th March 2023      at 4.00pm Local Time  Our Ref : EBM RCP CZ331 1406195/002

**COVER SUMMARY**      This summary is not a policy document and is only an outline of the cover. The terms conditions and limitations of the Insurer's policy shall prevail at all times.

RENTCOVER SECTION:	272.46
CONTENTS SECTION:	67.31
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Broker Fee	20.23
Total Premium	360.00
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**INSURED DETAILS:**

INSURED            : Y S M Chu & S Y Chiu  
 SITUATION        : 203/31 Malcolm Street SOUTH YARRA  
 POSTCODE        : 3141  
 DWELLINGS       : 1

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**RENTCOVER SECTION:**

POLICY DETAILS  
 For full details of cover, please refer to the PDS and Policy Wording

Section 1        : Cover for your Premises and Contents (Fixtures & Fittings)  
                      - Tenant and Accidental Damage

Sum Insured:    \$        65,000

Excesses : Section 1  
 Malicious damage by tenant \$400 per claim  
 Theft by tenant \$400 per claim  
 Accidental damage \$400 per event

Section 2 : Cover for your Premises - Insured Events

Section 2 is inoperative

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency HAWTHORN EAST VIC 3123	34-AG48912-SRP	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

**CONTENTS SECTION:**

Section 3 : Cover for your Contents - Insured Events

Sum Insured: \$ 65,000

Accidental & Malicious Damage by Tenant to Non-Fixed Contents Not Insured

Excesses : Sections 2 & 3  
 Earthquake or Tsunami \$250 per event  
 Cyclone \$500 per event  
 all other claims \$200 per event

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency ABBOTSFORD VIC 3067	34-AU03780-HHH	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

**SPECIAL ENDORSEMENTS:**

Section 4 : Cover for Rent and legal Expenses

Sum Insured  
 Up to \$1,500 per week loss of rent

Legal Expenses  
 Up to \$5,000

Section 5 : Cover for your Legal Liability - Property owners

Limit of Liability

\$30,000,000 any one occurrence plus approved legal costs

Section 6 : Cover for your Taxation Audit

Sum Insured

- 1) Up to \$1,000 any one audit
- 2) Up to \$2,000 any one policy period
- 3) Up to \$4,000 in total for all policies you have insured with us.

Excesses : Sections 4, 5 and 6  
Nil excess applicable

Special Notice : Please note that we have placed, renewed or varied this policy of insurance under an authority given to us by the Insurers and will therefore be effecting the contract as agents of the Insurers and not as your agent.

Bushfire Notice : There will be no cover provided under this policy in respect to any loss or damage arising out of or in connection with bush fires for a period of 72 hours from:

- the commencement date of this insurance (if a new policy);  
or
- the date any additional covers or increases in sums insured or loss limits added by endorsements.

Policy Wording : QM2178-0221

**Premium Details :**

Premium	280.80
Stamp Duty	30.89
Broker Fee	18.39
GST	29.92
TOTAL	360.00

**GENERAL ADVICE NOTICE**

<b>CLIENT</b>	<b>PLACEMENT WITH/BY</b>	<b>06.01.22</b>
Yuen Shun Ma & Suk Y S M Chu & S Y Chiu C/- Xynergy Realty ATT: Accounts 25 Malcolm Street SOUTH YARRA VIC 3141  <b>Your account is managed by:</b> UNIT22 Victoria	Various Insurers	

<b>CLASS OF RISK</b>	<b>PERIOD OF INSURANCE</b>
RentCoverUltra  Policy No : 34-AG48912-SRP	From: 27th March 2022 To : 27th March 2023 at 4.00pm Local Time  Our Ref : EBM RCP CZ331 1406195/002/01

**GENERAL ADVICE NOTICE**

In respect to this transaction, we have provided general advice only and not personal advice. In giving this advice we have not taken into account your personal circumstances, objectives, financial situation or needs.

Please read the policy documentation, including any Product Disclosure Statement to ensure the policy satisfies your requirements.

If you have any queries or require a copy of the Product Disclosure Statement or our Financial Services Guide, please contact your EBM Account Manager or Representative.