



# INTERPACIFIC INSURANCE BROKERS PTY LTD

AFS Licence No 218 600 ACN 650 895 873 ABN 58 650 895 873

15 Hancock Street  
Southbank 3006  
PO Box 1169  
South Melbourne 3205

Phone: (03) 9696 6099  
Facsimile: (03) 9696 5979  
Web site: www.interpacific.net  
Email: info@interpacific.net



You are reminded that the policy mentioned below falls due for renewal on 26/08/2021. To ensure your continued protection, payment must be received by this date. The policy has been transferred to another Insurer as indicated.

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## TAX INVOICE

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

**Invoice Date:** 11/08/2021

**Invoice No:** 34744

**Our Reference:** JAYNEROD

Should you have any queries in relation to this account, please contact your Account Manager  
Jason Sillery

Rodney James And Jayne Harper  
23 Barton Drive  
SANDHURST VIC 3977

**Class of Policy:** Landlords Insurance

**Insurer:** IAL  
GPO Box 933, SYDNEY NSW 2000

ABN: 84 600 643 034

**The Insured:** JAYNEROD PTY LTD

## TRANSFER RENEWAL

**Policy No:** PLC2108110012

**Period of Cover:**

From **26/08/2021**

to **26/08/2022** at 4:00 pm

**Details:** See attached schedule for a description of the risk(s) insured

1005 / 15 Everage Street, MOONEE PONDS VIC 3039

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$319.70	\$0.00	\$0.00	\$44.97	\$35.17	\$130.00

**TOTAL**  
(Excluding Credit Card fee) **\$529.84**

Credit Card fee (inc GST) is \$7.95



Acct Name: Interpacific Insurance Brokers Pty Ltd Trust  
BSB: 083004 Account: 436506803  
Reference: JAYNEROD 34744

Our Reference: JAYNEROD

Invoice No: 34744

Acct Man: J Sillery



Mail this portion with your cheque payable to:  
Interpacific Insurance Brokers  
PO Box 1169  
South Melbourne VIC, 3205



To pay with your  
Mastercard - Visa  
Call (03) 9696 6099

**AMOUNT DUE**

**\$529.84**

# Schedule of Insurance

<b>Class of Policy:</b> Landlords Insurance	<b>Policy No:</b> PLC2108110012
<b>The Insured:</b> JAYNEROD PTY LTD	<b>Invoice No:</b> 34744
	<b>Our Ref:</b> JAYNEROD

## Landlord Policy Schedule

<b>Insured Name</b>	JAYNEROD PTY LTD
<b>Policy Number</b>	PLC2108110012
<b>Period of Insurance</b>	26 August 2021 12:00am to 26 August 2022 11:59pm
<b>Premium Payment Mode</b>	Annual

Property Summary	Risk Address	Type	Cover Type
	Unit 1005 15 Everage Street, MOONEE PONDS VIC 3039	Accidental Damage	Contents Only

**Multi Policy Discount** No

**Claims History in Last 3 Years** None

<b>Situation Address</b>	<b>Unit 1005 15 Everage Street, MOONEE PONDS VIC 3039</b>
Product Type	Accidental Damage
Type of Cover	Contents Only

<b>Sums Insured</b>	
Buildings	N/A
Contents	\$20,600 (Excluding Special Contents)
Special Contents	N/A
Limit of Liability	\$20,000,000 per event
Strata Title Mortgagee Protection	N/A

<b>Optional Covers:</b>	
<b>Theft by Tenant</b>	Yes
<b>Rent Default</b>	\$12,000
<b>Loss of Rent</b>	Yes (up to the Annual Rental Amount specified of \$19,240)
Strata Title Mortgagee Protection	No

<b>Excesses</b>	
Buildings	N/A
Contents	\$500

Other excesses may apply for certain types of claims and are detailed in the PDS.

<b>Occupancy Type</b>	Rented To Tenants (Long Term Basis)
<b>Building Type</b>	Apartment/Flat/Unit
<b>Part of a Strata Plan</b>	Yes
<b>Apartment/flat/unit level</b>	10

<b>Construction Details</b>	
<b>Walls</b>	Concrete
<b>Roof</b>	Steel/Colorbond
<b>Period or Year built</b>	2020
<b>Quality</b>	Standard quality
<b>Number of levels</b>	N/A
<b>Is there a Swimming Pool, Outdoor Spa or Lift at the property?</b>	No
<b>Is your property managed by a professional property agent?</b>	Yes

<b>Is the Property</b>	
Currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover?	No
Used for business purposes other than home office or surgery?	No
Under construction, reconstruction or renovation?	No
In poor condition or poorly maintained?	No
Under any heritage listing/National Trust listing or order?	No
Used as a hostel, hotel, serviced apartment, boarding house, bed and breakfast or guesthouse?	No
Used for community or public housing?	No
Has the Insured had Insurance declined in the last 12 months?	No

<b>Security</b>	
Minimum security on the property's externally accessible doors	Deadlocks Only
Minimum security on ALL the property's accessible windows	Key Operated Locks Only
Alarm Security	None

<b>Interested Parties</b>	La Trobe Financial
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**Class of Policy:** Landlords Insurance  
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### Natural Peril Exclusion in the first 72 hours

Cover will not be provided for 72 hours from the commencement of your insurance for loss/damage caused by a bushfire, named cyclone or flood/tsunami. Cover will apply however if you previously had insurance cover covering the same property and there is no break in cover or you have entered into a contract to buy a property which has not yet completed and the risk has passed to you as the purchaser.

**Class of Policy:** Landlords Insurance  
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## INSURANCE CONTRACTS ACT 1984 IMPORTANT NOTICES

For your protection under federal legislation, we are required to inform you of your duty of disclosure and draw your attention to the following important information.

### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the insurer, every matter that you know is relevant to the insurer's decision, whether to accept the risk of the insurance and if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty, however, does not require disclosure of matter:

- that diminishes the risks to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

### NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### AVERAGE

Your policy may be subject to an Average Clause.

The effect of this type of clause is, in the event of a claim for partial loss of property insured, the insurer need pay only a proportion of the amount of the loss. This will be assessed on a formula using as a basis the full value of the item insured and the sum insured relating to it.

— Replacement Value \$100,000    Sum Insured \$45,000    Partial Loss of \$50,000

(a) The insurer pays in the following proportion –

$$\frac{\text{(Sum Insured)}}{\text{(90\% of Replacement Value)}} \times \frac{\text{\$45,000}}{\text{\$90,000}} = \frac{\text{\$50,000}}{\text{1}} = \text{\$25,000}$$

(b) YOU BEAR THE BALANCE.

It is important that your property is insured for its replacement value.

Your policy may have an average clause which operates on a different percentage, and if so, application would vary according to the particular clause in your policy. It is important therefore that you check your policy.

### SUBROGATION

Your policy of insurance may provide that you will not be able to recover under it if you enter into any agreement which excludes or limits your right of recovery from other parties: therefore you must not have agreed and must not agree to give away any of your rights because that will affect the insurer's right to recover from those other parties.

### DISPUTE FACILITY

Clients who are not fully satisfied with our services should contact our Customer/Complaints Officer. Interpacific Insurance Brokers also subscribe to the Australian Financial Complaints Authority (AFCA), a free customer service and the General Insurance Brokers Code of Practice. Further information is available from this office.

### PRIVACY POLICY

Interpacific Insurance Brokers Pty. Ltd. recognises the importance of your privacy. We understand your concerns about the security of personal information and are committed to protecting the personal information that we hold about you.

We only collect and hold information about you that is necessary for us to perform the services you request from us, and we handle it in accordance with the introduced national privacy sector privacy legislation. We may disclose it to Insurers, and other Insurance industry representatives as required, as well as other service providers.

You can gain access to personal information that we hold about you, subject to some exceptions under privacy legislation. For further information on our privacy policy, please visit our website, [www.interpacific.net](http://www.interpacific.net) or contact our office.

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### **CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)**

If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer, and not refund any part of the brokerage or fees we received for arranging the cover. A broker service fee may also be charged to process the cancellation.