

## Policy Renewal

\$ 1548.37  
 ↑ \$542.16.



043

WAG BUILDERS P/L SUPERANNUATION FUND  
 POST OFFICE BOX 4038  
 ROCKHAMPTON QLD 4700

Date of Issue	25 October 2018
Policy Number	HPL026967077
Period of Insurance	28 November 2018 to 11:59pm 28 November 2019
Total Amount Payable	\$1,780.85
Due Date	28 November 2018

Page 1 of 2

## Landlord Insurance

Dear Policy Holder,

Thank you for insuring your Landlord Building with AAMI. Your current policy expires at 11.59pm on 28 November 2018 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your Certificate of Insurance showing policy details for the new period of insurance and Supplementary Product Disclosure Statement (if any).

It is important to review the information in your Certificate of Insurance to ensure all details are correct. Some policy details such as your excess and, if applicable, sum insured may have changed. Please also ensure you read your **Duty of Disclosure** at the end of your Certificate carefully. If any details shown are incorrect, or there is other information you need to tell us, please call 13 22 44.

Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44.

Take care,  
 The AAMI Team

### Insured Address

40 LENNOX ST, THE RANGE QLD 4700

### Policy Type

Landlord Building

Building Base Premium	\$1,485.28
Stamp Duty	\$147.04
GST	\$148.53
<b>Total Amount Payable for Building</b>	<b>\$1,780.85</b>

\$1637.50

~~Pay m/c. 25/11/18.  
 Phoned Debra.  
 Rec'd 010936404.~~

The Pack to m/c.  
 \$1637.50. 06/02/19.  
 46920190206103890777.

## Payment Options



**Internet:** Visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.

**BPAY** Biller Code: 655902  
 Ref: 15344026967077



**Direct Debit:** Call 13 22 44 to arrange payment by monthly instalments.

Telephone & Internet Banking - BPAY®  
 Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

Total Amount Payable	\$1,780.85
Due Date	28 November 2018
Reference Number	15344026967077

### POST billpay®



\*4060 28112018 HPL026967077

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.



## Here's how we look after you

### We give you value

#### Additional cover with Tenant Protection

With AAMI Landlord Insurance, you can extend your cover to include our Tenant Protection option. It's extra cover to help protect you against the inconvenience of unpaid rent, theft or malicious damage to your insured property by your tenant or their guests (cover limits and conditions apply).

#### Optional Complete Replacement Cover®

Our best protection against under insurance. If your home is damaged or destroyed by an insured event we'll choose to repair or rebuild your house as it was or pay you the cash equivalent based on our assessed costs.

#### AAMI Flexi-Premiums®

With AAMI Flexi-Premiums® you have the option to vary your excess, so you can choose how much you pay. By choosing a higher excess you'll be able to lower your insurance premium.

#### Flexible payment options

Choose to pay your premium annually or monthly (annually is cheaper) – whichever is more convenient for you.

### We give you peace of mind

#### Lifetime repair guarantee

The quality of workmanship and the materials arranged by AAMI in the repair of your property are guaranteed for life.

#### New-for-old replacement

If you rent your property furnished, you can also insure your contents with AAMI. In the event that they are lost or damaged by an insured event, AAMI will replace your everyday contents with new ones, no matter how old they are.

Policy Renewal



AAMI

## LUCKY CLUB

Welcome to AAMI Lucky Club, a place where our customers come to get exclusive access to amazing experiences. As an AAMI customer you can get access to all these benefits now.



**WE PARTNER WITH EVENTS**

Special access to great shows, concerts and attractions.



**ENHANCE EXPERIENCES**

We add a little something extra just for you.

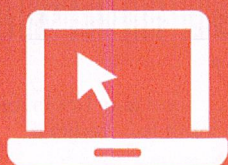


**AND YOU GET THE BENEFITS**

We package experiences for you to enjoy with family and friends.

Visit [aami.com.au/luckyclub](http://aami.com.au/luckyclub) to find out more.

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### Did you know that you can manage your AAMI policies online?

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## Certificate of Insurance

Date of Issue 25 October 2018

Policy Number HPL026967077

Page 1 of 3

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Thank you for being an AAMI Landlord Building Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct. We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 3.

We'd like to let you know that you can easily manage this policy online. Simply visit [aami.com.au/login](http://aami.com.au/login) to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44.

Take care,

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#### Insured Address

40 LENNOX ST,  
THE RANGE QLD 4700

#### Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums <sup>®</sup> Excess:	\$1,200
Unoccupied Excess:	\$1,000

#### The Insured

Wag Builders P/L Superannuation Fund

#### Period of Insurance

28 November 2018 to 11:59pm 28 November 2019

#### Policy Type

Landlord Building Insurance

#### What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

#### Landlord Cover

Complete Replacement Cover<sup>®</sup> Option: Yes

You have Complete Replacement Cover<sup>®</sup> (CRC). This cover is now optional, you can choose to remove CRC and nominate a building sum insured instead.

Building Sum Insured: Complete Replacement

Legal Liability: \$20 million

Tenant Protection Option: Yes

#### The Building

Dwelling Type: House

Wall Construction: Weatherboard/Wood

Roof Construction: Iron (Corrugated)

Year Built: Approx. 1955



298AA1HOMEAZ212254PR-E2818 S9466 118931-1



## The Building cont.

Well maintained and in good condition:	Yes
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	No
Trust Classification:	None
No of Storeys:	Double
Quality of Construction:	Standard
Slope of Land:	Gentle
No of Bedrooms:	3
Bedroom Size:	Average
No of Bathrooms:	1
Ducted AC/Heating:	No
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	Yes
Garden Shed:	No
Garage/Carport:	Double
Water Tanks:	No

## Security Features

You have told us the following about the security at the building:

Deadlocks:	Yes
Keyed Window Locks:	No
Alarm Type:	No Alarm
Restricted Access:	No

## Insurance and Criminal History

You have told us that in the past three years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

## Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.





## Supplementary Product Disclosure Statement (SPDS)

This is an SPDS issued by AAI Limited ABN 48 005 297 807 AFSL 230859, trading as AAMI. This SPDS updates, and must be read with, the Landlord Insurance Product Disclosure Statement (PDS), prepared 18 October 2013, and any other SPDS we may give you for this PDS. On the back cover of the PDS insert 'Contact us about a claim' before the words '24 hours a day'. SPDS prepared on 1 March 2018.

A03696 31/03/18 A

## Receive Policy Documents By Email

For your convenience you can receive your policy documents via email. If you have a Home, Contents or Car policy you can easily update your mailing preferences by logging onto [aami.com.au/login](http://aami.com.au/login). For all other policies, call us on 13 22 44.



AAI Limited ABN 48 005 297 807 trading as AAMI.

[aami.com.au](http://aami.com.au)  
13 22 44

LUCKY YOU'RE WITH  
**AAMI**









# SAY GOODBYE TO PAPER AND SWITCH TO EMAIL.

If you make the switch to receive your insurance policy documents via email between 3 July 2018 and 24 June 2019 – rather than mailed documents – **you'll be automatically entered into one of four draws for a chance to win \$5,000 into your Suncorp Benefits account\***.

We're always looking for ways to give you more value. Because AAMI is part of the Suncorp Network, you get access to the Suncorp Benefits program. With Suncorp Benefits, accessible via the Suncorp App, you can save up to 15% on eGift cards at over 100 retailers. You could watch the savings add up on groceries, fuel, movie tickets, flights and much more.



## MAKING THE SWITCH TO EMAIL IS EASY.

It's simple, convenient and quick!

So, make the switch today at:

[aami.com.au/goodbypaper](http://aami.com.au/goodbypaper)

\* Eligible policies incl. Suncorp, AAMI, Apia or GIO branded Home Building, Combined Home Building & Contents, Contents, Strata, Motor, Motorcycle, Boat, Caravan, Motorhome & Landlord policies. Only valid for policies not previously registered for Electronic Notice Delivery ("END"). See [aami.com.au/competitions/goodbye-paper-terms-and-conditions](http://aami.com.au/competitions/goodbye-paper-terms-and-conditions) for full Terms & Conditions & how to switch to END. Open to Aus res. 18+. Starts 00:00 am AEST 3/7/18 & closes 11:59:59 pm AEST 24/6/19. 4 entry periods- 3/7/18-1/10/18; 2/10/18-1/1/19; 2/1/19-1/4/19 & 2/4/19-24/6/19. 1 entry awarded per policy switched. Entries will not carry over to next period. Entry forfeited if policy is cancelled, lapses, or selection of END is changed. 4 x separate draws - 12 noon Melbourne time on 9/10/18, 8/1/19, 9/4/19 & 26/6/19 at Prime Focus, Lvl 1, 500 Chapel St, South Yarra, VIC 3141. 5 x prizes per draw, each \$5,000 AUD credited to the winners Suncorp Benefits ewallet. Non-members will be invited to join, or prize awarded by cheque. Total prize pool \$100,000 (incl. GST). Limit 1 prize per person (excl. SA). Winners notified by email within 2 days of relevant draw. Winners advertised in The Australian- 23/10/18; 22/1/19; 23/4/19 & 2/7/19. Promoter is AAI Limited ABN 48 005 297 807 of Lvl 28 Brisbane Square, 266 George St, Brisbane, QLD 4000.

Authorised under permit numbers: NSW LTPS/18/25500, SA T18/946 & ACT TP 18/01025.

Insurance is issued by AAI Limited ABN 48 005 297 807 trading as AAMI Insurance.









## Policy Renewal

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WAG BUILDERS P/L SUPERANNUATION FUND  
POST OFFICE BOX 4038  
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Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44, where you'll always speak to a real person, not a machine - 24 hours a day, 7 days a week.

Take care,  
The AAMI Team

### Insured Address

40 LENNOX ST, THE RANGE QLD 4700

### Policy Type

Landlord Building

Building Base Premium	\$1,291.38
Stamp Duty	\$127.85
GST	\$129.14
<b>Total Amount Payable for Building</b>	<b>\$1,548.37</b>

29/11/17. AMEX.  
Ref No# 608684702  
Rock to M/C  
Pay M/C 31/11/18  
\$ 469 2018 0131 1026 14956.

## Payment Options



**Internet:** Visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.



**Direct Debit:** Call 13 22 44 to arrange payment by monthly instalments.

**BPAY** Biller Code: 655902  
Ref: 15344026967077

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Total Amount Payable** \$1,548.37

**Due Date** 28 November 2017

**Reference Number** 15344026967077

**POST billpay**



\*4060 28112017 HPL026967077

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.



## Here's how we look after you

### We give you value

#### Additional cover with Tenant Protection

With AAMI Landlord Insurance, you can extend your cover to include our Tenant Protection option. It's extra cover to help protect you against the inconvenience of unpaid rent, theft or malicious damage to your insured property by your tenant or their guests (cover limits and conditions apply).

#### Optional Complete Replacement Cover®

With AAMI's Complete Replacement Cover® option, you're insured for the cost of repairing or rebuilding your home, not an estimated value.

#### AAMI Flexi-Premiums®

With AAMI Flexi-Premiums® you have the option to vary your excess, so you can choose how much you pay. By choosing a higher excess you'll be able to lower your insurance premium.

#### Flexible payment options

Choose to pay your premium annually or monthly (annually is cheaper) – whichever is more convenient for you.

### We give you peace of mind

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The quality of workmanship and the materials arranged by AAMI in the repair of your property are guaranteed for life.

#### New-for-old replacement

If you rent your property furnished, you can also insure your contents with AAMI. In the event that they are lost or damaged by an insured event, AAMI will replace your everyday contents with new ones, no matter how old they are.



### AAMI

## LUCKY CLUB

Welcome to AAMI Lucky Club, a place where our customers come to get exclusive access to amazing experiences. As an AAMI customer you can get access to all these benefits now.



#### WE PARTNER WITH EVENTS

Special access to great shows, concerts and attractions.



#### ENHANCE EXPERIENCES

We add a little something extra just for you.



#### AND YOU GET THE BENEFITS

We package experiences for you to enjoy with family and friends.

Visit [aami.com.au/luckyclub](http://aami.com.au/luckyclub) to find out more.

298AA-HOMEA2213615PR-E1882 54667 19334-1



### Did you know that you can manage your AAMI policies online?

Simply visit [aami.com.au/login](http://aami.com.au/login) to view and update your policy details, make payments and access AAMI Lucky Club.



# Certificate of Insurance

Date of Issue 25 October 2017

Policy Number HPL026967077

Page 1 of 2

## Landlord Insurance

Thank you for being an AAMI Landlord Building Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct. We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 2.

We'd like to let you know that you can easily manage this policy online. Simply visit [aami.com.au/login](http://aami.com.au/login) to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44. With AAMI, you'll always speak to a real person, not a machine.

Take care,

The AAMI Team

### Insured Address

40 LENNOX ST,  
THE RANGE QLD 4700

### The Insured

Wag Builders P/L Superannuation Fund

### Period of Insurance

28 November 2017 to 11:59pm 28 November 2018

### Policy Type

Landlord Building Insurance

### Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums <sup>®</sup> Excess:	\$1,200
Unoccupied Excess:	\$1,000

### What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

### Landlord Cover

Complete Replacement Cover<sup>®</sup> Option: Yes

You have Complete Replacement Cover<sup>®</sup> (CRC). This cover is now optional, you can choose to remove CRC and nominate a building sum insured instead.

Building Sum Insured: Complete Replacement

Legal Liability: \$20 million

Tenant Protection Option: Yes

### The Building

Dwelling Type: House

Wall Construction: Weatherboard/Wood

Roof Construction: Iron (Corrugated)

Year Built: Approx. 1955





### The Building cont.

Well maintained and in good condition:	Yes
Under Renovation/Construction:;	No
Used for Business:	No
Unoccupied:	No
Financed:	No
Trust Classification:	None
No of Storeys:	Double
Quality of Construction:	Standard
Slope of Land:	Gentle
No of Bedrooms:	3
Bedroom Size:	Average
No of Bathrooms:	1
Ducted AC/Heating:	No
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	Yes
Garden Shed:	No
Garage/Carport:	Double
Water Tanks:	No

### Security Features

You have told us the following about the security at the building:

Deadlocks:	Yes
Keyed Window Locks:	No
Alarm Type:	No Alarm
Restricted Access:	No

### Insurance and Criminal History

You have told us that in the past **three** years:

- You or anyone to be insured under this policy have **NOT** had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had **NO** insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have **NOT** committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

### Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

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298AAA1HOMEA2213815PR-E1882 54668 19336-1





## Policy Renewal



043

WAG BUILDERS P/L SUPERANNUATION FUND  
POST OFFICE BOX 4038  
ROCKHAMPTON QLD 4700

Date of Issue	26 October 2016
Policy Number	HPL026967077
Period of Insurance	28 November 2016 to 11:59pm 28 November 2017
Total Amount Payable	\$1,238.69
Due Date	28 November 2016

Page 1 of 2



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Take care,  
The AAMI Team

### Insured Address

40 LENNOX ST, THE RANGE QLD 4700

### Policy Type

Landlord Building

<b>Building Base Premium</b>	\$1,033.10
Stamp Duty	\$102.28
GST	\$103.31
<b>Total Amount Payable for Building</b>	<b>\$1,238.69</b>

*Pay m/c 11/02/17.  
ROK 20170211 000025 474.*

*Pay 29/11/16  
Amex.*



## Payment Options



**Internet:** Visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.



**Direct Debit:** Call 13 22 44 to arrange payment by monthly instalments.

**BPAY** Biller Code: 655902  
Ref: 15344026967077

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Total Amount Payable** **\$1,238.69**

**Due Date** **28 November 2016**

**Reference Number** **15344026967077**



\*4060 28112016 HPL026967077

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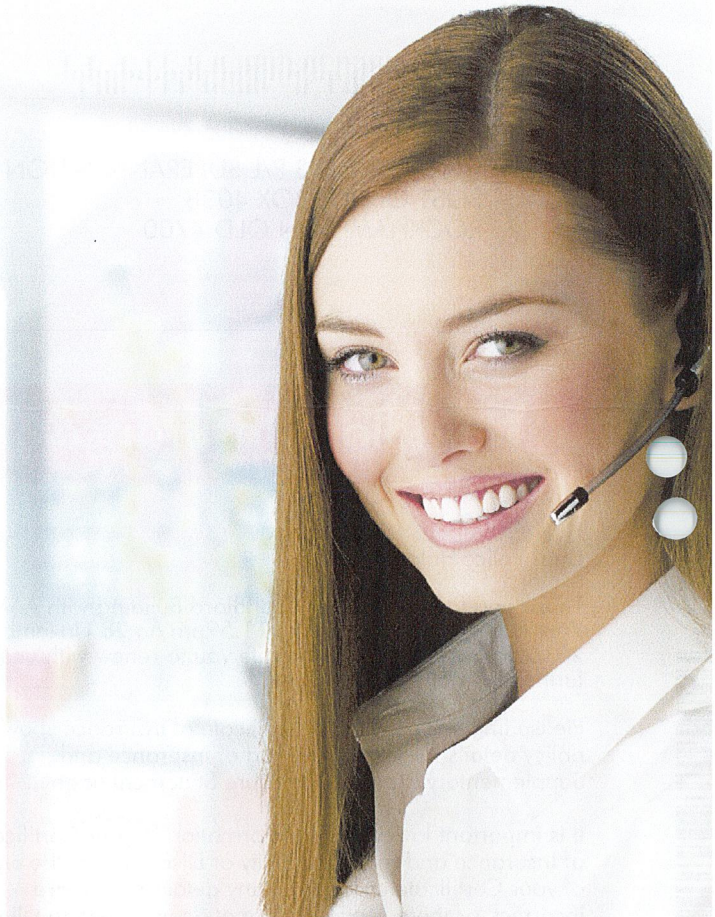
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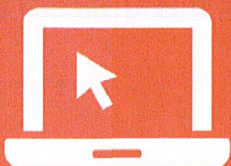
We add a little something extra just for you.



#### AND YOU GET THE BENEFITS

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Date of Issue 26 October 2016

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Dwelling Type: House

Wall Construction: Weatherboard/Wood

Roof Construction: Iron (Corrugated)

Year Built: Approx. 1955



300AA1H0MEA200043PR-E4321 S11726 123451-1



## The Building cont.

Well maintained and in good condition:	Yes
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	No
Trust Classification:	None
No of Storeys:	Double
Quality of Construction:	Standard
Slope of Land:	Gentle
No of Bedrooms:	3
Bedroom Size:	Average
No of Bathrooms:	1
Ducted AC/Heating:	No
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	Yes
Garden Shed:	No
Garage/Carport:	Double
Water Tanks:	No

## Security Features

You have told us the following about the security at the building:

Deadlocks:	Yes
Keyed Window Locks:	No
Alarm Type:	No Alarm
Restricted Access:	No

## Insurance and Criminal History

You have told us that in the past three years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

## Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.





## Policy Renewal



043

WAG BUILDERS P/L SUPERANNUATION FUND  
POST OFFICE BOX 4038  
ROCKHAMPTON QLD 4700

Date of Issue 26 October 2015  
Policy Number HPL026967077  
Period of Insurance 28 November 2015 to 11:59pm 28 November 2016  
Total Amount Payable \$1,052.63  
Due Date 28 November 2015

Page 1 of 2



## Landlord Insurance

Dear Policy Holder,

Thank you for insuring your Landlord Building with AAMI. Your current policy expires at 11.59pm on 28 November 2015 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your Certificate of Insurance showing policy details for the new period of insurance and Supplementary Product Disclosure Statement (if any).

It is important to review the information in your Certificate of Insurance and read your Duty of Disclosure at the end of your Certificate carefully. If any details shown are incorrect, or there is other information you need to tell us, please call 13 22 44.

Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44, where you'll always speak to a real person, not a machine - 24 hours a day, 7 days a week.

Take care,  
The AAMI Team

### Insured Address

40 LENNOX ST, THE RANGE QLD 4700

### Policy Type

Landlord Building

Building Base Premium	\$877.93
Stamp Duty	\$86.91
GST	\$87.79
<b>Total Amount Payable for Building</b>	<b>\$1,052.63</b>

*01/12/2015 Phoned.  
MIC Rec No # 4049714.*



## Payment Options



**Internet:** By AAMI ePay, visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.



**Direct Debit:** Call 13 22 44 to arrange payment by monthly instalments.



Bill Code: 655902  
Ref: 15344026967077

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Total Amount Payable** \$1,052.63

**Due Date** 28 November 2015

**Reference Number** 15344026967077



\*4060 28112015 HPL026967077

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.



## Here's how we look after you

### We give you value

#### **Additional cover with Tenant Protection**

With AAMI Landlord Insurance, you can extend your cover to include our Tenant Protection option. It's extra cover to help protect you against the inconvenience of unpaid rent, theft or malicious damage to your insured property by your tenant or their guests (cover limits and conditions apply).

#### **Optional Complete Replacement Cover®**

With AAMI's Complete Replacement Cover® option, you're insured for the cost of repairing or rebuilding your home, not an estimated value.

#### **AAMI Flexi-Premiums®**

With AAMI Flexi-Premiums® you have the option to vary your excess, so you can choose how much you pay. By choosing a higher excess you'll be able to lower your insurance premium.

#### **Flexible payment options**

Choose to pay your premium annually or monthly (annually is cheaper) – whichever is more convenient for you.

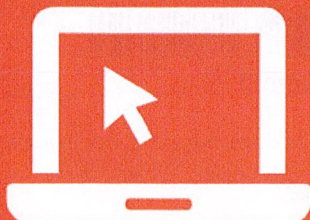
### We give you peace of mind

#### **Lifetime repair guarantee**

The quality of workmanship and the materials arranged by AAMI in the repair of your property are guaranteed for life.

#### **New-for-old replacement**

If you rent your property furnished, you can also insure your contents with AAMI. In the event that they are lost or damaged by an insured event, AAMI will replace your everyday contents with new ones, no matter how old they are.



### We've made it easy to manage your insurance online

Did you know that you can manage your AAMI policies online? Simply visit [aami.com.au/login](http://aami.com.au/login) to update your personal details, manage payments and view or update your policy details.



## Certificate of Insurance

Date of Issue 26 October 2015

Policy Number HPL026967077

Page 1 of 2

### Landlord Insurance

Thank you for being an AAMI Landlord Building Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct. We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 2.

We'd like to let you know that you can easily manage this policy online. Simply visit [aami.com.au/login](http://aami.com.au/login) to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44. With AAMI, you'll always speak to a real person, not a machine.

Take care,

The AAMI Team

#### Insured Address

40 LENNOX ST,  
THE RANGE QLD 4700

#### Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums <sup>®</sup> Excess:	\$1,200
Unoccupied Excess:	\$1,000

#### The Insured

Wag Builders P/L Superannuation Fund

#### Period of Insurance

28 November 2015 to 11:59pm 28 November 2016

#### Policy Type

Landlord Building Insurance

You have told us the following about the building at the insured address. Call 13 22 44 if any information is incorrect or missing.

#### The Building

Dwelling Type:	House
Wall Construction:	Weatherboard/Wood
Roof Construction:	Iron (Corrugated)
Year Built:	Approx. 1955

#### Landlord Cover

Complete Replacement Cover<sup>®</sup> Option: Yes

You have Complete Replacement Cover<sup>®</sup> (CRC). This cover is now optional, you can choose to remove CRC and nominate a building sum insured instead.

Building Sum Insured: Complete Replacement

Legal Liability: \$20 million

Tenant Protection Option: Yes





## The Building cont.

Well maintained and in good condition:	Yes
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	No
Trust Classification:	None
No of Storeys:	Double
Quality of Construction:	Standard
Slope of Land:	Gentle
No of Bedrooms:	3
Bedroom Size:	Average
No of Bathrooms:	1
Ducted AC/Heating:	No
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	Yes
Garden Shed:	No
Garage/Carport:	Double
Water Tanks:	No

## Security Features

You have told us the following about the security at the building:

Deadlocks:	Yes
Keyed Window Locks:	No
Alarm Type:	No Alarm
Restricted Access:	No

## Insurance and Criminal History

You have told us that in the past **three** years:

- You or anyone to be insured under this policy have **NOT** had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had **NO** insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have **NOT** committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

## Your Duty of Disclosure

You have a Duty of Disclosure under the **Insurance Contracts Act 1984** that requires you to tell us certain things.

**What you must tell us:** When your policy is renewed, varied, reinstated or extended you have a duty under law to tell us anything you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

**Who the duty applies to:** It is important that you understand you are providing information to us on behalf of yourself and anyone else that you want to be covered by the policy.

**What you do not need to tell us:** You don't need to tell us anything that reduces the risk; that is of common knowledge; that we already know or, in the ordinary course of our business, ought to know; or we indicate that we don't want to know. If you are unsure it is better to tell us.

**If you fail in your duty:** If you do not tell us something that you know or should know is relevant, we may reduce or refuse to pay a claim, or cancel the policy. If your non-disclosure is fraudulent, we may refuse to pay a claim and treat the policy as never having existed.

