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Mr L O'Rourke
8 Trafalgar Rise
AUSTRALIND WA 6233

Dear Mr L O'Rourke,

Thank you for choosing SGIO. You will find a summary of your policy opposite, and full details on the following pages.

Next steps:

1. Review the information on the following pages and if you need to make changes call 133 233 or +61 8 6188 4228.
2. Please be prepared for your first instalment payment to be deducted on 20 May 2021.
3. On payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

Save more with a Loyalty Discount

The more policies you have and the longer you are with us, the bigger your discount. Take out any other eligible policies to maximise your savings today.

YOUR POLICY SUMMARY

Policy number:	HOM 705 002 640	
First instalment:	\$214.80	
Instalment due:	20 May 2021	
Rental property insured:	8 Trafalgar Rise, Australind WA 6233	
The insured:	Mr L O'Rourke	
Sum insured:	Buildings:	\$493,000
	Contents:	\$0
Weekly rental amount:	\$380	
Basic excess:	\$1,000 See over for all excesses that apply.	

YOUR PREMIUM (Includes 20% No Claim Bonus, your chosen Options, 10% Loyalty Discount and government charges - see over for full details)

First instalment:	\$214.80
Ongoing instalments:	\$107.39
You have chosen to pay this way. Your monthly instalment will be deducted automatically. Refer to your payment schedule for further details. You pay an extra \$46.73 p.a. to pay this way.	
OR	
Pay annually:	\$1,240.93
To pay this way, please contact us before 20 May 2021 to change your payment option.	

YOUR LOYALTY DISCOUNT

Loyalty Discount 10%	-\$118.25
Loyalty Years	2
Number of policies	5

Loyalty discount is based on the policy holder with the highest loyalty discount. You can view all your policies via your online account at sgio.com.au or call us on 133 233.

Enquiries 133 233
Payments 133 233

Claims 133 233
Visit sgio.com.au

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), in a safe place. On payment these documents will form your Landlord Insurance Contract. Please review this document including the sum insured to ensure the level of cover is appropriate for you.

Policy number	HOM 705 002 640
Your contract	Valid from 4:21pm, 29 April 2021 to 11:59pm, 29 April 2022
Premium	Refer to Payment Schedule
The insured	Mr L O'Rourke
Rental property insured	8 Trafalgar Rise, Australind WA 6233
Year built	Approximately 1980
Construction type	Mainly double brick
Roof type	Mainly terracotta/clay tiles Please advise us if this is incorrect.
Credit provider	There is no finance on this property.
The rental property	<ul style="list-style-type: none"> 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 self managed
- period is for more than 12 months

Sum insured

Please check that the amount below covers the replacement value of the rental property. Visit sgio.com.au/calculators for assistance.

Landlord Buildings	\$493,000
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	\$106.42
Stamp duty	\$117.06

EXCESSES

The following excesses apply to your policy:

- a \$1,000 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 \$1,000 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 \$1,000 basic excess
- You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

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 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	\$1,182.43
Less 10% Loyalty Discount	\$118.25
Plus Government charges	\$223.48
Total premium	\$1,287.66

INSURANCE HISTORY

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

Mr L O'Rourke, age 44, years of home insurance 20

In the last 5 years

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

In the last 3 years

- had 1 home insurance claim

PAYMENT SCHEDULE

Your monthly instalments will continue to be automatically deducted from your nominated account unless otherwise specified.

Make sure you have enough funds in your account every month to meet your payment. If we are unable to deduct your payment, we may not pay any claim you make under this policy. If your instalment due date is not a business day we will deduct the relevant instalment on the next business day.

If we offer to renew your insurance policy at the end of the current period of insurance, we will continue to automatically debit your nominated account. Please note that you can opt-out of the automatic renewal at any time.

If you would like to change to an annual payment, contact us.

The table opposite outlines your monthly instalments.

Due date	Amount before GST	GST	Monthly instalment
20/5/2021	\$197.02	\$17.78	\$214.80
15/6/2021	\$98.51	\$8.88	\$107.39
15/7/2021	\$98.51	\$8.88	\$107.39
15/8/2021	\$98.40	\$8.86	\$107.26
15/9/2021	\$98.40	\$8.86	\$107.26
15/10/2021	\$98.40	\$8.86	\$107.26
15/11/2021	\$98.40	\$8.86	\$107.26
15/12/2021	\$98.40	\$8.86	\$107.26
15/1/2022	\$98.40	\$8.86	\$107.26
15/2/2022	\$98.40	\$8.86	\$107.26
15/3/2022	\$98.40	\$8.86	\$107.26
Totals	\$1,181.24	\$106.42	\$1,287.66

ADDITIONAL INFORMATION

Insurance Australia Limited ABN 11 000 016 722 AFS
Licence No. 227681 trading as SGIO in Western Australia,
SGIC in South 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 sgio.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 SGIO 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 SGIO 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.

You have chosen to pay your policy by direct debit. This agreement outlines the terms and conditions applicable to your direct debit request payment arrangement for your SGIO Insurance product. You agree to these terms and conditions unless you notify us otherwise before the first debit day.

Definitions

account means the account or credit card held at your financial institution from which we are authorised to arrange funds to be debited.

agreement means this Direct Debit Request Service Agreement between us and you, including the direct debit request.

business day and **banking day** means a day other than a Saturday or a Sunday or a listed public holiday.

debit day means the day that payment is due, according to your direct debit request.

debit payment means a particular transaction where a debit is made, according to your direct debit request.

direct debit request means the direct debit request payment arrangement between us and you.

us and **we** and **our** means Insurance Australia Limited ABN 11 000 016 722 AFS Licence No. 227681 trading as SGIO, the company you have authorised to debit your account.

you means the customer(s) who provided consent to the direct debit request agreement.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

1.1 By providing consent to a direct debit request, you have authorised us to arrange for funds to be debited from your account according to the agreement we have with you.

1.2 We will only arrange for funds to be debited from your account:

- as authorised in the direct debit request; and/or
- according to any notice sent to you by us, specifying the amount payable for a product and the date the payment is due.

1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following or previous banking day. If you are unsure about which day your account has or will be debited, please check with your financial institution.

2. Changes by us

2.1 We may vary any details in this agreement or a direct debit request at any time by giving you at least fourteen days written notice.

3. Changes by you

3.1 Subject to 3.2, 3.3, 4.2, 4.3, 4.5 and 5.1, you may change the arrangements under a direct debit request by contacting us on 133 233 or by visiting sgio.com.au/selfservice.

3.2 If you wish to stop or defer a debit payment you must contact us at least two business days before the next debit day.

3.3 You may also cancel your direct debit request at any time by contacting us at least two business days before the next debit day.

4. Your obligations

4.1 It is your responsibility to ensure that:

- there are sufficient clear funds available in your account to allow a debit payment to be made; and
- the account details you have provided to us are correct, current and valid - see 6.1.

4.2 If the debit payment is declined because there are insufficient clear funds available in your account to meet a debit payment:

- you or your account may be charged a fee and/or interest by your financial institution;
- you or your account may be charged a fee to reimburse us for charges we have incurred for the failed transaction;
- we will notify you that we will try again to debit your account fourteen days after the debit day. You must have sufficient clear funds in your account at this time, or another time we agree with you, so that we can process the debit payment or contact us to make payment by another method, otherwise we may refuse a claim and cancel your policy.

This does not apply if the debit payment is declined because the credit limit for your account has been exceeded, in which case 4.3 applies.

4.3 If the debit payment is declined for any reason other than because there are insufficient clear funds available in your account, for example because the account details you have provided to us are not valid or the credit limit for your account has been exceeded:

- we will notify you to contact us to arrange for the payment to be made using a valid account; and
- you must contact us to provide valid account details within fourteen days of the failed debit day or another time we agree with you so that we can process the payment, otherwise we may refuse a claim or cancel your policy.

4.4 If your first debit payment in the first year of your policy is declined for any reason:

- we will not attempt to debit your account again;
- we will notify you to contact us to make the payment; and
- you must contact us to provide valid account details by the date nominated by us in the notice we send you so that we can process the payment, otherwise we may refuse a claim and cancel your policy.

4.5 Please check your account statement to verify that the amounts debited from your account are correct.

4.6 If we are liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the GST included in the consideration payable for the supply.

5. Dispute

5.1 If you believe that there has been an error in debiting your account you should contact us as soon as possible so that we can resolve your query quickly. We may request written confirmation of the transaction.

5.2 If our investigations show that your account has been incorrectly debited we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you of the amount by which your account has been adjusted.

5.3 If our investigations show that your account has not been incorrectly debited we will respond to your query by providing you with reasons and copies of any evidence for this finding.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

6.1 You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- your account details which you have provided to us are correct, current and valid by checking them against a recent account statement or with your financial institution;
- if there is any other reason your financial institution may decline a debit payment.

6.2 Warning: if the account number you have quoted is incorrect, you may be charged a fee to reimburse costs in correcting any deductions from:

- an account you do not have the authority to operate; or
- an account you do not own.

7. Confidentiality

7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- to the extent specifically permitted by law; or
- for the purposes of this agreement (including disclosing information in connection with any query, dispute or claim).

8. Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, you should contact us on 133 233 for the correct mailing address.

8.2 We will notify you in accordance with your Product Disclosure Statement and Policy Booklet.

8.3 Any notice we send:

- to you by ordinary post, is considered to have been received four business days from when it is posted;
- to your email address, is considered to have been received 24 hours from when we send it.

