

Motor Insurance Your Renewal Certificate

Ph: 13 46 46 Web: shannons.com.au
State Branch: Unit 5 & 6, 1500 Albany Highway, Cannington WA 6107



SHARE THE PASSION

SHORELEAVE PTY LTD
79 PERSEUS RD
SILVER SANDS WA 6210

Policy Number

SCM014562155

Period of Insurance

18 Sep 2021 to 18 Sep 2022

3 August 2021

Half Yearly Instalment	\$ 130.35
Last Year's Instalment	\$ 110.10
Change on Last Year*	18.4%

Dear Policy Holder,

We are pleased to invite you to renew your Motor Insurance. Your current policy expires at 3.59pm on 18 Sep 2021.

A new Product Disclosure Statement (PDS) applies to your policy on renewal and is enclosed for you. There are new and changed benefits, features, options, terms, conditions and exclusions. Please read the PDS for full details.

For more information about the changes in our new PDS please visit www.shannons.com.au/pds-update

Shannons enjoys a special relationship with motoring enthusiasts, and our dedicated team is in place to offer you a knowledgeable and personalised service. Please find enclosed your certificate showing policy details for the new period of insurance. Please read the certificate including the Duty of Disclosure section carefully. If any of the details shown on your certificate are incorrect or there is information you need to tell us, please call us on 13 46 46.

If you have any questions, please call 13 46 46.

Thank you for insuring with Shannons – Insurance for motoring enthusiasts.

*Why your premium may change

Each year your premium is likely to change even if your personal circumstances haven't. Factors like the number of claims we experience, improved data and changes to the cost of running our business can impact your premium. Your premium may also be impacted by changes to discounts.

For more information please visit www.shannons.com.au/premium

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

Your policy will automatically renew with payments to be processed from your nominated account or card. Please contact us if you do not want this.

SCANNED

Direct Debit Premium Payment

Bank Account As nominated
Account Name Shoreleave Pty Ltd
Debit Date Half Yearly Debit - on or the next business day after the 18th of the month

Financial Institution fees (including dishonour charges) and government charges may apply to instalment amounts

Half Yearly Debit: **\$130.35**

This document will be a Tax Invoice for GST when you have made your payment



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The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

	Agreed Value	Base Premium	GST	Stamp Duty	Total Premium
1968 MG C GT COUPE					
Last Year	\$26,000	\$181.98	\$18.20	\$20.02	\$220.20
This Year	\$27,300	\$215.46	\$21.55	\$23.70	\$260.71

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change.

The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

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■ Features of Your Motor Insurance Policy

- Your vehicle is insured for the agreed value for accidental damage and theft.
- Choice of repairer.
- Lifetime guarantee on repairs we authorise.
- Towing and storage cover following an incident.
- One excess free windscreen or window glass claim per period of insurance
- Riding apparel cover for motorcycle and pillion passenger.
- Accidental damage to your trailer for up to \$1500 when it is being towed by your motor vehicle or motorcycle
- Cover whilst participating in defensive driving courses.
- After Claim Expenses (including personal tools and personal items) up to \$1000 in total whilst in your locked motor vehicle or motorcycle.
- Up to \$20 million Legal Liability cover.

*Conditions, limits and exclusions apply.
Refer to the Product Disclosure Statement for full details.*

Manage your policies & claims online

Shannons easy, secure & convenient tools allow you to:

POLICY

- ✓ Update contact details
- ✓ Make a payment
- ✓ View your policies
- ✓ Download documents

CLAIMS

- ✓ Make a claim
- ✓ Track your claim progress
- ✓ Pay excess
- ✓ Book vehicle assessment

GO TO SHANNONS.COM.AU/INSURANCE/ONLINE-SERVICES TO LOGIN



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SHARE THE PASSION

Insure your Daily Drive with Shannons

Shannons also offer great insurance features for the cars your family drives every day.

- Multi Vehicle policy discount
- \$20 million legal liability cover
- Pay by the month at no extra cost
- If you have comprehensive cover you have one excess free windscreen or window glass claim per period of insurance
- Hire car for up to 21 days if your regular use vehicle is stolen

CALL 13 46 46 NOW FOR A QUOTE

Conditions, limits and exclusions apply. Refer to the Product Disclosure Statement for full details. Discounts do not apply to the Shannons Roadside Assist optional cover.



About You

Insured Name:

Shoreleave PTY LTD

Period of Insurance:

18 September 2021 at 4:00pm EST to 18 September 2022 at 3:59 PM EST

Home Phone:

Please call or go online to update your details.

Mobile:

0422 606 514

Email:

jmitting@hotmail.com

Your Privacy

We appreciate privacy is important to you. Shannons is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting www.shannons.com.au/privacy or call us on 13 46 46.

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.

Insurance History

Cover has been provided on the basis of the following information which you have provided to us.

- No person covered under this policy has ever had insurance cancelled.
- No person covered under this policy has ever been refused insurance or had a policy declined.
- No person covered under this policy has been convicted of a criminal offence in the last 5 years.

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.

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SHARE THE PASSION

Your Discounts

Insure your Home with Shannons and receive our **Multi Policy Discount** of up to 10% on your home policy. If you have more than one vehicle currently insured on the same Shannons Motor Insurance Policy you will receive our **Multi Vehicle Discount**.

Your Premium

Vehicle	Agreed Value	Premium	GST	Stamp Duty	Total Premium
1. 1968 MG C GT COUPE	\$27,300	\$215.46	\$21.55	\$23.70	\$260.71
		Annual Amount			\$260.71
		Monthly Amount			\$21.72

About the Driver/Rider

Cover has been provided on the basis of the following information which you have told us.

Please answer the following questions and tell us if there have been any further claims, accidents or traffic infringements for any of the drivers

Jeff Mitting

Age: 60 years

Have there been any claims or accidents in the last 5 years?

Claims or accidents

Nil

Have there been any traffic infringements in the last 5 years?

Traffic Infringements

2019 Exceeded the Speed Limit - Fine and Loss of demerit points

2017 Exceeded the Speed Limit - Fine and Loss of demerit points

