

# Policy Schedule

## Landlord Preferred Policy

22 October 2020

Rishon Super Holding Pty Ltd  
PO Box 6457  
UNSW SYDNEY NSW 1466

**POLICY NUMBER:** TS0733600LPP

**AMOUNT DUE:** \$ 379.00

**Insured:** Rishon Super Holding Pty Ltd

**Insured Address:** 30/42 Glen Eden Drive, GLADSTONE QLD 4680

**Premium Type**

Renewal

**Expiry Date**

4.00pm 11/12/2020. We invite you to renew your policy until 4.00pm 11/12/2021

**Managing Agent**

Alto Townhouses

**Property Details**

The land size is less than 2 acres.

**Sum Insured**

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Up to \$1,000

**Excess per claim**

Loss of rent	\$0
Add. benefits in Sect 1,	\$0
Liability and Tax audit	
Tenant damage	\$500
Scorching or pet damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

**Annual Premium** **\$379.00**

**Includes: Multiple Property Discount**

Last year's annual premium	\$329.00
Change on last year	15.2 %

*If the information shown is incorrect, please call to advise us.*

**Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859

**Special Conditions**

**Please turn over for important policy information**

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

**Payment Slip for: Rishon Super Holding Pty Ltd - 30/42 Glen Eden Drive, GLADSTONE QLD 4680**

**Amount Payable**

\$379.00

**Due Date**

11/12/2020

**Policy Number**

TS0733600LPP

**Payment Reference No**

707336004

**Payment Options**



By Phone: call us on 1800 804 016, with your Visa or Mastercard, using the Payment Reference No.



**Biller Code: 63461**

**Ref: 707336004**



**Telephone & Internet Banking - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

## Insured details

### 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.

### You must call us to tell us if you or anyone to be insured under this policy:

- have had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have had, during the past 5 years, 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have been convicted of theft or fraud in the last 5 years
- are aware of any existing circumstances which may lead to a claim under this policy.

If you have answered 'yes' to any of the above questions, please contact us.

### 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.

### Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [terrischeer.com.au/privacy](https://terrischeer.com.au/privacy) or call us on 1800 804 016.

## Premium Details

### Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

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.

Cover	Last year	This year
Contents/Building	\$60,000	\$60,000
Weekly rent	Up to \$1,000	Up to \$1,000
Premium	\$274.40	\$316.10
GST	\$27.44	\$31.61
Stamp Duty	\$27.17	\$31.29
<b>Annual Premium (*)</b>	<b>\$329.00</b>	<b>\$379.00</b>

\* Please note that minor rounding may be present in your premium calculation.

### 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.