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11246-0010896-02110

Mr GL Chambers and Chambers Property Nominee
Pty Ltd
PO Box 150
WAVERLEY NSW 2024

Dear Mr GL Chambers and Chambers Property
Nominee Pty Ltd,

Thank you for choosing NRMA Insurance. You will find
a summary of your policy opposite, including how to
renew and when the payment is due.

Next steps:

1. Review the information on the following pages and
if you need to make changes call 132 132 or +61
2 8661 7307 or visit an NRMA Office at your
convenience, see nrma.com.au/branches-finder
for details. Please check our website for the latest
operating hours.
2. Please pay by 11 June 2023. If paying in person,
take your payment slip on page 3 with you.
3. On full payment, this document becomes your
Certificate of Insurance. Please keep this
document in a safe place.



**Australian
Resilience
Corps**

Do you want to join Australia's biggest network of helpers?

We are helping to build a national volunteer network
to ensure communities are better prepared and
protected against fires and floods.

As a founding partner we hope you will join us. There
is a role for everyone, find out how you can help
here:

www.resiliencecorps.org.au

YOUR POLICY SUMMARY

Policy number:	HOM 708 292 626
Annual premium:	\$357.56
Due date:	11 June 2023
Current policy expires:	11:59pm on 11 June 2023
Rental property insured:	Unit 26, 20-22 Maroubra Road, Maroubra NSW 2035
The insured:	Mr GL Chambers Chambers Property Nominee Pty Ltd
Sum insured:	Buildings: \$0 Contents: \$23,396
Weekly rental amount:	\$300
Basic excess:	\$750 See over for all excesses that apply.

YOUR PREMIUM (Includes 25% No Claim Bonus, your
chosen Options, 22.5% Loyalty Discount and government charges -
see over for full details)

Pay annually:	\$357.56
You currently pay this way	
OR	
Pay monthly:	\$32.87
You can nominate to pay your premium in monthly instalments. This will incur an extra \$36.84 p.a. To pay this way, please contact us before 11 June 2023.	
Please pay by 11 June 2023	
For how to pay, see page 4.	

YOUR LOYALTY DISCOUNT

Loyalty Discount 22.5%	
Loyalty Years	37
Number of policies	9

Enquiries 132 132
Payments 131 144

Claims 131 123
Visit nrma.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 full 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 708 292 626
Your contract	Valid from 11:59pm, 11 June 2023 to 11:59pm, 11 June 2024

Government charges & Premium comparison

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website:
<http://understandinsurance.com.au/premiums-explained>

The following amounts are included in your premium. To help you understand how your charges compare to last year, we have included the following comparison.

	Last year's	This year's
Premium before government charges	\$222.77	\$263.91
ESL	\$28.96	\$34.31
GST	\$25.17	\$29.82
Stamp duty	\$24.92	\$29.52
Total premium	\$301.82	\$357.56

Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

The insured	Mr GL Chambers and Chambers Property Nominee Pty Ltd
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Rental property insured	Unit 26, 20-22 Maroubra Road, Maroubra NSW 2035
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Year built	Approximately 1970
Construction type	Mainly concrete block (besser)
Roof type	Mainly cement tiles Please advise us if this is incorrect.

The rental property

- 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
- is located on level 3

The rental agreement

- weekly rental amount \$300
- is agent managed
- period is for more than 12 months

Security

The rental property has no alarm fitted

Sum insured

Each year we increase your sum insured to take into account the increased prices for replacing contents. Please check that the amount below covers the replacement value of all of the Landlord contents.

Landlord Buildings	\$0
Landlord Contents	\$23,396

Key policy features

- replacement cover for the Landlord contents of your rental property
- \$20 million liability cover for incidents that happen on the site
- rent default by your tenant
- you are covered for flood, rainwater run-off and storm surge

EXCESSES

The following excesses apply to your policy. In some cases, an excess does not apply. Check the Premium Excess and Discounts Guide for details.

- a \$750 basic excess for each claim
- if you claim for Rent Default we will deduct from your claim 4 times the weekly rental amount and a rent default excess of \$300

- if 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 basic excess
- if 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 \$750 basic excess

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

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 an overview of what has been included in your total premium.

25% No Claim Bonus
Your chosen options
22.5% Loyalty Discount
Government charges

BENEFITS

You've been awarded Claim Free Privilege Plus giving you a **25% No Claim Bonus plus Free No Claim Bonus Protection**. Please refer to the Premium, Excess and Discounts Guide for more information on No Claim Bonus and No Claim Bonus Protection.

INSURANCE HISTORY

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

Mr GL Chambers, age 61

In the last 5 years

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

- had no claim refused

Chambers Property Nominee Pty Ltd

In the last 5 years

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

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PAYMENT SLIP



*782 HOM708292626 250623

Important! Take this payment slip with you when paying in person.

Name: Mr GL Chambers and Chambers Property Nominee Pty Ltd
Policy number: HOM 708 292 626
Payment amount: **\$357.56**
Due date: **11 June 2023**

ADDITIONAL INFORMATION

Insurance Australia Limited ABN 11 000 016 722 AFS
Licence No. 227681 trading as NRMA Insurance in New
South Wales, the Australian Capital Territory, Queensland
and Tasmania, SGIO in Western Australia and SGIC in
South Australia.

Making a claim

If you need to make a claim, please call our dedicated
Claims Team on 131 123. 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 nrma.com.au to review the
Privacy Policy. You can also ask us to send you a copy by
calling 132 132.

HOW TO PAY



In person - Take this document and pay at an
NRMA Retail Outlet (no cash), see
nrma.com.au/branches-finder for details, or pay
at any Australia Post Office (cash accepted).



By phone - Call 131 144 and have your credit
card ready.



Online - Go to nrma.com.au/payments and have
your credit card ready.



By BPAY® - Contact your financial institution to
arrange payment from your account.

Bill code: 90001 (Insurance Australia Limited)
Reference: 4667 0829 2626