

Household Certificate of Insurance

New Policy

TAX INVOICE. DATE ISSUED 30 OCT 2019

0016043274
MRS MARY BACH
PO BOX 1344
CAPALABA QLD 4157

*17 JUPITER ST
CAPALABA 4157*

racq.com/insurance

PO Box 4, Springwood Qld 4127

POLICY EXPIRY DATE	POLICY NUMBER
10 Nov 2020 midnigh ^t	53712676PC

Thank you for choosing RACQ.

What next?

1. Read your Certificate of Insurance, including the Duty of Disclosure, your Household Insurance Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS). These are the terms and conditions of your policy.
2. Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you.
3. This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance when paid. Please keep it in a safe place.
4. Choose a payment method and make your payment by 24 November 2019.
5. To view your insurance details, update your personal information or make a payment, please visit our online Self-Service portal at racq.com/login. If you have not accessed Self-Service before, you will need your Membership Card to create your login.

What will happen if you do not pay on time?

If we do not receive your payment by the 24 November 2019 you will not be covered by this insurance.

Policyholder and payment information

Policyholders

MRS MARY BACH you are an RACQ Bronze member

MR ALAN STEPHEN BACH you are an RACQ Bronze member

\$957.15 annually

OR

Amount due by
24 November 2019

To arrange Pay by the Month via direct debit please contact us
The amount due includes any applicable discounts and credits.

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957-15.*

How to pay



Billers Code: 6551
Ref: 0309 53712676 34

Contact your bank or financial institution to make this payment from your nominated account.



Visit www.racq.com or call 13 1905 to pay with your credit card or to arrange to Pay by the Month
Payment Ref: 0309 53712676 34



Pay instore or at Australia Post using cash, cheque, EFTPOS or credit card



PAYMENT DUE DATE

24 November 2019

AMOUNT DUE

\$957.15



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Your duty of disclosure

You have a duty of disclosure under the Insurance Contracts Act 1984.

What you must tell us before you enter into or vary this insurance contract

Before you enter into or vary an insurance contract, 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.

You have this duty until we agree to insure you.

What you must tell us before you renew this insurance contract

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. When you renew your policy we may give you a copy of information you have previously told us.

If we provide you with a copy of your information, you must contact us if there has been a change. If there have not been any changes, you must tell us. If you do not contact us, you will be taken to have told us there is no change.

Also, 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.

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

Who needs to tell us and why

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

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.

If you do not understand

If you do not understand your duty of disclosure, please contact us on 13 1905.

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Home Insurance

Insured address **17 JUPITER ST CAPALABA 4157**

SUM INSURED

Please review the Sum insured to make sure it provides the right amount of cover for you.

Call 13 1905 to change the Sum insured amount at any time

PREMIUM DISCOUNTS YOU RECEIVE

- Household excellence bonus - claim free 10+ years
- Being an RACQ Bronze member eligible for the Roadside Assistance loyalty discount
- Multi policy discount
- Home - no claim discount

Selected cover

Sum/s insured	Home	\$204,100
Basic excess Home	\$500	
Earthquake excess	\$300	The earthquake excess will be on top of your basic excess in the event of a claim
Period of insurance	10 November 2019 to midnight 10 November 2020	
Home details	You have told us your home is:	
	A House, built in 1983	
	Of Brick Veneer construction with Tile roof	
	Rented and permanently occupied by tenants	
	Structurally sound and well maintained	
	Not under construction, reconstruction or renovation	
	Not used as a trade, business or professional workplace	
	Not unoccupied for more than 60 consecutive days	
Home security details	You have told us your home has no additional security installed or fitted	
Flood cover	This policy includes coverage for Flood	
Legal liability	\$20 million	

Optional benefits

Only those Optional benefits marked with a ✓ (tick) have been selected by you

Benefit description	Home
Advanced cover	x
Motor burnout	x
Call 13 1905 if you would like to add an Optional benefit.	