

2023 Land Tax Assessment Notice

STATE
REVENUE
OFFICE
VICTORIA

ABN 76 775 195 331



7052732018005001576

R05

FAINEANT PTY LTD
PO BOX 1580
VICTOR HARBOR SA 5211

CUSTOMER NUMBER
QUOTE IF YOU CONTACT US **065419443**

ASSESSMENT NUMBER
THIS CHANGES EVERY YEAR **62245090**

ISSUE DATE **31 MAR 2023**

TOTAL PAYABLE **\$1,725.00**

INTEREST IS CHARGED ON LATE PAYMENTS

THIS NOTICE IS ISSUED TO YOU IN YOUR CAPACITY AS TRUSTEE FOR:
ESTHER RUBERL SUPERANNUATION FUND

TWO WAYS TO PAY

1 IN FULL

PAY BY **11 AUG 2023**

2 INSTALMENTS

SET UP BY **28 APR 2023**

Instalments are **ONLY** payable via the online system, **AutoPay**.

AutoPay allows you to set up automated payments using your credit card or transaction account.

Choose from the following options:

FOUR
INSTALMENTS
(EQUAL AMOUNTS)

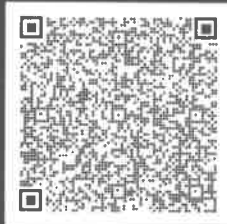
MONTHLY
INSTALMENTS

FORTNIGHTLY
INSTALMENTS



sro.vic.gov.au/autopay

Visit My Land Tax



- View and pay assessments
- Apply for exemptions
- Update property ownership

sro.vic.gov.au/mylandtaxregister

Paul Broderick
Commissioner of State Revenue

PAY IN FULL BY DUE DATE USING ONE OF THESE PAYMENT METHODS

BPAY®



Billers Code: 5249
REF: 62245090

Telephone and internet banking
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
bpay.com.au

CARD



Customer No: 065419443
REF: 62245090

Visa or Mastercard only
Pay via our website or phone 13 21 61.
A card payment fee applies.
sro.vic.gov.au/paylandtax

AUSTRALIA POST



Post
Billpay

\$1,725.00

Pay in-store
Take this notice to any Australia Post.
State Revenue Office (VIC) payment



*382 400 0062245090 3

Statement of lands for period 1 January 2023 to 31 December 2023

Assessment number: 62245090

Level of value date: 1 January 2022

Lands owned as at midnight 31 December 2022 — Where a property was sold after 31 December, the vendor (seller) is still liable for the land tax. Any adjustment (pro-rata) of the assessed amount is a private arrangement between the buyer and seller.

Item	Address/Municipality	Land ID/References	Single holding tax [†]	Proportional tax ^{††}	Taxable value
1	UNIT 3, 1 BLEAZBY ST, BENTLEIGH, 3204 GLEN EIRA	040325696 3 5649849	\$475.00	\$805.00	\$350,000
2	OFFICE 2, 25-41 REDWOOD DR, DINGLEY VILLAGE, 3172 KINGSTON	020910073 1 R29146	\$575.00	\$920.00	\$400,000
Total taxable value					\$750,000

pd 5/5/2023
\$805

pd 5/5/2023
\$920

Penalties for failing to notify of errors and omissions


You must ensure that the information contained in your land tax assessment is correct to avoid penalties. If any land you own is omitted from this assessment or is incorrectly specified as exempt, you must notify us within 60 days of the issue of this assessment. If you have not already, you must also notify us if you hold land as trustee for a trust or if you are an absentee owner. Penalties may apply if you do not make a required notification. You can request an amendment to your assessment or notify us of changes by visiting sro.vic.gov.au/assessment.

Explanation of codes (for details, go to sro.vic.gov.au/codes)

[†]SINGLE HOLDING TAX

^{††}PROPORTIONAL TAX

This is the amount of tax you would pay on the one property. This is the tax applicable to the specific land as a proportion of the total land tax liability of your assessment.

 SuperGuide
SuperGuide Pty Ltd
PO Box 94
Double Bay
NEW SOUTH WALES
1360
Australia

Bill To:
Esther Ruberl
Member number: 2270
SMSF name: Esther Ruberl Superannuation Fund
PO Box 1580
Victor Harbor, SA 5211
AU
emruberl@gmail.com

Invoice NO: 36592
22 February 2023

INVOICE

DESCRIPTION	AMOUNT
Retiree + SMSF - Subscription Payment	87.71
TOTAL	\$87.71

Thank you for subscribing to *SuperGuide Premium*
support@superguide.com.au



pd to MCA
17/3/2023



Client ID
9174511

Date Issued
01/09/2022

From
MYOB Australia Pty Ltd
PO Box 73, Richmond, VIC, 3121
ABN: 13 086 760 198
Phone: 1 300 555 151

Bill To
Esther Ruberl
Esther Ruberl Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

Balance Due **\$29.00**
Date Due **01/09/2022**

Tax Invoice No **2-10003861315**

Description	Extended Price (GST inc.)
MYOB Essentials Accounting Starter Recurring Subscription (01/09/2022 - 30/09/2022)	\$29.00

Net Sale Amount \$26.36

GST Amount \$2.64

Total \$29.00

Thank you for paying by Direct Debit.
Your payment will be automatically debited on **01/09/2022**.

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



Client ID
9174511

Date Issued
01/08/2022

From
MYOB Australia Pty Ltd
PO Box 73, Richmond, VIC, 3121
ABN: 13 086 760 198
Phone: 1 300 555 151

Bill To
Esther Ruberl
Esther Ruberl Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

Balance Due **\$29.00**
Date Due **01/08/2022**

Tax Invoice No **2-10003632651**

Description	Extended Price <small>(GST inc.)</small>
MYOB Essentials Accounting Starter*Recurring Subscription (01/08/2022 - 31/08/2022)	\$29.00

Net Sale Amount \$26.36

GST Amount \$2.64

Total \$29.00

Thank you for paying by Direct Debit.
Your payment will be automatically debited on **01/08/2022**.

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



Client ID
9174511

Date Issued
01/07/2022

From
MYOB Australia Pty Ltd
PO Box 73, Richmond, VIC, 3121
ABN: 13 086 760 198
Phone: 1 300 555 151

Bill To
Esther Ruberl
Esther Ruberl Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

Balance Due **\$29.00**
Date Due **01/07/2022**

Tax Invoice No **2-10003405673**

Description	Extended Price (GST inc.)
MYOB Essentials Accounting Starter Recurring Subscription (01/07/2022 - 31/07/2022)	\$29.00

Net Sale Amount \$26.36

GST Amount \$2.64

Total \$29.00 ✓

Thank you for paying by Direct Debit.
Your payment will be automatically debited on **01/07/2022**.

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions

EQSF ✓



Client ID
9174511

Date Issued
01/10/2022

From
MYOB Australia Pty Ltd
PO Box 73, Richmond, VIC, 3121
ABN: 13 086 760 198
Phone: 1 300 555 151

Bill To
Esther Rubert
EsXXXX XXXXXX XXXXXXXXXXXXXXXX XXXX
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

Balance Due **\$29.00**
Date Due **01/10/2022**

Tax Invoice No **2-10004123915**

Description	Extended Price (GST inc.)
MYOB Essentials Accounting Starter Recurring Subscription (01/10/2022 - 31/10/2022)	\$29.00

Net Sale Amount	\$26.36
GST Amount	\$2.64
Total	\$29.00

Thank you for paying by Direct Debit.
Your payment will be automatically debited on **01/10/2022**.

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



Client ID
9174511

Date Issued
01/11/2022

From
MYOB Australia Pty Ltd
PO Box 73, Richmond, VIC, 3121
ABN: 13 086 760 198
Phone: 1 300 555 151

Bill To
Esther Ruberl
Esther Ruberl Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

Balance Due **\$29.00**
Date Due **01/11/2022**

Tax Invoice No **2-10004361537**

Description	Extended Price (GST inc.)
MYOB Essentials Accounting Starter Recurring Subscription (01/11/2022 - 30/11/2022)	\$29.00

Net Sale Amount	\$26.36
GST Amount	\$2.64
Total	\$29.00

Thank you for paying by Direct Debit.
Your payment will be automatically debited on **01/11/2022**.

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



TAX INVOICE

MYOB Australia Pty Ltd
ABN: 13 086 760 198

Bill To

Esther Ruberi
Esther Ruberi Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

INVOICE NUMBER

2-10004625985

DATE ISSUED

01 Dec 2022

CLIENT ID

9174511

INVOICE TOTAL

\$28.00

DUE DATE

08 Dec 2022

Your payment will be automatically debited on this date from your nominated account

Esther Ruberi Superannuation Fund		Subtotal Including GST	\$28.00
Detailed Charges	Date	Qty	Amount (GST Inc)
MYOB Business Lite	01 Dec 2022 to 31 Dec 2022		\$28.00

Total Including GST \$28.00

GST Amount \$2.55

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



TAX INVOICE

MYOB Australia Pty Ltd
ABN: 13 586 760 199

Bill To

Esther Ruberl
Esther Ruberl Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

INVOICE NUMBER

2-10005105233

DATE ISSUED

01 Feb 2023

CLIENT ID	9174511
INVOICE TOTAL	\$28.00
DUE DATE	08 Feb 2023

Your payment will be automatically debited on this date from your nominated account

Esther Ruberl Superannuation Fund

Subtotal including GST

\$28.00

Detailed Charges

	Date	Qty	Amount (incl GST)
MYOB Business Lite	01 Feb 2023 to 28 Feb 2023		\$28.00

Total Including GST

\$28.00 ✓

GST Amount

\$2.55

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



TAX INVOICE

MYOB Australia Pty Ltd
ABN: 13 086 760 198

Bill To

Esther Rubert
Esther Rubert Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

INVOICE NUMBER

2-10004674394

DATE ISSUED

01 Jan 2023

CLIENT ID	9174511
INVOICE TOTAL	\$28.00
DUE DATE	08 Jan 2023

Your payment will be automatically debited on this date from your nominated account

Esther Rubert Superannuation Fund		Subtotal including GST	\$28.00
Detailed Charges	Date	Qty	Amount <small>(GST Incl)</small>
MYOB Business Lite	01 Jan 2023 to 31 Jan 2023		\$28.00

Total including GST	\$28.00
GST Amount	\$2.55

Subject to MYOB Terms and Conditions www.myob.com/au/termsandconditions



TAX INVOICE

MYOB Australia Pty Ltd
ABN: 13 086 760 198

Bill To

Esther Ruberi
Esther Ruberi Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

INVOICE NUMBER

2-10005342870

DATE ISSUED

01 Mar 2023

CLIENT ID

9174511

INVOICE TOTAL

\$28.00

DUE DATE

08 Mar 2023

Your payment will be automatically debited on this date from your nominated account

Esther Ruberi Superannuation Fund		Subtotal Including GST	\$28.00
Detailed Charges	Date	Qty	Amount (incl GST)
MYOB Business Lite	01 Mar 2023 to 31 Mar 2023		\$28.00

Total Including GST \$28.00

GST Amount \$2.55

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



TAX INVOICE

MYOB Australia Pty Ltd
ABN: 13 096 760 198

Bill To

Esther Ruberl
Esther Ruberl Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

INVOICE NUMBER

2-10005811917

DATE ISSUED

01 May 2023

CLIENT ID	9174511
INVOICE TOTAL	\$30.00
DUE DATE	08 May 2023

Your payment will be automatically debited on this date from your nominated account

Esther Ruberl Superannuation Fund		Subtotal including GST	\$30.00
Detailed Charges	Date	Qty	Amount (incl GST)
MYOB Business Life	01 May 2023 to 31 May 2023		\$30.00

Total Including GST	\$30.00
GST Amount	\$2.73

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



TAX INVOICE

MYOB Australia Pty Ltd
ABN 13 086 760 198

Bill To

Esther Ruberi
Esther Ruberi Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

INVOICE NUMBER

2-30005569317

DATE ISSUED

01 Apr 2023

CLIENT ID	9174511
INVOICE TOTAL	\$30.00
DUE DATE	08 Apr 2023

Your payment will be automatically debited on this date from your nominated account

Esther Ruberi Superannuation Fund		Subtotal including GST	\$30.00
Detailed Charges	Date	Qty	Amount
MYOB Business Lite	01 Apr 2023 to 30 Apr 2023		\$30.00
Total Including GST			\$30.00
GST Amount			\$2.73

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions



TAX INVOICE

MYOB Australia Pty Ltd
ABN 13 086 760 198

Bill To

Esther Ruberi
Esther Ruberi Superannuation Fund
3 Wagenah Avenue
VICTOR HARBOR SA 5211
Australia

INVOICE NUMBER

210006045616

DATE ISSUED

01 Jun 2023

CLIENT ID

9174511

INVOICE TOTAL

\$30.00

DUE DATE

08 Jun 2023

Your payment will be automatically debited on this date from your nominated account

Esther Ruberi Superannuation Fund		Subtotal Including GST	\$30.00
Detailed Charges	Date	Q.y	Amount
MYOB Business Lite	01 Jun 2023 to 30 Jun 2023		\$30.00

Total Including GST \$30.00

GST Amount \$2.73

Subject to MYOB Terms and Conditions - www.myob.com/au/termsandconditions

Price Roberts & Co

Chartered Accountants

A.B.N. 73 138 168 138
34 Victoria Street, Victor Harbor SA 5211
Phone (08) 8552 2822 Fax (08) 8552 4481
E-mail: admin@priceroberts.com.au

Tax Invoice

To: ESTHER RUBERL SUPERANNUATION FUND
PO Box 1580
VICTOR HARBOR SA 5211

Number: 030828
Date: 2 November, 2022
Our Ref: 08962000

Description	Amount
Preparation Of Financial Statement For The Year Ended 30th June 2022.	1,400.00
Preparation Of Superannuation Fund Return For The Year Ended 30th June 2022.	
Preparation Of Trustee Minutes.	
Calculating And Supplying Estimates Of Likely Taxes Payable, Or Refundable.	
Discussion And Advice Regarding Tax Planning.	
Services In Connection With (see Below) : - Research And Advice Regarding Binding Death Benefit Nominations And Maximising Super Balances.	
GST	140.00

pd 8/11/22

Terms: Thirty Days

Amount Due: 1,540.00 ✓

Please detach the portion below and forward with your payment

Remittance Advice			Invoice: 030828
Price Roberts & Co			Ref: 08962000
34 Victoria Street			2 November, 2022
Victor Harbor SA 5211			
ESTHER RUBERL SUPERANNUATION FUND			Amount Due: \$ 1,540.00
Cheque <input type="checkbox"/>	Cash <input type="checkbox"/>	Direct Payment - The P & R Service Trust	
		BSB 085 938 A/c No. 58563 2424	
Please Charge My: MasterCard <input type="checkbox"/>			
<input checked="" type="checkbox"/> Visa <input checked="" type="checkbox"/>			
Card No	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		Amount \$.....
Exp Date/.....CCV.....		
Name As Shown On Credit Card	Signature.....	

Price Roberts & Co

Chartered Accountants

A.B.N. 73 138 168 138
 34 Victoria Street, Victor Harbor SA 5211
 Phone (08) 8552 2822 Fax (08) 8552 4481
 E-mail: admin@priceroberts.com.au

Tax Invoice

To: ESTHER RUBERL SUPERANNUATION FUND
 PO Box 1580
 VICTOR HARBOR SA 5211

Number: 030993
Date: 30 November, 2022
Our Ref: 08962000

Description	Amount
Arrangement For Payment Of Account For SIS And ATO Audit For The Year Ended 30th June 2022.	450.00
Communications With Auditor For SIS And ATO Audit For The Year Ended 30th June 2022.	
<i>GST</i>	45.00

pd 2/12/2022

Terms: Thirty Days

Amount Due: 495.00 ✓

Please detach the portion below and forward with your payment

Remittance Advice		Invoice: 030993 ✓
Price Roberts & Co 34 Victoria Street Victor Harbor SA 5211		Ref: 08962000
ESTHER RUBERL SUPERANNUATION FUND		30 November, 2022
Cheque <input type="checkbox"/>	Cash <input type="checkbox"/>	Amount Due: \$ 495.00
Direct Payment - The P & R Service Trust BSB 085 938 A/c No. 58563 2424 ✓		
Please Charge My: MasterCard <input type="checkbox"/> Visa <input type="checkbox"/>		Amount \$.....
Card No <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Exp Date/.....CCV.....		
Name As Shown On Credit Card		Signature.....



MCA INSURANCE BROKERS PTY LTD
 A B N 1 68 038 922 93 AFS License No: 242842
 Level 4 88 Pacific Road, Mooril Waverley 3148
 PO Box 972 Mooril Waverley 3149
 PHONE (03) 9550 6000
 EMAIL info@mcainsurance.com.au
 WEB www.mcainsurance.com.au
 Member of Australian Financial Services Council
 Member of Australian and New Zealand Association of Insurance Brokers

The policy mentioned below is due for renewal on and payable by
 22/03/2023

M I & Mrs E Moffatt
 PO Box 1580
 Victor Harbor SA 5211

Class of Policy: Landlords (Residential)
Insurer: Insurance Australia Ltd (T/as CGU)
 PO Box 390D Melbourne 3001
The Insured: FAINENANT PTY LTD
 AN: []

RENEWAL
Policy No: 06LS897051
Period of Cover:
 From 22/03/2023
 to 22/03/2024 at 4:00 pm

TAX INVOICE
 This document will be a tax invoice
 for GST when you make payment
Invoice Date: 23/02/2023
Invoice No: 0030889
Our Reference: MOFFATTI
 Should you have any queries in relation to this account,
 please contact your Account Manager
 Paul Hesse



Schedule of Insurance

Class of Policy: Landlords (Residential)
The Insured: FAINENANT PTY LTD
Policy No: 06LS897051
Invoice No: 0030889
Our Ref: MOFFATTI

STEAFAST LANDLORDS RESIDENTIAL INSURANCE
 Insured Name(s) - FAINENANT PTY LTD
 A/E ESTHER ROBERTL SUPERANNUATION FUND

RENEWAL PREMIUM COMPARISON
 To help you understand how your renewal premium compares to
 last year, we have included a comparison below. 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.

	Last Year	This Year
Premium	\$ 139.21	\$ 208.05
Emergency Services Levy	\$ 0.00	\$ 0.00
Goods and Services Tax	\$ 19.92	\$ 20.81
Stamp Duty	\$ 21.91	\$ 22.89
Total Premium	\$ 241.04	\$ 251.75

Changes to your premium:
 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>.

Your Premium:

	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
Premium	\$208.05	\$0.00	\$24.31	\$22.89	\$36.00
TOTAL (Excluding Credit Card fee)					\$290.25
Credit Card fee (inc GST) is					\$3.48

NON-DISCLOSURE
 If you fail to comply with your duty of disclosure the
 General Insurance Act 1975 may be entitled to reduce the liability under the
 Contract. If you are not satisfied with our services, please contact our
 Client Care team on 1800 891 679. If your non-disclosure is a claim or may also
 have the option of avoiding the Contract from its beginning
 Clients who are not fully satisfied with our services should
 contact our Client Care team on 1800 891 679.
 MCA Insurance Brokers Pty Ltd
 is a member of Australian Financial Complaints Authority
 and we follow the principles of the Australian
 Code of Practice. Further information is available on our
 office. You can contact AFCA directly on 1800 891 679.

YOUR DUTY OF DISCLOSURE
 PLEASE READ IMPORTANT
 NOTICE OVERLEAF

eft Acct Name: MCA Insurance Brokers Pty Ltd
 BSB 083166 Account: 533674200
 Reference: MOFFATTI 0030889

Mail this portion with your cheque payable to:
 MCA Insurance Brokers
 PO Box 917
 Mt Waverley Vic 3149

To pay with your
 Mastercard or Visa
 Call 03 9550 6000

Our Reference: MOFFATTI
 Invoice No: 0030889
 Act Man: PAULH

AMOUNT DUE \$290.25

Class of Policy: Landlords (Residential)	Policy No: 06L5897051
The Insured: FAINENANT PTY LTD	Invoice No: 0030889
	Our Ref: MOFFATTI

Important Information

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

IMPORTANT NOTICES

POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

POLICY EXCESS

For each separate identifiable incident for which your policy provides cover any applicable excess will apply for each incident giving rise to a claim.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a refund of premium paid, provided you have not made a claim under the policy.

Workers' Compensation insurance is compulsory if you have employees. This cover is not provided unless specifically shown on the schedule. CGU Insurance can arrange separate cover in those states where legislation permits.

IMPORTANT CHANGE TO YOUR POLICY

There have been some changes to the cover under your policy. These changes are described below in this document. This document should be read in conjunction with your policy booklet as the terms described now form part of your policy. The following additional exclusion now applies to all sections of this policy, other than workers' compensation. Contamination by chemical and/or biological agents, which

Class of Policy: Landlords (Residential)	Policy No: 06L5897051
The Insured: FAINENANT PTY LTD	Invoice No: 0030889
	Our Ref: MOFFATTI

results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public. We will continue to cover losses, such as property damage, from other forms of terrorism, in accordance with your policy's existing terms and conditions.

To provide some protection against increased costs, the sum insured on Buildings &/or Contents has been increased. You may select different sums insured if you wish.

Your renewal

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us: You can contact us:

By phone on 131532, or
By writing to Insurance Australia Limited, GPO Box 9932 in your Capital City, or
By completing our e-Form or e-Mail at www.cgu.com.au

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR - FOR RISKS IN NSW

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

If you would like further information

Contact your broker in the first instance if you have questions about your policy.

Information about the Insurance Monitor can be found at: www.eslinsurancemonitor.nsw.gov.au

Class of Policy: Landlords (Residential)	Policy No.: 0615897051
The Insured: FAINCANT PTY LTD	Invoice No.: 0030898
	Our Ref.: MOEFATTI

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227661 trading as CGU Insurance. This SPDS was prepared on 14 May 2021 and will apply to the Landlord Residential Property Insurance Policies with a renewal effective date on or after 19 June 2021 and to any amendments made to the 'Rent default and theft by a tenant' optional cover effective on or after 19 June 2021.

The information in this SPDS updates and should be read with the PDS and any other applicable SPDS except SPDS CGH3440 REV0 04/20 which is replaced by this SPDS.

Changes to your PDS

Your PDS is amended to reinstate the optional cover of 'Rent default and theft by a tenant' and reinstate all other references to this optional cover in the policy.

General Advice Warning

This an important document. You should read it carefully and ensure that you understand it.

If you do not understand or if you disagree with anything please contact us. You may want to contact us if you change your mind about the insurance policy you want to purchase. You have a minimum of 14 days (your insurer may allow you longer) to cancel your policy. You will find details of the cooling off period in your policy documents.

In this instance we only provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation. You need to consider the appropriateness of any information (in particular any policy documentation and relevant Product Disclosure Statement) or general advice we give you, having regard to your personal situation, before acting on our advice or buying any product.

We will invoice you for the amount payable by you, which will include base premium, government charges and broker fee. Our invoice is payable prior to the expiry of your interim contract or expiry of your existing contract of insurance.

Your sums insured may be indexed to take into account CPI increases as part of your insurance contract.

Thank you for entrusting your insurance needs to us. Please call us if you have any questions or queries.