



Your WFI Contact

Jason Staier
P 0427 429 686
E clientservice@wfi.com.au
P 1300 934 934 F 1300 797 544
WFI
Reply Paid 16213
COLLINS STREET WEST VIC 8007

27 July 2021

Mr P L & Mrs D K Melville
50 Smiths Road
AVOCA QLD 4670

Go paperless!

Send us your email address to
clientservice@wfi.com.au to start
receiving your documents via email.

RENEWAL SCHEDULE

Please be advised that your current policy will expire at midnight on the due date above.

Please find attached our offer to renew your policy on the basis of the details shown above and on the enclosed certificate(s).

If any changes to the certificate(s) are required, please let us know, if we are not advised of any changes, we will assume the details shown on the certificate(s) are accurate.

Please arrange to make payment for this policy using the payment options listed below. If you do not pay on time your policy may be cancelled. We reserve the right to alter our offer to continue cover and the terms of our renewal offer if changes to the certificate(s) are required or new information comes to light.

If you would like to cancel your policy from the date of expiry, please contact us on 1300 934 934 to arrange this.

TYPE OF INSURANCE	
COMMERCIAL PLAN	
PERIOD OF INSURANCE (EXPIRES MIDNIGHT)	
30 July 2021 to 30 July 2022	
CLIENT NAME	
Mr P L & Mrs D K Melville	
CLIENT NUMBER	PREMIUM
C239667	\$2,797.16
POLICY NUMBER	ESL/FSL
01 CPL 3502522	\$.00
Tax Invoice When payment is made, this schedule can be used as a Tax Invoice for Australian GST purposes. *If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the Total Amount Payable*.	GST
	\$279.73
	GOVERNMENT STAMP DUTY
	\$277.11
	TOTAL AMOUNT PAYABLE
	\$3,354.00
	DUE DATE
	30/07/21

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI)

WFI Payment Slip Please do not remit cash by post.

	Biller code	172171		
	Ref:	35025220		
Use BPay to pay from your bank account, credit or debit card.				
Please call 1300 934 934 for all credit card payments.				
Mr P L & Mrs D K Melville <small>CLIENT NAME</small>				
CLIENT NUMBER	POLICY NUMBER	DUE DATE	TOTAL AMOUNT PAYABLE	
C239667	01 CPL 3502522	30/07/21	\$3,354.00	
WFI Office Use Only: REN: 03 AM: 4243 AGENT: 02 3897				

*Replaced + Flood paid miling 29/7/21
F6777298219
BP Pay*



CERTIFICATE
01 CPL 3502522

Page No: 5

Location: 11 Svensson Street

SVENSSON HEIGHTS 4670

Risk: 006/001 Classic home

Effective: 30/07/21

Excess: \$500 or as shown in the policy, whichever is greater

Insured: Peter LLOYD Melville & Denise Kay Melville

Cover:

Building RENTED PREMISES

Legal liability (limit of indemnity)

Sum insured:

\$395,412 Replacement

\$20,000,000

Please take the time to check that the relevant sum insured (if a sum insured has been nominated) is adequate to fully rebuild your home (if you have building cover) and/or replace your contents (if you have contents cover). You can access a building and/or contents calculator via the WFI website (www.wfi.com.au) to help you estimate the sum insured.

Flood Cover:

Your policy includes cover for damage caused by Flood (refer to the Product Disclosure Statement for details of this cover).

Important Note:

1. You have the option to remove Flood cover from this policy. If you wish to remove Flood cover from your policy you will be required to notify us in writing. You can do this by completing the enclosed authority form and post, fax or email it to us.
2. Due to the location of your property there has been no additional charge added to your premium for this cover. If you remove Flood cover from this policy you will not have cover for Flood and your insurance schedule will show this limitation in your cover.
3. When building and contents are insured with us on the same policy and you remove Flood cover, you are removing Flood cover for both building and contents.

Premium	\$899.82
GST	\$89.99
Government Stamp Duty	\$89.19
Total Amount Payable	\$1079.00

End



CERTIFICATE
01 CPL 3502522

Page No: 4

WFI will now require You to estimate payments for the services of contractors/sub-contractors or labour hire that may be engaged by You in your Business. Your estimate does not need to include payments arising out of the activities of contractors/sub-contractors or labour hire engaged by You for the purpose of maintaining Your Business equipment or Business Premises. Please review current estimated payments shown above and contact WFI to make appropriate amendments if required.

Limit of Indemnity:

Limit any one Occurrence	\$5,000,000
Property in Your physical or legal control	\$250,000
Aggregate limit for product liability	NO COVER
Aggregate limit for pollution liability	\$5,000,000

Fully insured names include Peter Lloyd Melville
, Denise Kay Melville & Norbrook Superannuation
Fund

Special conditions:

No cover for product liability

Premium	\$216.81
GST	\$21.68
Government Stamp Duty	\$21.51
Total Amount Payable	\$260.00



CERTIFICATE
01 CPL 3502522

This policy has been facilitated by Nutrien Ag Solutions Limited (Nutrien Ag Solutions), in line with the terms of the Referral Agency Agreement between WFI and Nutrien Ag Solutions. WFI will pay commission to Nutrien Ag Solutions for this policy. You are not liable for the payment of commission.

Location: 224 Walker Street

SVENSSON HEIGHTS 4670

Risk: 005/001 Business property damage Effective: 30/07/21

Excess: \$500 or as shown in the policy, whichever is greater

Insured: Norbrook Superannuation Fund

Business: OFFICE

Property insured:

Sum insured:

Buildings:

Building	\$776,134 (replacement)
Total sum insured for Buildings	\$776,134

Special conditions:

Optional Benefit:
Flood Cover included

Premium	\$1680.53
GST	\$168.06
Government Stamp Duty	\$166.41
Total Amount Payable	\$2015.00

Risk: 005/002 Business legal liability Effective: 30/07/21

Excess:
Damage to property \$750

Insured: Peter LLOYD Melville & Denise Kay Melville

Business: PROPERTY OWNER OFFICE

Important Note



CERTIFICATE
01 CPL 3502522

Page No: 2

Important Notes

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

Premium Comparison

	Last Year *	This Year
Premium	\$2558.61	\$2797.16
ESL/FSL	\$.00	\$.00
GST	\$255.86	\$279.73
Government Stamp Duty	\$253.53	\$277.11
Total	\$3068.00	\$3354.00

* 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.

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>