



1 July 2021

Company Secretary  
Short St P/I Atf 45 Princes Hwy  
2/4 Wilgra Ave  
ASHBURTON VIC 3147

## Your insurance policy has been renewed

To the Company Secretary,

Thank you for choosing St.George Landlord Insurance. As you've selected to pay your monthly premium payment of \$227.57 by direct debit, we're simply confirming that your policy has been renewed and is effective from 2 September 2020.

### Please check the details

We've included a copy of your Policy Schedule, which shows all the details of your cover. Please carefully check it to ensure that all the details are correct, as this Policy Schedule replaces any previous version we may have sent to you.

If you need to make any changes, simply contact St.George to update your details.

Don't forget to keep your Policy Schedule in a safe place as it forms the basis of your policy.

### Any questions?

Please call St.George on **13 33 30**. We'll be happy to help you.

Kind regards,

**The Home Insurance Team**



## Your insurance

Policy number

**W1-0175342-LLP**

Risk address

**45 Princes Hwy  
Milton NSW 2538**

Monthly premium

**\$227.57**

Your 12 month policy starts on

**2 September 2020**

### St.George Landlord Insurance provides:

- ✓ Comprehensive cover for storm, flood, fire, theft and more
- ✓ A sum insured safety net on every policy
- ✓ Pay by the month, with no extra fee\*

\*Premiums payable by instalments may be subject to minor adjustments due to rounding and financial institution transaction fees may apply

Our Privacy Policy describes how St.George protects and safeguards your financial information. For our customers located in the European Union, the EU Data Protection Policy describes how we manage your personal data under GDPR. For further information, refer to our Privacy Policy and EU Data Protection Policy located at [www.stgeorge.com.au/privacy](http://www.stgeorge.com.au/privacy)

**You can make a claim by calling 1300 655 489**

Landlord Insurance is issued by Allianz Australia General Insurance Limited ABN 99 003 719 319, which is an Authorised Representative of Allianz Australia Insurance Limited AFSL No. 234708 ABN 15 000 122 850 (Allianz Insurance). St.George - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 arranges the insurance under a distribution arrangement with Allianz Insurance but does not guarantee the insurance. This information does not take into account your personal circumstances. Read the Product Disclosure Statement, to see if this insurance is right for you. Call 13 33 30 or visit [www.stgeorge.com.au](http://www.stgeorge.com.au).

# Your insurance policy schedule

## Policy number

W1-0175342-LLP

## Cover

<b>Insured</b>	Short St P/I Atf 45 Princes Hw
<b>Insured</b>	Y Trust
Refer to your schedule for the period of insurance.	
<b>Insurer</b>	St.George Landlord Insurance is issued by Allianz Australia General Insurance Limited ABN 99 003 719 319

## Premium

<b>Base premium</b>	\$1,851.72
<b>Government charges</b>	
Emergency/Fire Services Levy	\$425.88
GST	\$227.76
Stamp duty	\$225.48
<b>Annual premium</b>	<b>\$2,730.84</b>
<b>Monthly premium</b>	<b>\$227.57</b>
(Subject to rounding; includes GST of \$18.98)	



# Your insurance premium breakdown

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty	Total
<b>1. Address: 45 Princes Hwy, Milton NSW 2538</b>					
Buildings	\$1,556.88	\$358.08	\$191.52	\$189.60	<b>\$2,296.08</b>
Landlord extras	\$294.84	\$67.80	\$36.24	\$35.88	<b>\$434.76</b>
<b>Overall Total</b>					
<b>Total annual premium</b>	<b>\$1,851.72</b>	<b>\$425.88</b>	<b>\$227.76</b>	<b>\$225.48</b>	<b>\$2,730.84</b>
<b>Total monthly premium</b>					<b>\$227.57</b>

This document will be a Tax Invoice for GST when you make a payment.

# Your landlord insurance policy schedule

## Risk address

45 Princes Hwy  
Milton NSW 2538

## Type of policy

Landlord Insurance  
Quality Care

## Policy number

W1-0175342-LLP

## Policy

### Period of insurance

Effective date	2 Sep 2020
Expiry date	4pm on 2 Sep 2021

### Interested party

St George Bank Ltd

## Cover

	Sum insured	Excess
<b>Buildings</b>	\$438,716	\$1,000 *
* Comprises minimum excess \$100 and voluntary excess \$900.		
<b>Contents</b>	nil	nil
<b>Legal liability</b>	\$20,000,000	nil

## Property

<b>Built</b>	1971
<b>External walls</b>	Double Brick
<b>Roof material</b>	Metal/Iron/Colourbond
<b>Building type</b>	House on Slab/Foundations
<b>Site greater than 20,000sqms</b>	No
<b>Security devices</b>	Key operated deadlocks on all external doors, key operated locks on all accessible windows.

## List of insured events

See the *Product Disclosure Statement* for full details and limits.

	Covered?
<b>Earthquake</b>	✓
<b>Escape of liquid</b>	✓
<b>Explosion</b>	✓
<b>Fire</b>	✓
<b>Flood</b>	✓
<b>Impact</b>	✓
<b>Lightning</b>	✓
<b>Malicious acts</b>	✓
<b>Riot or civil commotion</b>	✓
<b>Storm</b>	✓
<b>Theft</b>	✓ From a fully enclosed and lockable building at the site and up to \$2,000 in the open air at the site
<b>Accidental breakage of glass</b>	✓
<b>Electrical motor burnout</b>	✓

## Option

Landlord extras	✓
<b>Benefits included in your policy</b>	
Comprehensive cover for storm, flood, fire, theft and more	✓
Sum insured safety net	✓
Pay by the month, with no extra fee	✓
Legal liability	✓



**Landlord Insurance:**                      **Quality Care**  
**Risk Address:**                              **45 Princes Hwy, Milton NSW 2538**  
**Policy Number:**                           **W1-0175342-LLP**

## **INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR**

### **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.

### **Your renewal premium comparison**

The premium comparative information has been included to assist you in understanding the impact of the ESL on your insurance premium.

### **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 Allianz Australia General Insurance Limited 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](http://www.eslinsurancemonitor.nsw.gov.au)