



The Insurance Centre Pty Ltd

ABN 40 088 381 060 ACN 088 381 060 AFS Licence Number 237572
Trading as TIC Insurance Brokers
Unit 2 P.O. Box 1286
45 Neumann Rd Capalaba QLD 4157
Capalaba QLD 4157

Tel: 0738236999

Email: admin@ticib.com.au

This quotation is based on the information supplied. If you wish to obtain cover on this basis, please complete the attached documentation and return to this office with payment. PLEASE NOTE THAT YOU HAVE NO COVER UNTIL ACCEPTANCE OF THE INSURANCE BY THE UNDERWRITER.

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Dave & Karen Paton
82 Geldart Road
CHANDLER QLD 4155

Invoice Date: 15/03/2019
Invoice No: Q8148
Our Reference: PATOD&K

Should you have any queries in relation to this account, please contact your Account Manager Domestic

Class of Policy: Landlord Insurance
Insurer: Insurance Australia Limited
GPO Box 933, Sydney, NSW, 2001
ABN: 11 000 016 722
The Insured: Dave And Karen Paton ATF Paton Superannuation Fund

QUOTATION ONLY
Policy No: QUOTE ONLY
Period of Cover:
From 31/03/2019
to 31/03/2020 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$803.74	\$0.00	\$0.00	\$86.37	\$79.57	\$60.00

TOTAL \$1,029.68

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



Bill Code: 20362
Ref: 4025378191490500



Pay by credit card (Visa, Mastercard, Amex or Diners)
at www.deft.com.au or
Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 4025378191490500



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Our Reference: PATOD&K
Invoice No: Q8148
Due Date: 31/03/2019

Premium	\$803.74
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$86.37
Stamp Duty	\$79.57
Broker Fee	\$60.00

AMOUNT DUE \$1,029.68

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Schedule of Insurance

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Class of Policy:	Landlord Insurance	Policy No:	QUOTE ONLY
The Insured:	Dave And Karen Paton ATF Paton Superannuation Fund	Invoice No:	Q8148
		Our Ref:	PATOD&K

Landlord Quote Schedule - Accidental Damage

Insured Name	Dave and Karen Paton ATF Paton Superannuation Fund
Situation	29 Strawberry Road, MANLY WEST QLD 4179
Quote Number	QLH1903150337
Quote Valid to	14 May 2019
Period of Insurance	31 March 2019 to 31 March 2020
Payment Mode	Annual

COVER DETAILS

Section 1

Cover type	Building Only
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Optional cover types selected

Loss of Rent	Yes
Rent Default	Yes
Theft by Tenant	Yes

Section 2

Liability Cover	Yes
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SUMS INSURED

Buildings	\$387,000
Automatic Contents	\$10,000
Contents	N/A
Special Contents	N/A
Annual Rental Amount	\$23,900
Rent Default	\$12,000
Limit of Liability	\$20,000,000

EXCESSES

Buildings	\$500 (Including Automatic Contents)
Contents	N/A

Other excesses may apply for certain types of claims and are detailed in the PDS.

RISK INFORMATION DETAILS

Has insurance been declined in last 12 months	No
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Is the property:

Currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover?	No
Used for business purposes other than home office or surgery?	No
Under construction, reconstruction or renovation?	No
In poor condition or poorly maintained?	No
Under any heritage listing/National Trust listing or order?	No
Used as hostel, bed and breakfast or Guesthouse?	No

Other policies with IAL

Occupancy type	Rented To Tenants (Long Term Basis)
Building type	Free Standing Home

Schedule of Insurance

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BUILDINGS

Construction Details

Walls	Brick veneer
Roof	Iron (Corrugated)
Period or year built	1990-1999
Quality	Standard quality

Number of Levels

1

Is there a swimming pool, outdoor spa or lift at the property?

No

Is your property managed by a professional property agent?

Yes

SECURITY

Minimum security among the property's externally accessible doors

N/A

Minimum security on ALL the property's accessible windows

N/A

Alarm Security

N/A

OTHER INTERESTED PARTIES

Interested Party

No

PRINTABLE NOTES

N/A

Important Information regarding our Advice Issued by The Insurance Centre AFS Licence No. 237572

This document contains important information about our remuneration and any relevant associations or interests we have that may influence our advice. This document is designed to assist you in making an informed decision about whether or not to act on our personal advice about your insurance needs.

Our advice may be based on incomplete or inaccurate information relating to your personal circumstances and because of that you should, before acting on the advice, consider the appropriateness of the advice, having regard to your personal circumstances.

Commission and Fees

If we are instructed to arrange this policy for you, TIC Insurance Brokers (TIC) will be entitled to the following remuneration:

	Amount	GST	Total
Broker Fee	60.00	6.00	66.00
Commission	160.75	16.08	176.83
Total Income	220.75	22.08	242.83

Please note that when TIC receives commission, the Insurer pays this amount and it does not increase the cost to you. These payments exclude GST.

Employee Remuneration

Our employees, who will assist you to arrange the recommended policy, will receive a market salary.

Other Relationships (Conflicts of Interest)

TIC is a shareholder of Steadfast. Steadfast has exclusive arrangements with selected insurers under which Steadfast will

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receive marketing and commission fee of 1% if you instruct us to arrange cover using a Steadfast product. This commission is used to operate Steadfast. Depending on the operating costs of Steadfast (including the costs of member services provided by Steadfast to TIC and other Steadfast shareholders) and the amount of total business TIC places with the participating insurers in any financial year, TIC may receive a proportion of that fee at the end of each financial year.

If you instruct us to arrange this cover using Premium Funding we will be entitled to receive a commission from the Premium Funder ranging from 0 to 3%.

If you have been referred to us by one of our referrers, we will pay them 30% of the commission we receive.

Further Information regarding our advice to you

You may request a record of further details regarding our advice to you if you haven't already been provided with it. This can be requested by contacting our office. We keep this information on file for 7 years.

Cooling off Period for Retail Clients* (as defined in the Corporations Act 2001)

If you purchased a prescribed product as a retail client*, you may be entitled to a minimum 14 day Cooling Off Period, during which time you may return the insurance policy and receive a refund of the premium paid. If you choose to return a product within the cooling off period, we will return the commission to the Insurer, however we do reserve the right to retain our fees. The cooling off period is subject to legal requirements and terms and conditions of the policy. You should check the relevant PDS for full details. Please read and check your policy and schedule carefully to ensure that cover meets with your requirements. If the cover does not satisfy your needs, please contact us urgently to request cancellation within the cooling-off period.

* A retail client is an individual or small business who receives advice or service in relation to Motor Vehicle (2 tonnes or less); Home Building & Contents; Sickness and Accident; Consumer Credit; Travel; Personal and Domestic Property; or Medical Indemnity Insurance products. These products are also referred to as Prescribed Products.