

5 October 2022

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Company Secretary
Hudsonlin Investment Pty Ltd
52 Serpentine Rd
KIRRAWEE NSW 2232



Your insurance

Policy number
RB-1027240-CMP

Insured Address
**52 Serpentine Rd
Kirrawee NSW 2232**

Monthly premium
\$157.79

Due for renewal on
11 November 2022

Important news about your insurance: Your policy wording is being replaced

To the Company Secretary,

Thank you for choosing St.George Home and Contents insurance. Ensuring that you remain covered is important.

A reminder to renew your insurance policy by 11 November 2022

Your current Home and Contents insurance policy is due to expire at 4pm on 11 November 2022. You'll find all the information you need to review and renew your policy with this letter.

Changes to your policy wording

Your cover is changing. A new policy wording is replacing the existing wording and will be underwritten by Allianz Australia Insurance Limited, a global insurance specialist with a proud history of supporting Australians for over 100 years.

It is important that you understand what you're covered for from renewal. We have enclosed your updated Policy Schedule and the new Home and Contents Insurance Product Disclosure Statement (**PDS**), which sets out your renewal terms and cover options, as well as standard conditions, limits and exclusions applicable to your cover.

Also enclosed is a **Summary of Changes** document which summarises some of the key changes to your cover.

You should review your new policy wording and schedule in detail as coverage terms have changed, been amended or removed. Please consider if the cover offered suits your needs, financial situation and objectives. Note your Policy number will also change.

How to renew in 3 easy steps

1. Check your attached Policy Schedule details are up to date and correct and that your cover level is appropriate to your needs.

Much can change in a year, from your contact details to the cover you require. If anything needs to be changed, call **13 33 30** as soon as possible to update your Policy.

Please also check whether the cover and sums insured remain appropriate. Your new policy will no longer include a sum insured safety net so you can use our sum insured calculator at stgeorge.com.au/insurance-calculators to check that you are properly covered.

Don't forget you need to comply with your duty to take reasonable care not to make a misrepresentation. This is set out in your PDS and applies until you enter into your policy.

Did you know..?

- ✓ There are no extra costs if you pay monthly*
- ✓ We provide a quick and easy claims service
- ✓ You're covered by an award winning insurer

Your insurance policy schedule

Policy number

RB-1027240-CMP

Cover

Insured	Hudsonlin Investment Pty Ltd
Policy contact details	
Mobile phone	0416 081 993
Email	lilyxlin@hotmail.com
Please call 13 33 30 to update your contact details	
Refer to your policy schedule for the period of insurance.	
Registered for GST?	No
Intermediary	St.George - a Division of Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

Premium

Base premium	\$1,373.28
Government charges	
Emergency/Fire Services Levy	\$205.92
GST	\$157.92
Stamp duty***	\$156.36
Annual premium	\$1,893.48
Monthly premium	\$157.79
(Subject to rounding; includes GST of \$13.16)	
Last year's premium*	\$1,893.60
***Not a taxable supply	

*This includes any amendments made during the last policy period.

Insured Name:

Hudsonlin Investment Pty Ltd

Policy Number:

RB-1027240-CMP

YOUR COMPARISON TO LAST YEAR'S PREMIUM

The following comparative information is included to help you understand how your renewal premium compares to last year.

1. Address: 52 Serpentine Rd, Kirrawee NSW 2232

	Last year's Aggregated Premium*	Current Renewal Premium
Base Premium	\$ 1,373.28	\$ 1,373.28
ESL/FSL**	\$ 206.04	\$ 205.92
GST	\$ 157.92	\$ 157.92
Stamp Duty	\$ 156.36	\$ 156.36
Total Premium	\$ 1,893.60	\$ 1,893.48
Overall Total	\$ 1,893.60	\$ 1,893.48

* Important qualification

Last year's Aggregate Premium is the total premium paid to us for your insurance in the prior policy period. If you have changed your cover in any way during the prior policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. This price comparison may not be accurate if we have provided you with a refund of premium not related to a change in your cover or where an administrative adjustment was made to your policy. You can ask us for more information.

** ESL - Emergency Services Levy / FSL - Fire Services Levy

What you're covered for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Accidental breakage of glass or ceramic items	✓
Earthquake or tsunami	✓
Explosion	✓
Fire or smoke (including bushfires^^ and grassfires^^)	✓
Flood^^	✓
Impact damage	✓
Lightning	✓
Vandalism or malicious damage	✓
Riot or civil commotion	✓
Storm, cyclone^^, rainwater or run-off	✓
Theft or burglary	✓
Water or other liquid damage	✓

Optional cover

Accidental damage	Not covered
Motor burnout	✓
Portable contents	Not covered
^^ A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.	