

## Your Duty to take reasonable care not to make a misrepresentation

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### Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we renew your policy so if anything changes prior to your policy's renewal date you need to tell us.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or your answer is obviously not complete or is irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

**If you do not meet the above Duty**, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us or visit [www.allianz.com.au/misrepresentation](http://www.allianz.com.au/misrepresentation)



# Your home insurance policy schedule

## Insured Address

52 Serpentine Rd  
Kirrawee NSW 2232

## Type of policy

Home and Contents Insurance PDS

## Policy number

RB-1027240-CMP

## Policy

<b>Period of insurance</b>	
Effective date	11 Nov 2022
Expiry date	4pm on 11 Nov 2023
<b>Interested party</b>	Secure Funding Pty Ltd
<b>No claim bonus</b>	30% ^
<b>Oldest insured's DOB</b>	7 January 1964

^Your base premium excluding taxes and government charges is discounted by this percentage but only to the extent any minimum premium is not reached. See the **Product Disclosure Statement** for more details.

## Cover

	Sum insured	Excess
<b>Buildings</b>	\$749,000	\$1,000 **
<b>Contents</b>	nil	nil
<b>Legal liability</b>	\$20,000,000	nil

\*\* Comprises minimum basic excess \$600 and voluntary excess \$400.

## Property

<b>Built</b>	1984
<b>External walls</b>	Brick Veneer
<b>Roof material</b>	Tile
<b>Building type</b>	House on Slab/Foundations
<b>Occupancy</b>	Owner occupied
<b>Property use</b>	Domestic purposes only (may include a home office)
<b>Home during day</b>	Normally occupied during the day
<b>Swimming pool</b>	No
<b>Site greater than 40,000sqms</b>	No
<b>Security devices</b>	There are no security devices listed on this policy

# Your insurance premium breakdown



Home

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty***	Total
Address: 52 Serpentine Rd, Kirrawee NSW 2232					
Buildings	\$1,371.36	\$205.68	\$157.68	\$156.12	\$1,890.84
Flood	\$1.92	\$0.24	\$0.24	\$0.24	\$2.64

\*\*\*Not a taxable supply

## Overall Total

Total annual premium	\$1,373.28	\$205.92	\$157.92	\$156.36	\$1,893.48
Total monthly premium					\$157.79
Last year's premium*					\$1,893.60

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

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



If there are any changes to the previous information you supplied, please call us.

## **2. Read the Product Disclosure Statement (PDS) to be sure this policy meets your needs.**

The enclosed PDS explains exactly what you're covered for, and provides you with the features, benefits and terms and conditions of your cover.

## **3. We'll renew your policy automatically**

As you've previously chosen to pay by direct debit, your policy will renew automatically upon expiry. You can see the terms of the new Direct Debit Request Service Agreement with the insurer, Allianz Australia Insurance Limited, enclosed.

Please tell us before the expiry date if you don't want to renew, need to update your St George Bank account details, or wish to opt out of the automatic renewal process. Otherwise, we'll continue to deduct your instalment from your St George Bank account.

## **We are here to help if you have any questions**

Please call us on **13 33 30** if you need help or have any questions. Ensuring you have cover in place from 11 November 2022 is our priority.

Kind regards,

## **The General Insurance Team**

With St.George, you can make a claim online at [allianzclaims.com.au](https://allianzclaims.com.au) or call 13 33 30

St.George Home and Contents Insurance is issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). St.George - a Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (the Bank) arranges the insurance under a distribution agreement with Allianz Insurance, but does not guarantee the insurance. This information does not take into account your personal circumstances. Before making a decision, please consider the relevant Product Disclosure Statement. The PDS is available from [stgeorge.com.au/homeinsurance](https://stgeorge.com.au/homeinsurance). Policy terms, conditions and exclusions apply. The relevant Target Market Determination is available by calling 13 33 30.

\*There are no extra costs if you pay monthly- If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.