



13 July 2021

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Company Secretary  
Allure Life Pty. Ltd.  
89 North East Rd  
COLLINSWOOD SA 5081



## Your insurance

Policy number  
**W6-0215448-LLP**

Risk address  
**25 Black Top Rd  
Hillbank SA 5112**

Monthly premium  
**\$99.21**

Due for renewal on  
**22 August 2021**

## It's time to renew your insurance policy

To the Company Secretary,

Thank you for choosing Westpac Landlord Insurance. Your policy expires at 4pm on 22 August 2021 and we're pleased to offer to renew your policy for another year.

### Your policy will be renewed automatically

As you've chosen to pay monthly by direct debit, your policy will be renewed automatically on the expiry date. You can opt out of automatic renewals at any time by contacting us on the phone number below. Unless we hear otherwise, we'll continue to deduct your new monthly premium of \$99.21 from your Westpac Bank account.

Please let us know if you need to make any changes to the nominated account.

### Please check the details

We have undertaken a significant review of our product to ensure that the product meets updated legislative requirements. Due to this review we have made some changes to your policy such as:

- we have updated the definition of who is covered under the policy, and
- we have included some tips on how you can keep your property in great shape.

Some terms have changed which may affect how much you are covered for, and the way in which you are covered. For example:

- we have updated cover limits,
- we have added some situations when you must notify us about changes to ensure your cover continues, such as if you have more than three people living in the home who are not a family member of the tenant,
- we have updated some of the exclusions, such as an exclusion if loss or damage is predominantly caused by or arises from a computer virus, hacking, cyber-attack or similar occurrence, and
- If you have any Special Conditions that apply to your policy, these may have changed or have been removed. You should review the Important Information section of your Schedule if applicable.

We want to be sure that you know exactly what you're covered for, so please read your Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statement (SPDS) together with your Policy Schedule, as these set out the terms and conditions of your cover. You should consider whether this cover is still right for you, and whether you are concerned about any of the changes.

Your premium may have changed. We have automatically adjusted your sum insured for your Building cover and/or Contents cover (as applicable) to make an allowance for

<Please turn over for more information>

### Westpac 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

\$ 250.



inflation and the increased costs of construction materials, goods and services (for Building cover) and replacement costs (for Contents cover).

**Any questions?**

Please call Westpac on **1300 650 255**. We'll be happy to help you.

Kind regards,

**The Home Insurance Team**

Our Privacy Policy describes how Westpac 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.westpac.com.au/privacy](http://www.westpac.com.au/privacy)

**You can make a claim by calling 1300 369 989**

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). 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 1300 650 255 or visit [www.westpac.com.au](http://www.westpac.com.au).



# Your insurance policy schedule

## Policy number

W6-0215448-LLP

## Cover

<b>Insured</b>	Allure Life Pty. Ltd.
Refer to your schedule for the period of insurance.	
<b>Insurer</b>	Westpac Landlord Insurance is issued by Allianz Australia General Insurance Limited ABN 99 003 719 319

## Last year's Premium

<b>Base premium</b>	\$886.32
<b>Government charges</b>	
Emergency/Fire Services Levy	\$0.00
GST	\$88.68
Stamp duty	\$107.28
<b>Annual premium</b>	<b>\$1,082.28</b>

## Current Renewal Premium

<b>Base premium</b>	\$975.00
<b>Government charges</b>	
Emergency/Fire Services Levy	\$0.00
GST	\$97.56
Stamp duty	\$117.96
<b>Annual premium</b>	<b>\$1,190.52</b>
<b>Monthly premium</b>	<b>\$99.21</b>
(Subject to rounding; includes GST of \$8.13)	

The above premiums are a comparison between your Current Renewal Premium and last year's premium.

Last year's Premium is based on your selected level of cover, sum insured and other information set out in your Policy Schedule as at your last renewal. It does not reflect any changes you have made during the policy year. If you have made changes, Last year's Premium may not be directly comparable to the Current Renewal Premium.

The difference in premiums can be due to the following:

- Any changes you may have made to your policy during the previous period such as:
  - Increasing or decreasing your Building or Contents sum insured
  - Adding or removing Landlord Extras cover
- Automatic indexation of your sum insured to allow for increased rebuilding and replacement costs.
- Changes to the expected cost of claims and business expenses including projected weather patterns
- Removal of discounts applicable for the first year only



# Your insurance premium breakdown

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty	Total
<b>1. Address: 25 Black Top Rd, Hillbank SA 5112</b>					
Buildings	\$975.00	\$0.00	\$97.56	\$117.96	<b>\$1,190.52</b>

## Overall Total

<b>Total annual premium</b>	<b>\$975.00</b>	<b>\$0.00</b>	<b>\$97.56</b>	<b>\$117.96</b>	<b>\$1,190.52</b>
<b>Total monthly premium</b>					<b>\$99.21</b>

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



# Your landlord insurance policy schedule

## Risk address

25 Black Top Rd  
Hillbank SA 5112

## Type of policy

Landlord Insurance  
Quality Care

## Policy number

W6-0215448-LLP

## Policy

<b>Period of insurance</b>	
Effective date	22 Aug 2021
Expiry date	4pm on 22 Aug 2022
<b>Interested party</b>	Westpac Banking Corporation

## Cover

	Sum insured	Excess
<b>Buildings</b>	\$343,664	\$250
<b>Contents</b>	nil	nil
<b>Landlords Extra</b>	nil	nil
<b>Legal liability</b>	\$20,000,000	nil

## Property

<b>Built</b>	1965
<b>External walls</b>	Double Brick
<b>Roof material</b>	Concrete Tile
<b>Building type</b>	House on Slab/Foundations
<b>Licensed property manager</b>	Yes
<b>Site greater than 40,000sqms</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?
Earthquake	✓
Escape of liquid	✓
Explosion	✓
Fire	✓
Flood	✓
Impact	✓
Lightning	✓
Malicious acts and unrest	✓
Storm	✓
	✓
Theft	From a fully enclosed and lockable building at the insured site and up to \$2,000 in the open air at the insured site
Accidental breakage of glass	✓
Electrical motor burnout	✓

### Option

	Cover not taken
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

## Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by Westpac General Insurance Limited ABN 99 003 719 319.

This SPDS amends the Westpac Landlord Insurance Product Disclosure Statement (PDS) with a preparation date of 3 December 2020 and should be read in conjunction with that PDS and any other SPDS that we give you to update the PDS.

**The purpose of this SPDS is to update those sections of the PDS which deal with the issuer and insurer of the PDS and to provide information regarding an upcoming change in the ownership of the insurer.**

Effective date: 1 July 2021  
(Preparation date: 16 April 2021)



## Change in ownership structure

Westpac Landlord Insurance is issued by Westpac General Insurance Limited ABN 99 003 719 319, except for Domestic Workers' Compensation cover (where applicable) which is issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (AAIL).

With effect from 1 July 2021 (or such later date advised on [westpac.com.au/insurance](http://westpac.com.au/insurance)), Westpac General Insurance Limited will become part of the Allianz Group of companies, be renamed Allianz Australia General Insurance Limited, and act as a corporate authorised representative of AAIL.

Therefore, with effect from 1 July 2021 (or such later date advised on [westpac.com.au/insurance](http://westpac.com.au/insurance)), all references to Westpac General Insurance Limited are amended to Allianz Australia General Insurance Limited.

Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Bank) will continue to distribute the insurance under a distribution arrangement with Allianz Australia Insurance Limited.

Contact details remain unchanged.

## Change to privacy notice

With effect from 1 July 2021 (or such later date advised on [westpac.com.au/insurance](http://westpac.com.au/insurance)), Clause 10.3 will be deleted and is amended as follows:

### 10.3 Protecting your privacy

At the Allianz Group, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988* (Cth).

#### How we collect your personal information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

#### Why we collect your personal information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies



by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website's Privacy section at [www.allianz.com.au](http://www.allianz.com.au).

If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

#### **Who we disclose your personal information to**

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

#### **Disclosure overseas**

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include India, Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

#### **Access to your personal information and complaints**

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am to 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988* (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.allianz.com.au](http://www.allianz.com.au).

#### **Telephone call recording**

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

#### **Your consent**

By providing us with personal information you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have an association with, please contact us.

**In all other respects, the PDS remains unaltered.**





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