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8 June 2021

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Company Secretary
Allure Life 2 Pty. Ltd
89 North East Rd
COLLINSWOOD SA 5081



Your insurance

Policy number
W6-S001521-LLP

Risk address
39 Britton St
Gawler West SA 5118

Monthly premium
\$121.05

Due for renewal on
13 July 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 13 July 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 \$121.05 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

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,



Peter Dennis

Head of Product & Underwriting - General Insurance

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

You can make a claim by calling 1300 369 989

Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714 . Westpac Landlord Insurance is issued by Westpac General Insurance Limited (except workers compensation cover where applicable) and distributed by Westpac Banking Corporation. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Read the *Product Disclosure Statement*, available at www.westpac.com.au, to see if Westpac Landlord Insurance is right for you.

Westpac Banking Corporation

ABN 33 007 457 141 AFS Licence No. 233714

LLPRNIN01-EX



Your insurance policy schedule

Policy number

W6-S001521-LLP

Cover

Insured	Allure Life 2 Pty. Ltd
Refer to your schedule for the period of insurance.	
Insurer	Westpac Landlord Insurance is issued by Westpac General Insurance Limited ABN 99 003 719 319

Last year's Premium

Base premium	\$1,099.92
Government charges	
Emergency/Fire Services Levy	\$0.00
GST	\$109.92
Stamp duty	\$133.08
Annual premium	\$1,342.92

Current Renewal Premium

Base premium	\$1,189.68
Government charges	
Emergency/Fire Services Levy	\$0.00
GST	\$119.04
Stamp duty	\$143.88
Annual premium	\$1,452.60
Monthly premium	\$121.05
(Subject to rounding; includes GST of \$9.92)	

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
1. Address: 39 Britton St, Gawler West SA 5118					
Buildings	\$825.48	\$0.00	\$82.56	\$99.84	\$1,007.88
Landlord extras	\$364.20	\$0.00	\$36.48	\$44.04	\$444.72

Overall Total

Total annual premium	\$1,189.68	\$0.00	\$119.04	\$143.88	\$1,452.60
Total monthly premium					\$121.05

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



Your landlord insurance policy schedule

Risk address

39 Britton St
Gawler West SA 5118

Type of policy

Landlord Insurance
Quality Care

Policy number

W6-S001521-LLP

Policy

Period of insurance	
Effective date	13 Jul 2021
Expiry date	4pm on 13 Jul 2022
Interested party	Westpac Banking Corporation

Cover

	Sum insured	Excess
Buildings	\$194,633	\$500
Contents	nil	nil
Legal liability	\$20,000,000	nil

Property

Built	1975
External walls	Timber/Weatherboard
Roof material	Metal/Iron/Colourbond
Building type	House on poles 1 to 2 metres high
Licensed property manager	Yes
Site greater than 40,000sqms	No
Security devices	There are no security devices listed on this policy.



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

Landlord extras



Benefits included in your policy

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), 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), 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), 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.

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.

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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