

**Insurance Certificate - your personal details**

Details Effective From: 10 March 2020 at 10:36

**Important:** Please check the information you have given us and notify us of any changes or corrections. This is an important part of your Duty of Disclosure

Policyholder(s): Mr Elliott & Mrs Elliott  
 Insured Address: UNIT 1 13 TAVISTOCK STREET TORQUAY QLD 4655  
 Phone Numbers: 0416278030  
 Postal Address: 17 BURRA PLACE BRADDON ACT 2612  
 Policy Starts: 5 March 2020 16:00 AEST  
 Policy Ends: 5 March 2021 16:00 AEST

**Home Insurance**

This policy does not include cover for Home Insurance.

**Contents Insurance**

Sum Insured: \$21,642  
 Specified Contents: None Specified  
 Accidental Damage: Not Included  
 Flood: Not Included  
 Motor Burnout: Not Included  
 Commercial Storage: Not Included  
 Theft/Malicious Damage by Tenants: Not Included  
 Tenant Default: Not Included  
 Personal Effects: Not Included

**Excesses**

Home Basic Excess: Not Included  
 Contents Basic Excess: \$500  
 Personal Effects Excess: Not Included

**Additional Excesses** (Payable in addition to the Basic Excess)

Earthquake or Tsunami Excess : \$500

**Legal Liability**

Limit of Liability: \$20 million  
 Excess on Claims: Your Basic Policy Excess will apply

**Important Note:** This policy does NOT cover Flood.

This is part of your INSURANCE CONTRACT together with the most recent of the following:

- > PRODUCT DISCLOSURE STATEMENT
- > YOUR DECLARATIONS
- > COVER LETTER

**Payment Details:**

	Amount	Emergency Services Levy	Stamp Duty	GST	Total
Contents Premium	\$378.16		\$37.44	\$37.82	\$453.42
<b>Total Payable</b>					<b>\$453.42</b>

Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

**Pay Plan**

The table below outlines the payment arrangements to the Direct Debit Request (DDR), credit card payment authority, PayPal agreement, you authorised to AGS (User ID: 142038) either over the telephone or via the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

**Deduction Details:**

Date*	Amount	GST	Account**	Status
06/03/2020	\$453.42	\$37.82	Bank - BSB 012-941 Account *****205	Paid

\* On or soon after.

\*\* Please note that for privacy and security reasons, we encrypt part of your credit card or account number. If you believe the information could be incorrect please contact our Customer Service Department on the number shown on the front of your Insurance Certificate.

Please Turn Over - Important Information Overleaf

Tavistock St. 2/3

Tavistock St 3/