

This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement*
- *Supplementary Product Disclosure Statement (if applicable)*
- *Insurance Certificate*
- *Declarations*

After reading the documents carefully, you should keep them in a safe place for future reference.

What you need to do now

Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Declarations*. It's an important part of your **duty not to make a misrepresentation** to tell us if any details are incorrect or need updating.

How to read these documents

We've included icons to make it easier for you to read the documents.

- | | | | |
|---|---------------------------------------|---|------------------------------|
|  | Important Information |  | What you are covered for |
|  | Check the information you've provided |  | What you are not covered for |



Insurance Certificate

17 West St, Childers, QLD 4660

Budget Direct®

This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

Policy number - 118101373 02 ?

Policyholder(s) **B.p.smsf**
Period of insurance
Start date **1 April 2022 12:00 AM AEST**
Expiry date **31 March 2023 11:59 PM AEST**
Insured address **17 West St,
Childers QLD 4660**

Contact details ?

Contact name **Mr Barry Paten**
Contact number(s) **0468 656 205**
Postal address **397 Railway Rd,
Booyal QLD 4671**
Email address **neeedeep@bigpond.com**

Cover summary ?

☒ Home cover **Insured for \$210,000**
☒ Contents cover **Not included**

Optional cover

☒ Motor Burnout **Not included**
☒ Flood **Not included**

Important note: This policy does NOT cover Flood

☒ Accidental Damage **Not included**

Home cover options

☒ Sum Insured Safeguard **Not included**

Landlord cover options

☒ Tenant default **Not included**
☒ Theft and malicious damage
by tenants and their visitors **Not included**

Legal Liability

☒ Limit of liability **\$20 million**

Excess(es) on claims !

Home Basic Excess **\$1,000**
Your Basic Excess will apply to any Legal Liability claim

Additional excesses

These excesses apply in addition to your Basic Excess:

Earthquake or tsunami excess **\$500**

Mortgagee

Not applicable

Product issuer

Auto & General Insurance Company Limited
ABN 42 111 586 353
AFS Licence No 285571

Managing agent

Auto & General Services Pty Ltd
AFS Licence No 241411
Customer Services Phone **1800 182 310**
Claims Phone **1800 069 336**

Your premium

17 West St, Childers, QLD 4660

Your premium

Refer to 'Your pay plan' section for your payment schedule

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Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Home premium	\$685.42	\$0.00	\$68.54	\$67.86	\$821.82
Total amount payable					\$821.82

About your renewal premium

The premium we quote is the amount you must pay for this insurance. The premium takes into account factors such as:

- all relevant government charges, taxes, and levies
- any optional covers you choose
- any previous claims
- people who live in your home

- the amount of your excess
- the location and characteristics of your home
- the security features you have
- your nominated sum insured.

We may change these or other factors at any time, and this might affect your premium. The premium we quote for insurance is at our discretion.

*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.

Declarations

17 West St, Childers, QLD 4660

This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your **duty not to make a misrepresentation**.

Policyholder(s) ?

The policyholder(s) are

Name **B.p.smsf**

The Director / Owner / Trustee(s) **Mr Barry Paten**

Date of birth **22/01/1964**

About the policyholder(s) and household members

Has any policy holder or household member ever been convicted of a criminal offence? You don't have to tell us about convictions the law allows you not to disclose. **No**

In the last 5 years has any policy holder or household member had an insurance company cancel or refuse to renew insurance? **No**

In the last 5 years has any policy holder or household member had any thefts or burglaries or made any insurance claims for home and/or contents including personal effects? **No**

About your home ?

The home

What type of property is the home? **Freestanding house**

What year was the home built? **1914**

Is the home part of a Body Corporate or Strata Title complex? **No**

Is the property heritage listed or subject to a National Trust classification? **No**

What is the main building material of the exterior walls? **Timber or weatherboard**

What is the main construction material of the roof? **Colorbond**

Is the home structurally sound, well maintained, in good condition and watertight? **Yes**

Occupancy of the home

How is the home occupied? **Rented to tenants**

Will the home be unoccupied during the term of the policy? **Yes**

What date will the home be occupied? **8 April 2021**

Home-based business

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment? **No**

Construction, alterations, renovation or demolition

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished? **No**

Your pay plan

Your payment schedule



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

For privacy and security reasons we encrypt part of your credit card or account number.

Date (on or after)	Amount (inc. GST)	GST	Account	Status
08/04/2022	\$821.82	\$68.54	BSB 064724 Acct ****7245	To be lodged