



30 March 2021

000550 008



Mrs Belinda Bell
19 Kirkwood Cres
COLEBEE NSW 2761



Your insurance

Policy number
W5-0233377-LLP

Risk address
**Level G
Unit 14
51 River Rd
Bundamba QLD 4304**

Monthly premium
\$46.78

Due for renewal on
5 May 2021

It's time to renew your insurance policy

Dear Belinda,

Thank you for choosing Westpac Landlord Insurance. Your policy expires at 4pm on 5 May 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 \$46.78 from your Macquarie 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) 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 inflation and the increased costs of construction materials, goods and services (for Building cover) and replacement costs (for Contents cover).

<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