

## Certificate of Insurance

Date of Issue	13 April 2021
Policy Number	HPA070318320
Effective Date	13 April 2021
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## Home Insurance

Here is your updated Certificate of Insurance.

Please have a read through the Certificate of Insurance to check all your policy details are correct.

We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 3.

We'd like to let you know that you can easily manage this policy online. Simply visit [aami.com.au/login](http://aami.com.au/login) to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44.

Take care,

The AAMI Team

### Insured Address

8 VALLEY VIEW DR,  
BELLINGEN NSW 2454

### The Insured

Ms Karen Lee Vendy, Mr Timothy Sproule

### Period of Insurance

13 April 2021 to 11:59pm 17 October 2021

### Policy Type

Building and Contents Insurance

Combined Building and Contents Discount Yes

Discounts do not apply to Optional Covers: Extra cover unspecified/specified items, AAMI Home Assist and Excess-free Glass cover.

### Building and Contents Cover

Building Sum Insured:	Complete Replacement Cover <sup>®</sup>
Contents Sum Insured:	\$250,659
Legal Liability:	\$20 million

### Optional Covers

The following options indicated with a ✓ are included in your policy. Options indicated with a ✗ have not been selected.

Contact us to make any changes.

#### Home Building Options

AAMI Home Assist	✗
Accidental damage at home	✗
Complete Replacement Cover <sup>®</sup>	✓
Excess-free Glass cover	✗

#### Home Contents Options

Accidental damage at home	✗
Extra cover unspecified items	✗
Extra cover specified items	✗

### Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums <sup>®</sup> Excess:	\$600
Contents Flexi-Premiums <sup>®</sup> Excess:	\$600
Unoccupied Excess:	\$1,000

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@aami.com.au](mailto:idr@aami.com.au). You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



## The Building

You have told us the following about the building at the insured address:

Occupied As:	Owner
Dwelling Type:	House
Wall Construction:	Brick Veneer
Roof Construction:	Tile
Year Built:	Approx. 1995

## The Building cont.

Well maintained and in good condition: Yes

This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other creatures; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.

Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	No
Trust Classification:	None
No of Storeys:	Double
Quality of Construction:	Standard
Slope of Land:	Gentle
No of Bedrooms:	4
Bedroom Size:	Average
No of Bathrooms:	2
Ducted AC/Heating:	No
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	Yes
Garden Shed:	No
Garage/Carport:	Double
Water Tanks:	No

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### Security Features

You have told us the following about the security at the building:

Deadlocks:	No
Keyed Window Locks:	No
Alarm Type:	No Alarm
Restricted Access:	No

### Your Contents Cover

You have your Contents covered for \$250,659, which includes the below Specified Contents:

- 300 1 ounce Silver Coins - 2012 Perth Mint Koala covered up to \$9,984

### Extra Cover for Portable Valuables Option

Extra Cover Specified Items

Not taken

Extra Cover Unspecified Items

Not taken

### Insurance and Criminal History

You have told us that in the past **three** years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

### Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

Before you extend, vary or reinstate an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

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