



GPO Box 756 Melbourne VIC 3001
CustomerService@apia.com.au



018

Mr P & Mrs R Daniell
33 Highfield Tce
Cumbalum NSW 2478

Issue Date: 30 March 2022

Dear Mr & Mrs Daniell,

We are pleased to invite you to renew your **Landlord Insurance Policy** for a further 12 months. Your current policy expires at 11:59pm on 10 May 2022.

We continue to debit the nominated account /card so your policy can automatically renew and to process your instalments. Please contact us before renewal if you do not want your policy to renew. This document becomes your certificate upon payment.

If you have any questions or need to make any changes to the details shown in the Certificate, please call us on 13 50 50.

Thank you and we look forward to being of further assistance in the future.

Yours sincerely,

The Apia Team



Landlord Insurance Renewal

Policy Details

Policy Number	APL066671136
Policy Type	Contents
Period of Insurance	10 May 2022 to 11:59pm 10 May 2023
First Instalment Date	10 May 2022
Ongoing Instalment Date	On or around the 10th every month
Monthly Instalment	\$27.89
Last Year's Monthly Instalment	\$23.08
	Change on last year* 20.8%

*Why your premium may change

We appreciate that any increase in premiums can be tough. Your premium might change this year, even if your circumstances haven't. There can be many reasons for this like the claims we experience, improved data, and changes to business costs. Your premium may also change if discounts you received last year no longer apply.

For more information please visit www.apia.com.au/premium



Your premium includes: Multi-Policy Discount

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

Direct Debit Confirmation Certificate

Thanks for paying by direct debit.

This confirms your direct debit details based on the information you have previously provided to us. If any of the following information is incorrect please contact us.

Deductions will continue to be made in accordance with the details shown, subject to the terms of the Direct Debit Request Service Agreement. You have authorised Apia on behalf of AAI Limited, User ID Number 367853, to debit the amounts stated and all amounts payable to Apia in relation to your above policy and subsequent renewal to the account stated via the bulk electronic clearing system.

Instalment payments that have a debit due date within 14 days of the policy expiry date will result in the premium being debited over 11 instalments rather than 12. This will not impact your total amount payable.



Instalment Slip

Account Name	Daniell, P & R
Financial Institution	ST. GEORGE BANK
Account Ending In	XXX-XXX XXXXX1749
Instalments Due	On or around the 10th every month
Monthly Instalment	\$ 27.89

Your Premium Details

This document will be a Tax Invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business. GST is calculated on the total of the Base Premium plus Fire/Emergency Services Levy (FSL/ESL).

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Insured Address/Type of Cover	Sum Insured	Base Premium	FSL/ESL	GST	Stamp Duty	Total
Unit 13, 161 Tamar St, Ballina NSW 2478						
This Year						
Contents	\$14,200	\$251.54	\$27.67	\$27.92	\$27.64	\$334.77
Last Year						
Contents	\$13,400	\$201.73	\$29.25	\$23.10	\$22.87	\$276.95
This Year's GST / Total Premium				\$27.92		\$334.77

If you are registered for GST purposes, your input tax credit entitlement or adjustment (whichever is applicable) is or is based on the GST amount shown above. 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.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

Here are some of the benefits you can enjoy as part of your cover:

Your Benefits and Discounts

Here are some of the benefits available as part of your cover:

- **Options to pay your premiums by instalments at no extra cost**
- **Theft or burglary by tenants or their guests (up to \$25,000)**
- **Legal Liability up to \$20,000,000**
- **New for old contents replacement - regardless of age**

Limits, exclusions and conditions apply. Please see the PDS for full details.