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14541-0016968-02478

Mrs N Bozinovska and Mr L Bozinovski
39 St Catherine Street
MORTDALE NSW 2223

Dear Mrs N Bozinovska and Mr L Bozinovski,

Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite, including how to renew and when the payment is due.

Next steps:

1. Review the information on the following pages and if you need to make changes call 132 132 or +61 2 8661 7307 or visit an NRMA Office at your convenience, see nrma.com.au/branches-finder for details. Please check our website for the latest operating hours.
2. Please pay by 5 November 2021. If paying in person, take your payment slip on page 3 with you.
3. On full payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

Helping the community

Did you know that NRMA Insurance offers grants of up to \$5,000 to groups working to make communities safer? To find out more about community grants, visit nrma.com.au/grants

YOUR POLICY SUMMARY

Policy number:	HOM 482 363 973
Annual premium:	\$354.38
Due date:	5 November 2021
Current policy expires:	11:59pm on 5 November 2021

Rental property insured:	Unit 3, 4 Jersey Avenue, Mortdale NSW 2223
The insured:	Mrs N Bozinovska Mr L Bozinovski
Sum insured:	Buildings: \$0 Contents: \$21,652
Weekly rental amount:	\$465
Basic excess:	\$1,000 See over for all excesses that apply.

YOUR PREMIUM (Includes 25% No Claim Bonus, your chosen Options, 17.5% Loyalty Discount and government charges - see over for full details)

Pay annually:	\$354.38
You currently pay this way	
OR	
Pay monthly:	\$32.80
You can nominate to pay your premium in monthly instalments. This will incur an extra \$39.21 p.a. To pay this way, please contact us before 5 November 2021.	
Please pay by 5 November 2021	
For how to pay, see page 4.	

YOUR LOYALTY DISCOUNT

Loyalty Discount 17.5%	-\$55.48
Loyalty Years	21
Number of policies	7

Loyalty discount is based on the policy holder with the highest loyalty discount. You can view all your policies via your online account at nrma.com.au or call us on 132 132.

Enquiries 132 132 **Claims 131 123**
Payments 131 144 **Visit nrma.com.au**

YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS), and any applicable Supplementary PDS, in a safe place. On full payment these documents will form your Landlord Insurance Contract. Please review this document including the sum insured to ensure the level of cover is appropriate for you.

Policy number HOM 482 363 973
Your contract Valid from 11:59pm, 5 November 2021 to 11:59pm, 5 November 2022

Government charges & Premium comparison

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website:
<http://understandinsurance.com.au/premiums-explained>

The following amounts are included in your premium. To help you understand how your charges compare to last year, we have included the following comparison.

	Last year's	This year's
Premium before government charges	\$236.87	\$261.56
ESL	\$42.63	\$34.00
GST	\$27.95	\$29.56
Stamp duty	\$27.67	\$29.26
Total premium	\$335.12	\$354.38

Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

The insured Mrs N Bozinovska and Mr L Bozinovski

Rental property insured

Unit 3, 4 Jersey Avenue, Mortdale NSW 2223

Year built

Approximately 1982

Construction type

Mainly concrete block (besser)

Roof type

Mainly cement tiles
 Please advise us if this is incorrect.

The rental property

- is occupied by tenant(s)
- is used for residential purposes and not used for a business, trade or profession
- is watertight, structurally sound, secure and well maintained
- is located on level 2

The rental agreement

- weekly rental amount \$465
- is agent managed
- period is for 7 to 12 months

Security

The rental property has no alarm fitted

Sum insured

Each year we increase your sum insured to take into account the increased prices for replacing contents. Please check that the amount below covers the replacement value of all of the Landlord contents.

Landlord Buildings \$0
Landlord Contents \$21,652

Key policy features

- replacement cover for the Landlord contents of your rental property
- \$20 million liability cover for incidents that happen on the site
- rent default by your tenant
- you are covered for flood, rainwater run-off and storm surge

EXCESSES

The following excesses apply to your policy:

- a \$1,000 basic excess for each claim
- when you claim for Rent Default we will deduct from your claim 4 times the weekly rental amount and a rent default excess of \$300
- when you claim for Vandalism or a Malicious or Intentional act by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$1,000 basic excess

- when you claim for Theft or Attempted Theft by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$1,000 basic excess

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

YOUR PREMIUM

Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.

Premium including your chosen options and 25% No Claim Bonus	\$317.04
Less 17.5% Loyalty Discount	\$55.48
Plus Government charges	\$92.82
Total premium	\$354.38

BENEFITS

You've been awarded Claim Free Privilege Life giving you a **25% No Claim Bonus** for the lifetime of your policy. By holding Claim Free Privilege Life any future claims you make will not impact your No Claim Bonus.

INSURANCE HISTORY

Details of insurance and claim history for each insured are listed here.

Mrs N Bozinovska, age 57

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered

- had no claim refused
Mr L Bozinovski, age 60

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

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PAYMENT SLIP



*782 HOM482363973 191121

Important! Take this payment slip with you when paying in person.

Name: Mrs N Bozinovska and Mr L Bozinovski
Policy number: HOM 482 363 973
Payment amount: **\$354.38**
Due date: **5 November 2021**

ADDITIONAL INFORMATION

Insurance Australia Limited ABN 11 000 016 722 AFS
 Licence No. 227681 trading as NRMA Insurance in New
 South Wales, the Australian Capital Territory, Queensland
 and Tasmania, SGIO in Western Australia and SGIC in
 South Australia.

Making a claim

If you need to make a claim, please call our dedicated
 Claims Team on 131 123. It's available 24 hours a day, 7
 days a week, and it may help to have this document with
 you when you call.

Transaction confirmation

If you would like confirmation of any transaction made on
 your policy, please contact us.

Privacy of your information

Any personal information you provide to us will be
 collected, held, used and disclosed in accordance with our
 Privacy Policy. Please refer to nrma.com.au to review the
 Privacy Policy. You can also ask us to send you a copy by
 calling 132 132.

HOW TO PAY



In person - Take this document and pay at an
 NRMA Retail Outlet (no cash), see
 nrma.com.au/branches-finder for details, or pay
 at any Australia Post Office (cash accepted).



By mail - Detach this payslip and send it with
 your cheque or credit card details to:
 NRMA Insurance, Customer Correspondence,
 GPO Box 9871, Sydney NSW 2001



By phone - Call 131 144 and have your credit
 card ready.



Online - Go to nrma.com.au/payments and have
 your credit card ready.



By BPAY® - Contact your financial institution to
 arrange payment from your account.

Bill code: 90001 (Insurance Australia Limited)
Reference: 4664 8236 3973

Credit card details Mastercard VISA

____ | ____ | ____ | ____

Expiry ____ / ____ Signature _____

The Supplementary Product Disclosure Statement is an update to the Product Disclosure Statement and Policy Booklet (PDS).

Please read it carefully and keep it in a safe place with your PDS.

If you would like another copy of your PDS, please go to nrma.com.au, call 132 132 or visit an NRMA Office.

SPDS Edition 1

This Supplementary Product Disclosure Statement (SPDS) is dated 14 July 2021 and will apply to all **NRMA Insurance Landlord Insurance Product Disclosure Statement and Policy Booklets** version G018346 04/21 (PDS) taken out with a new business effective date on or after 15 July 2021, or with a renewal effective date on or after 16 August 2021.

The information in this SPDS updates the terms contained in the PDS and should be read together with the PDS and any other applicable SPDS.

If you would like another copy of your PDS, please go to nrma.com.au.

Changes to your PDS

Your PDS is amended by the following:

Change 1 - Replacement of the 'How to resolve a complaint or dispute' section

Your PDS is amended by deleting all of the terms in the 'How to resolve a complaint or dispute' section on page 67, and replacing those deleted terms with the following new terms:

How to resolve a complaint or dispute

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

If you experience a problem or are not satisfied with our products, our services or a decision we have made, let us know so we can help.

Call us on 132 132 or go to our website for more information: nrma.com.au.

We will try to resolve complaints at first contact or shortly thereafter.

If we are not able to resolve your complaint when you contact us or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

Free Call: 1800 045 517

Free Fax: 1800 649 290

Email: Customer.Relations@iag.com.au

Mail: Customer Relations Reply Paid 89824 Sydney NSW 2001 Free post (no stamp required).

Customer Relations will contact you if they require additional information or have reached a decision.

Customer Relations will advise you of the progress of your complaint and the timeframe for a decision in relation to your complaint.

We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by Customer Relations you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

Free Call: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Visit: www.afca.org.au

Further information about our complaint and dispute resolution process is available by contacting us.

Change 2 - Replacement of the 'General Insurance Code of Practice' section

Your PDS is amended by deleting all of the terms contained in the 'General Insurance Code of Practice' section on page 69, and replacing those deleted terms with the following new terms:

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit us to high standards of service
- to promote better, more-informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for resolving complaints you make about us, and
- to promote continuous improvement of the general insurance industry through education and training.



Landlord Insurance Supplementary Product Disclosure Statement *continued*

Enquiries **132 132**
Payments **131 144**
Claims **131 123**
Visit **nrma.com.au**
an **NRMA office**

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

Our commitment to you:

We have adopted and support the Code and are committed to complying with it. Please contact us if you

would like more information about the Code or the Code Governance Committee.

This SPDS is issued by
Insurance Australia Limited
ABN 11 000 016 722 AFS Licence No. 227681
trading as NRMA Insurance
GPO Box 244 Sydney NSW 2001

