

Pol 26/1/2020



Advice you can trust

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As you have property insured in NSW, we are required to provide you the following information on behalf of the NSW ESL Monitor. This information provides you with costs comparison between what you paid last year and this year's costs, specifically so you can compare the amount of Emergency Services Levy, as it may have changed. Please note the below 'total payable' information does not take into account any changes you may have made during the policy period last year. This information is a straight comparison against the costs charged this time last year and this year's costs. Please call us if you would like any further explanation.

Information about the NSW Emergency Services Levy Insurance Monitor

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

Your renewal premium comparison

The following comparative information has been included to assist you in understanding the impact of ESL on your insurance premium.

Policy Class - e.g. Property	Last Year	This Year
Base Prem	\$ 74.99	\$ 161.01
Emergency Services Levy	\$ 22.87	\$ 48.83
Base Prem	\$ 116.17	\$ 272.40
Emergency Services Levy	\$ 35.43	\$ 83.08
Other Policy Classes (no Emergency Services Levy)		
Base Prem inc Underwriter charges	\$116.44	\$ 250.00
Emergency Services Levy	\$ 0.00	\$ 0.00
Other charges (applies to all classes)		
GST	\$ 35.59	\$ 81.56
Stamp Duty	\$ 36.20	\$ 80.74
Intermediary fees inc GST	\$55	\$ 165
Total Payable	\$ 493.69	\$ 1,115.39

Explanatory notes:

If you would like us to explain the reason for any changes affecting the above amounts please contact us

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advise about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency