

EBM RCP PG206  
2 March 2023

Pace & Co Superfund  
18 Johnson Avenue  
HOPPERS CROSSING VIC 3029

DUE DATE  
23/5/2023

Hi there,

Your landlord insurance policy with EBM RentCover is due for renewal. Before renewing cover, we want to make sure your policy still meets the needs of your rental property. It may not be suitable if:

- \* The property is not a standard residential rental property (e.g. is it a hostel, shipping container, motel, etc)
- \* The property has been sold
- \* The property is no longer used as a rental, or you now live in the property
- \* The way it is rented out has changed (e.g. it has changed from a long-term rental to a short-term rental or vice versa)
- \* You have taken out cover elsewhere and forgotten to let us know

Changes to your rental property can impact cover. If something has changed at your rental property, it is important that you let us know. We can talk you through different options. Contact EBM RentCover for help - 1800 661 662.

You should also know that if your property is in Western Australia that there have been some changes to coverage, with the extension for Domestic Workers Compensation no longer included as part of this landlord's insurance. If you require cover for domestic workers employed by you at the property you will now need to source an alternate policy for those needs.

If nothing has changed and you believe the policy is still suitable, great. You do not need to do anything. Simply pay the premium owing and your policy will automatically renew.

Your premium is below, and we have compared the price of your policy to last year - this will allow you to clearly see any changes in your premium.

	Last Year	This Year
Base Premium	\$ 255.27	\$ 299.95
Emergency Services Levy	\$	\$
Goods and Services Tax	\$ 25.52	\$ 30.00
Stamp Duty	\$ 28.08	\$ 32.99
Special + Admin Fees	\$ 41.94	\$ 45.51
GST on Fees	\$ 4.19	\$ 4.55
<b>Total Premium</b>	<b>\$ 355.00</b>	<b>\$ 413.00</b>

For a breakdown of what makes up your premium, please visit:  
[www.RentCover.com.au/Info-Centre/How-we-work-in-the-marketplace](http://www.RentCover.com.au/Info-Centre/How-we-work-in-the-marketplace)

We endeavor to keep premium increases to a minimum. However, sometimes they are necessary to ensure we can continue offering the services our clients have come to know and love. If you have any questions or concerns about your premium, cover, or claims please contact the EBM RentCover team.

Thank You.  
The EBM RentCover Team.

Pace & Co Superfund  
18 Johnson Avenue  
HOPPERS CROSSING VIC 3029

**TAX INVOICE I4627013**

Invoice Date : 02.03.2023  
Client Number : EBM RCP PG206  
Invoice Ref : I4627013 Cover No : 1256355/005  
Class : RentCoverUltra  
Placement with/by : Various Insurers  
**Period : 23.05.2023 to 23.05.2024**  
Agent Name : Established Property Point Cook

Premium	299.95
Stamp Duty	32.99
Admin Fee	45.51
SubTotal Excl. GST	378.45
GST Total	34.55
<b>Total Amount \$</b>	<b>413.00</b>

**TRANSACTION DESCRIPTION**

\*\* RENEWAL \*\*

INSURED  
Pace & Co Superfund

PROPERTY INSURED  
2/83 Barber Drive HOPPERS CROSSING

*W 250538117228*  
*5/5/2023*  
*PAID in Full*

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**PAYMENT OPTIONS (our credit terms are 30 days)**

Client Number : EBM RCP PG206 Client Name : Pace & Co Superfund  
Invoice No : I4627013 Cover No : 1256355/005 Brief Description: 2/83 Barber Drive HOPPERS CROS  
Agent Name : Established Property Point Cook Agent Code : AL11/AL11



Billor Code: 20362  
Reference: 4027 4330 1365 51964

**Total Amount \$ 413.00**

Cheque or Money Order : Payable to EBM Insurance Brokers (please return with this remittance slip)



\*498 402743 30136551964

**COVER SUMMARY**

CLIENT	PLACEMENT WITH/BY
Joe Pace Pace & Co Superfund 18 Johnson Avenue HOPPERS CROSSING VIC 3029	02.03.23  Various Insurers

CLASS OF RISK	PERIOD OF INSURANCE
RentCoverUltra  Policy No : 34-AG01495-SRP	From: 23rd May 2023 To : 23rd May 2024 at 4.00pm Local Time  Our Ref : EBM RCP PG206 1256355/005

**COVER SUMMARY**      This summary is not a policy document and is only an outline of the cover. The terms conditions and limitations of the Insurer's policy shall prevail at all times.

RENTCOVER SECTION:	283.84
CONTENTS SECTION:	79.10
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Broker Fee	50.06
Total Premium	413.00
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**INSURED DETAILS:**

INSURED : Pace & Co Superfund

SITUATION : 2/83 Barber Drive HOPPERS CROSSING

POSTCODE : 3029

DWELLINGS : 1

**RENTCOVER SECTION:**

**POLICY DETAILS**  
 For full details of cover, please refer to the PDS and Policy Wording

Section 1 : Cover for your Premises and Contents (Fixtures & Fittings)  
 - Tenant and Accidental Damage

Sum Insured: \$ 70,000

Excesses : Section 1  
           Malicious damage by tenant                                 \$400 per claim  
           Theft by tenant   \$400 per claim  
           Accidental damage   \$400 per event

Section 2 : Cover for your Premises - Insured Events

Section 2 is inoperative

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency HAWTHORN EAST VIC 3123	34-AG01495-SRP	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

### CONTENTS SECTION:

Section 3 : Cover for your Contents - Insured Events

Sum Insured: \$ 70,000

Accidental & Malicious Damage by Tenant to Non-Fixed Contents                                 Not Insured

Excesses : Sections 2 & 3  
           Earthquake or Tsunami   \$250 per event  
           Cyclone   \$500 per event  
           all other claims   \$200 per event

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency ABBOTSFORD VIC 3067	34-AU00966-HHH	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

### SPECIAL ENDORSEMENTS:

Section 4 : Cover for Rent and legal Expenses

Sum Insured  
Up to \$1,500 per week loss of rent

Legal Expenses  
Up to \$5,000

Section 5 : Cover for your Legal Liability - Property owners

Limit of Liability

\$30,000,000 any one occurrence plus approved legal costs

Section 6 : Cover for your Taxation Audit

Sum Insured

- 1) Up to \$1,000 any one audit
- 2) Up to \$2,000 any one policy period
- 3) Up to \$4,000 in total for all policies you have insured with us.

Excesses : Sections 4, 5 and 6  
Nil excess applicable

Special Notice : Please note that we have placed, renewed or varied this policy of insurance under an authority given to us by the Insurers and will therefore be effecting the contract as agents of the Insurers and not as your agent.

Bushfire Notice : There will be no cover provided under this policy in respect to any loss or damage arising out of or in connection with bush fires for a period of 72 hours from:

- the commencement date of this insurance (if a new policy); or
- the date any additional covers or increases in sums insured or loss limits added by endorsements.

Policy Wording : QM2178-0221

**Premium Details :**

Premium	299.95
Stamp Duty	32.99
Broker Fee	45.51
GST	34.55
TOTAL	413.00

**GENERAL ADVICE NOTICE**

<b>CLIENT</b>	<b>PLACEMENT WITH/BY</b>
Joe Pace Pace & Co Superfund 18 Johnson Avenue HOPPERS CROSSING VIC 3029  <b>Your account is managed by:</b> UNIT22 Victoria	02.03.23  Various Insurers

<b>CLASS OF RISK</b>	<b>PERIOD OF INSURANCE</b>
RentCoverUltra  Policy No : 34-AG01495-SRP	From: 23rd May 2023 To : 23rd May 2024 at 4.00pm Local Time  Our Ref : EBM RCP PG206 1256355/005/01

**GENERAL ADVICE NOTICE**

In respect to this transaction, we have provided general advice only and not personal advice. In giving this advice we have not taken into account your personal circumstances, objectives, financial situation or needs.

Please read the policy documentation, including any Product Disclosure Statement to ensure the policy satisfies your requirements.

If you have any queries or require a copy of the Product Disclosure Statement or our Financial Services Guide, please contact your EBM Account Manager or Representative.