



Landlords Insurance
LAN111861649

28 March 2023

Joseph Pace
44 Johnson Ave
HOPPERS CROSSING VIC 3029

2/83
BARBER DRIVE

Thanks for picking Everyday Landlords Insurance. You've picked an award winning insurance brand, we hope you enjoy the benefits of being an Everyday Insurance customer.

This Certificate of Insurance (COI) along with the enclosed Product Disclosure Statement (PDS) sets out the terms and conditions of your insurance policy with us. Please check these to ensure the information in the COI is accurate and the cover provided suits your needs. If there is something you need to update or disclose, make sure to contact us on 1300 641 379. Our Target Market Determination is on our website everydayinsurance.com.au/useful-documents. On payment, this COI becomes your tax invoice. Please store it in a safe place.

What you need to do:

Have a read of your PDS and make sure it still suits your needs. Also, review this COI and let us know if any of your information is incorrect or out of date. To make this easy for you we have highlighted the areas that could impact your cover. Keep an eye out for this icon.



These details may impact your cover.

Your payment summary



Single payment of:
\$802.21



This payment due on:
6 Apr 2023

This Policy will automatically renew

For a complete breakdown of your premium, see section '5. Cost breakdown'.

Your updated policy summary

Policy number:	LAN111861649
Period of insurance:	
From:	6 Apr 2023 (12:01 am AEST)
To:	6 Apr 2024 (11:59 pm AEST)
Your property:	U 2 83 Barber Dr Hoppers Crossing, VIC 3029
Product:	Building
Sum insured:	Building: \$514,500
Basic excess:	Building: \$1000
Legal liability:	Up to \$20 million
Optional benefits you've added to your policy:	None

We also offer Building Electrical Motor Burnout cover. Let us know if you'd like to add this onto your policy.

PAID IN FULL
8/4/2023
N 240639605276



1300 641 379



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2023 – 2024 Certificate of Insurance

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Check this document carefully – is it accurate, complete and up to date?

This Certificate of Insurance sets out the information you have provided and the other information we have used to offer you this policy. Please check the information carefully.

If any changes are required or if you are unsure, please let us know immediately. Incorrect information may affect your ability to claim on the policy.

By accepting this policy, you are confirming that the information is up-to-date, accurate and complete.

For more detail about this obligation, see “Your duty to answer honestly” in the PDS and please refer to our website if you would like information on our Privacy Policy.

Cooling-off period

You have 14 days after purchasing or renewing your policy to decide whether it meets your needs. You can cancel during this period and we will give you a refund provided you have not made a claim. For more details about the cooling off period see our PDS.

Your Rewards

Thanks for registering your Everyday Rewards card with this policy.



Stay tuned for exclusive offers throughout the year.

Need to get in contact?

If you have any questions or feedback make sure to reach out.



Manage your policies online

Simply visit everyday.com.au/myhome and register to manage your policies online. You can view your policy details, manage payments and update your personal details.



Call 1300 641 379

**Operating hours Monday to Friday: 8am to 8pm AEST/AEDT
Saturday and Sunday 9am to 5pm AEST/AEDT**



Chat with us at everydayinsurance.com.au/chatnow



To lodge a claim, visit

everyday.com.au/myinsurance which is available 24 hours a day, seven days a week or call us on **1300 641 379**.



1300 641 379



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Landlords Insurance

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1. About your policy

For a full description of what you are covered for under this policy, please read the Product Disclosure Statement (PDS).

Policy number:	LAN111861649
Policy holder(s):	Joseph Pace
Contact phone number:	0421507666
Email address:	jjpaceco@hotmail.com
Financial interest:	Commonwealth Bank of Australia Pty Ltd - Mortgagee
Claims history (past 3 years):	0 claims
You have told us that all policy holders, or their partners, have not:	<ul style="list-style-type: none"> • had any insurance claim declined for fraud or dishonesty in the last 10 years • had any criminal convictions, excluding driving related offences or convictions, in the last 10 years • had any insurance refused or declined in the last 10 years
You confirm that:	<ul style="list-style-type: none"> • all policy holders, their partners (legal or de-facto), are not currently bankrupt, or subject to a debt agreement or personal insolvency agreement under Part IX (Part 9) or Part X (Part 10) of the Bankruptcy Act



2. Your building

For a full description of what you are covered for under this policy, please read the Product Disclosure Statement (PDS).

Address:	U 2 83 Easter Dr Hoppers Crossing VIC 3029
Sum insured:	\$514,500 A calculator can help with estimating your building's value, please visit everydayinsurance.com.au/building-calculator which is provided by Cordell Information Pty Ltd.
Flood cover:	Covered
You describe your property as:	<ul style="list-style-type: none"> • tenanted long term • a townhouse which is in good condition and well maintained • wall construction is brick veneer • roof construction is cement • not used for business purposes • not currently under construction or renovation • not under a strata title/body corporate, community title or company title • situated on less than 10 acres of land • not currently sublet or going to be sublet • not heritage listed



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2.a. Security features

Alarm type:	None
Deadlocks/patio bolts on all external doors:	Yes
External protection via window locks, shutters, bars or mesh:	Yes

3. Special conditions



Special conditions of your cover:

It is hereby declared
Valid Lease Agreement
If there is no valid lease agreement and a condition report is not completed annually (or when a new lease commences or when a tenant vacates), then we will not cover:

1. Loss of Rent;
2. Malicious Acts and Theft by Tenants

In all other respects the policy conditions, exclusions, and limitations remain unaltered.

4. Excesses

If you make a claim, the excess is the amount you pay.

Building basic excess:	\$1000
Earthquake excess:	\$500
Flood excess:	\$500
Malicious Acts and Theft by Tenants excess:	\$500

Please see our Premium Excess and Discount Guide on our website for more details about each excess at: everydayinsurance.com.au/useful-documents



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5. Cost breakdown

Below we have included a breakdown of how much your policy will cost, including all government charges. Please note that if you have made changes to your policy or made a claim during or since the last policy period this may affect how your premiums compare in the below table.

2023 - 2024	
	Base premium
Base cost:	\$662.98
GST:	\$66.30
Stamp duty:	\$72.93
TOTAL ANNUAL COST:	\$802.21

To fulfil our duty to our customers, we review our prices regularly. We look to ensure that our prices are competitive whilst still offering quality service and value. For further information on how this is calculated please see our Premium Excess and Discount Guide on our website everydayinsurance.com.au/useful-documents

6. Your payments



You have chosen to pay:	Annually by Direct Debit from your bank account
Account details:	Account number ending in 601
Your refund:	\$802.21 (will automatically renew on 6 Apr 2024)
Payment due date:	6 Apr 2023

Please note

Payments will appear on your statement as Everyday Insurance Chatswood.

What to expect at renewal

At least 14 days before your renewal date, we will send you a notice advising you if we are offering renewal. If so:

- **for automatic renewal**, the notice will set out the proposed new policy terms and premium. If no changes are required, and your premium payments are up to date, you do not need to do anything - your policy will automatically renew.
- **if you opted out of automatic renewals**, the notice will advise you to call us for a renewal quote and policy terms. If you're happy to proceed, we will renew your policy. If you don't contact us, your policy will lapse.



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