



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

The Two Koalas Pty Ltd  
14 Delta Ave  
Ashwood VIC 3147

Issue Date: 17 June 2019

Dear The Two Koalas Pty Ltd,

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 19 July 2019.

Apia specialises in meeting the insurance needs of Australians over 50. We pride ourselves on recognising your experience and providing you with the cover and service you deserve.

Your renewal documents are enclosed. It is important to read the information on the following pages carefully. Some policy details such as your excess and sum insured may have changed.

Please pay the total amount payable by the due date to ensure that you remain covered. Our payment options are listed below. Upon payment, this document becomes your Certificate.

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,

Geoff Keogh  
Executive Manager Apia

Apia Insurance Renewal

Policy Number	APL068791145
Policy Type	Contents
Period of Insurance	19 July 2019 to 11:59pm 19 July 2020
Due Date	19 July 2019
Total Amount Payable	<b>\$262.20</b>
Last Year's Annual Premium	\$246.19
	Change on last year* 6.5%

**\*Why your premium may change**

Each year your premium is likely to change even if your personal circumstances haven't. Factors like the number of claims we experience, improved data and changes to the cost of running our business can impact your premium. Your premium may also be impacted by changes to discounts.

For more information please visit [www.apia.com.au/premium](http://www.apia.com.au/premium)

**We offer a discount if you hold 2 or more eligible Apia general insurance policies (including home, contents, motor). Please call 13 50 50 if you believe you are eligible.**

**Payment Slip**

Policy Number: APL068791145

Payment Reference Number: 068791145

Due Date: 19 July 2019

Total Amount Payable: **\$262.20**



Biller Code: 5132  
Ref: 068791145

**Telephone & Internet Banking - BPAY**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Direct Debit**

Call 13 50 50 to arrange payment by instalments.



**In Person**  
At any Post Office



\*823 APL068791145 19072019



**Internet**

To pay by VISA, Mastercard or American Express visit [apia.com.au](http://apia.com.au)



**Phone**

To pay via credit card call 13 50 50 VISA, Mastercard, American Express



**Mail**

Send this payment slip with your cheque made payable to Apia, GPO Box 756, Melbourne 3001. Reference APL068791145

## 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.

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	GST	Stamp Duty	Total
<b>Unit 516B, 15 Bond St, Caulfield VIC 3162</b>					
<b>This Year</b>					
Contents	\$22,100	\$216.69	\$21.67	\$23.84	\$262.20
<b>Last Year</b>					
Contents	\$21,000	\$203.46	\$20.35	\$22.38	\$246.19
<b>This Year's GST / Total Premium</b>			<b>\$21.67</b>		<b>\$262.20</b>

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:

- ✓ Pay your premiums by instalments at no extra cost
- ✓ Theft by tenants and their guests (up to \$25,000)
- ✓ Legal Liability up to \$20,000,000
- ✓ New for old contents replacement

Exclusions and conditions apply. Please see the PDS and any applicable SPDS for full details.

13 50 50

[apia.com.au](http://apia.com.au)

Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 is an authorised representative of AAI Limited ABN 48 005 297 807, the product issuer.

Rewarding experience

Page 2 of 2

