



RENEWAL SCHEDULE AND PREMIUM INSTALMENT ADVICE

Landlords Residential Property Insurance

CGU Centre 181 William Street
Melbourne VIC 3000
www.cgu.com.au

General Enquiries or Change of Details: 131 532
24 Hour Claims: 132 480

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NOVUS-7048850-15-Run22-ALB001-000384 /AF
SURAJ PERERA
32 SCHAST DRIVE
DONCASTER EAST VIC 3109

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Date of this notice: 20/03/22

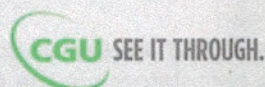
Policy Number: 06L 9426635 10

Your current policy expires at 4.00 p.m. on 23/04/22

HELPING AUSTRALIANS SEE IT THROUGH SINCE 1851

At CGU, we've been caring for Australians for over 160 years, with a comprehensive range of insurance to help protect every aspect of your life. So whether it's commercial, rural, personal or workers compensation, find out what we can do for you.

Talk to your adviser
or visit cgu.com.au



IXX INSURED COPY 09 Insurer: Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

WFS3419

You have chosen to pay by instalment and unless you tell us otherwise we will continue to debit your nominated account.

Details of your instalments are shown overleaf.

Policy Number:
06L 9426635 10

Intermediary Details:
CGU DIRECT B2C VIC
1148903

Total Amount Payable:
\$922.92

Important Information

Please note that a renewal of insurance is a new insurance contract.

If you answer 'Yes' to any of the following questions, contact our Customer Enquiries Centre 131 532.

1. Has any insurer refused or cancelled cover on any of your policies or required special terms to insure you?
2. Have you or any other person who receive insurance protection under the proposed policy been charged or convicted of any criminal offence in the past 12 months?

This policy automatically renews each year using the payment information you have provided. If you wish to opt out of this automatic renewal process, please contact us prior to expiry of your current policy to arrange an alternative payment. **If you are having difficulty meeting your financial obligations, please contact us to discuss.**

Please take the time to check that the sum(s) insured (if applicable) and cover are appropriate for you.

THE ANNUAL PREMIUM OF \$922.92 WILL BE DEBITED ON OR ABOUT 30/04/22

Please check your sum insured to see if your insurance cover is still appropriate for your needs. You can access building and contents calculators via the CGU website (www.cgu.com.au) to help you estimate the sum insured.

If you have replaced, upgraded or recently renewed your credit card please advise us of the details.

Details of your policy cover

This Schedule must be attached to and read as part of the Company's policy.

Policy Number:	06L 9426635 10	Intermediary	
Insured:	S & W PERERA FAMILY PTY LTD 31 BRIGALOW DR TRUGANINA 3029	CGU DIRECT B2C VIC PID 181 WILLIAM STREET MELBOURNE	3000
Policy Type:	Landlords Residential Property Insurance	Intermediary Number:	1148903
Period of Insurance:	From 23/04/22 To 23/04/23	Intermediary Phone:	131 532
Situation of Property Insured		Mortgagee/Interested Party	
31 BRIGALOW DR TRUGANINA 3029		ST GEORGE BANK LTD	

WHAT IS INSURED	SUM INSURED	PREMIUM
*** SEE IMPORTANT CHANGES ON THIS DOCUMENT ***		
MORTGAGEE AS ABOVE		
SITUATION AS ABOVE		
BUILDINGS 1 PRIVATE HOUSE	\$208400	\$486.80
INCLUDING REPLACEMENT BENEFIT		
CONTENTS		
ALL OTHER CONTENTS \$11600		
TOTAL CONTENTS SUM INSURED	\$11600	\$68.05
LOSS OF RENT	\$21100	\$29.05
RENT DEFAULT AND THEFT BY A TENANT		\$143.83
POLICY EXCESS \$700		
ADDITIONAL EXCESSES APPLY TO CLAIMS FOR EARTHQUAKE AND TSUNAMI. IF COVER HAS BEEN REQUESTED FOR RENT DEFAULT AND THEFT BY TENANT IT WILL BE SHOWN ON YOUR POLICY SCHEDULE.		
LIABILITY (AMOUNT OF COVER - \$5000000)		\$35.00

	*Last Term's Premium	This Term's Premium
TOTAL BASIC PREMIUM	\$722.16	\$762.73
GOODS AND SERVICES TAX	\$72.22	\$76.28
STAMP DUTY	\$79.44	\$83.91
TOTAL	\$873.82	\$922.92

Premium Summary

*Last term's premium in the above table 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.

Government taxes and any state or territory duties or levies are listed separately.

Changes to your premium :

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

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Council of Australia website.
<http://understandinsurance.com.au/premiums-explained>

 Representatives of Insurance Australia Limited

In addition to our employees, Insurance Australia Limited has arrangements with service providers that we have authorised to provide services for CGU insurance products on our behalf.

Our service providers receive fixed fee payments such as fixed annual and/or fixed hourly rates for the services they provide. Our service provider employees receive a salary and may be eligible for bonuses based on the quality of service they provide to you.

For more information or to make a complaint about the service you receive, please call us on 132 481.

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (SPDS) is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. This SPDS was prepared on 14 May 2021 and will apply to the Landlord Residential Property insurance policies with a renewal effective date on or after 19 June 2021 and to any amendments made to the 'Rent default and theft by a tenant' optional cover effective on or after 19 June 2021.

The information in this SPDS updates and should be read with the PDS and any other applicable SPDS except SPDS CGU3440 REVO 04/20 which is replaced by this SPDS.

Changes to your PDS.

Your PDS is amended to reinstate the optional cover of 'Rent default and theft by a tenant' and reinstate all other references to this optional cover in the policy.

IMPORTANT INFORMATION

IF YOU ACCEPT OUR INVITATION, A NEW INSURANCE CONTRACT IS CREATED.

IF YOU ANSWER "YES" TO ANY OF THE FOLLOWING QUESTIONS YOU MUST ADVISE US IN WRITING, PROVIDING FULL DETAILS.

IN THE LAST 12 MONTHS:

- (1) HAS ANY INSURER REFUSED, CANCELLED, OR IMPOSED AN EXCESS ON ANY OF YOUR POLICIES OR REQUIRED SPECIAL TERMS TO INSURE YOU?
- (2) HAVE YOU OR ANY OTHER PERSON WHO WOULD RECEIVE INSURANCE PROTECTION UNDER THE PROPOSED POLICY BEEN CHARGED OR CONVICTED OF ANY CRIMINAL OFFENCE?
- (3) HAVE THERE BEEN ANY CHANGES TO THE INSURED PROPERTY WHICH MIGHT INCREASE THE RISK OF LOSS OR DAMAGE?

 Do you authorise us to send you marketing material such as special offers and discounts?

Please call us at the telephone number on the front page of the schedule if you do not want to receive this material.

IMPORTANT NOTICE - POLICY EXCESS

For each separate identifiable incident for which your policy provides cover any applicable excess will apply for each incident giving rise to a claim.

 AS THIS IS A CONTRACT WHEREBY THE PREMIUM IS PAID BY INSTALMENTS YOUR ATTENTION IS DRAWN TO "YOUR PREMIUM" IN THE POLICY BOOKLET.

TO PROVIDE SOME PROTECTION AGAINST INCREASED COSTS, THE SUM INSURED ON BUILDINGS &/OR CONTENTS HAS BEEN INCREASED BY 5.0%.

YOU MAY SELECT DIFFERENT SUMS INSURED IF YOU WISH.

WORKERS COMPENSATION INSURANCE IS COMPULSORY IF YOU HAVE EMPLOYEES.

THIS COVER IS NOT PROVIDED UNLESS SPECIFICALLY SHOWN ON THE SCHEDULE.

CGU INSURANCE CAN ARRANGE SEPARATE COVER IN THOSE STATES WHERE LEGISLATION PERMITS.

Cooling - Off Period

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a full refund of premium paid, provided you have not made a claim under the policy.

Your Renewal

In line with modern business practice, we do not automatically provide receipts for payment of renewals. If you require confirmation of your renewal, or you require a tax invoice, you can contact us.

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS

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has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us:

By phoning the telephone number on the front page of the schedule, or
By writing to CGU Insurance

GPO Box 4962 Melbourne 3001, or

By completing our e-Form or e-Mail at www.cgu.com.au

IMPORTANT CHANGES - POLICY EXCESS

We have recently reviewed excess levels and the excess amount for your policy may have changed. Any change will be effective from the commencement date noted on this renewal schedule. Please check this policy schedule for the details.