

3 August 2020

Company Secretary  
Normanby Bears  
Po Box 522  
BUNDABERG QLD 4670



## Your insurance

Policy number  
**65-F797499-LLP**

Insured Address  
**148 George St  
Bundaberg QLD 4670**

Monthly premium  
**\$177.27**

Your 12 month policy starts on  
**1 June 2020**

## We've renewed your insurance policy

To the Company Secretary,

Thank you for choosing Ray White Insurance to arrange your Landlord insurance. As you've selected to pay your monthly instalment payment of \$177.27 by credit card, we're simply confirming that your policy has been renewed and is effective from 1 June 2020.

### Please check the details

We want to be sure that you know exactly what you're covered for. So please read the PDS(s) and any applicable Supplementary PDS(s) together with your Policy Schedule, as these set out the renewal terms and conditions. If you need another copy of these policy documents, please call us.

### Any questions?

Please call Ray White Insurance on **1300 658 390**. We also offer a range of other insurance products - ask us for details. We'll be happy to help you.

Kind regards,



Kelly Tatlow  
**CEO**  
**Ray White Insurance**

## Did you know..?

- You can pay monthly at no extra cost\*
- We provide a quick and easy claims process
- You're covered by an award winning insurer

Conditions apply

**Thank you  
for renewing  
your cover**



With Allianz, you can make a claim online  
at [allianz.com.au](http://allianz.com.au) or call 1300 555 030

Concierge Group Holdings Pty Ltd trading as Ray White Insurance ABN 95 105 230 046 arranges this insurance as an agent of the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available by calling 1300 658 390.

\*You can pay monthly at no extra cost - If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.

## Partnering with an award winning insurance company



Large General Insurance Company of the Year 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and General Insurance Company of the Year 2014, 2012 (Australia Banking & Finance Insurance Awards).

**Concierge Group Holdings Pty Ltd trading as Ray White Insurance as an agent of the insurer Allianz**

ABN 95 105 230 046 ☎ 1300 658 390 ✉ Ray White Corporate Office - Level 26, 111 Eagle Street Brisbane QLD 4000

LLPRN101-RN

# Your insurance policy schedule

## Policy number

65-F797499-LLP

## Cover

<b>Insured</b>	Normanby Bears
<b>Policy contact details</b>	
Mobile phone	0414 518 511
Email	BERNIE.KEMPS@JUSTFREIGHT.NET.AU
<i>Please call 1300 658 390 to update your contact details</i>	
Refer to your policy schedule for the period of insurance.	
<b>Registered for GST?</b>	No
<b>Intermediary</b>	Concierge Group Holdings Pty Ltd trading as Ray White Insurance as an agent of the insurer Allianz ABN 95 105 230 046
<b>Insurer</b>	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

## Premium

<b>Base premium</b>	\$1,774.08
<b>Government charges</b>	
Emergency/Fire Services Levy	\$0.00
GST	\$177.48
Stamp duty*	\$175.68
<b>Annual premium</b>	<b>\$2,127.24</b>
<b>Monthly premium</b>	<b>\$177.27</b>
(Subject to rounding; includes GST of \$14.79)	
*Not a taxable supply	



# Your insurance premium breakdown

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty*	Total
Address: 148 George St, Bundaberg QLD 4670					
Buildings	\$1,524.84	\$0.00	\$152.52	\$150.96	<b>\$1,828.32</b>
Rent Default and Theft by Tenant	\$249.24	\$0.00	\$24.96	\$24.72	<b>\$298.92</b>

\*Not a taxable supply

## Overall Total

<b>Total annual premium</b>	<b>\$1,774.08</b>	<b>\$0.00</b>	<b>\$177.48</b>	<b>\$175.68</b>	<b>\$2,127.24</b>
<b>Total monthly premium</b>					<b>\$177.27</b>

This document will be a **Tax Invoice** for GST when you make a payment.



# Your landlord insurance policy schedule

## Insured Address

148 George St  
Bundaberg QLD 4670

## Type of policy

Landlord Insurance

## Policy number

65-F797499-LLP

## Policy

### Period of insurance

Effective date	1 Jun 2020
Expiry date	4pm on 1 Jun 2021

### Interested party

Bendigo And Adelaide Bank Limited

### No claim bonus

30% ^

^Your base premium excluding taxes and government charges is discounted by this percentage but only to the extent any minimum premium is not reached. See the **Product Disclosure Statement** for more details.

## Property

**Built** 1965

**External walls** Timber/Weatherboard

**Building type** House on Slab/Foundations

**Strata title plan** No

**Licensed property manager** Yes

**Weekly rent** \$400

**Site greater than 20,000sqms** No

**Security devices** There are no security devices listed on this policy

## Cover

	Sum insured	Excess
<b>Buildings</b>	\$350,636	\$700 *
<b>Contents</b>	nil	nil
<b>Rent Default and Theft by Tenant</b>	\$10,000	\$700 *
<b>Legal liability</b>	\$20,000,000	nil

\* Comprises minimum basic excess \$600 and voluntary excess \$100.

# What you're covered for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
<b>Fire or smoke (including bushfires* and grassfires*)</b>	✓
<b>Storm, cyclone*, rainwater or run-off</b>	✓
<b>Water or other liquid damage</b>	✓
<b>Theft or burglary</b>	✓
<b>Explosion</b>	✓
<b>Accidental breakage of glass or ceramic items</b>	✓
<b>Impact damage</b>	✓
<b>Vandalism or malicious damage</b>	✓
<b>Lightning</b>	✓
<b>Earthquake or tsunami</b>	✓
<b>Riot or civil commotion</b>	✓

## Optional cover

Rent Default and Theft by Tenant	✓
Flood*	Not covered

\* A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.

## You're not covered for flood

You have chosen not to apply for the optional cover for flood. This means that you are not covered for loss or damage to your buildings caused by or arising from flood. If you meet our eligibility criteria, you may be able to add this option. An additional premium is payable which may vary from time to time based on periodic reviews of our flood risk data. If you would like to enquire about adding optional cover for flood, please call us on 1300 658 390.

# Supplementary Product Disclosure Statement (“SPDS”)

## Ray White Landlord Insurance Policy

Preparation Date: 17/04/2020

The effective date of this SPDS is: 16/05/2020

This document is an SPDS that updates and amends the Ray White Landlord Insurance Product Disclosure Statement (“PDS”) dated 24/09/2019. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS.

This SPDS amends the PDS as follows:

### Part A

If your current policy schedule shows that you are covered for the optional cover “Rent Default and Theft by Tenant”, the PDS is amended as set out in Part B otherwise this option is not available and all references to the Rent Default and Theft by Tenant option set out in the PDS and its availability are deleted.

### Part B

The following paragraph under the Rent Default and Theft by Tenant option is deleted:

**Available for both Buildings and/or Contents cover.**

This optional cover provides additional protection under your Landlords insurance.

If you have this cover, we will pay you for your loss of rent due to the occurrence of one or more of the following insured events listed below for the periods stated. In addition, you may be covered for cleaning and legal costs.

The maximum amount we will pay for any one occurrence for **rent default** under all the listed events below (1 – 3) is \$10,000 in total.

and is replaced with the following paragraph:

**Available for both Buildings and/or Contents cover.**

This optional cover provides additional protection under your Landlords insurance.

If you have this cover, we will pay you for your loss of rent due to the occurrence of one or more

of the following insured events listed below for the periods stated. In addition, you may be covered for cleaning and legal costs.

The maximum amount we will pay for all claims for rent default for all the listed events below (1 – 3) that occur during the period of insurance is \$10,000 in total.



# Supplementary Product Disclosure Statement

## ("SPDS") Ray White Landlord Insurance Policy

Preparation Date: 02/04/2020

The effective date of this SPDS is: 08/04/2020

This document is an SPDS that updates and amends the Ray White Landlord Insurance Product Disclosure Statement ("PDS") dated 24/09/2019. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS.

This SPDS amends the PDS as follows:

The optional cover Rent Default and Theft by Tenant set out in the PDS is not available and all references to it and its availability are deleted.

SPDS302FI/RW 04/20