

**Landlord Insurance  
Renewal Invitation**



**Policy Number** EGA674067HPK

**Client Number** EG110178

**Client Name** MILLER FAMILY SUPERFUND

**Insurance**

7 December 2021

MILLER FAMILY SUPERFUND  
8 AMESS STREET  
BUNDABERG QLD 4670

**Elders Insurance**  
ELDERS INSURANCE BUNDABERG  
**ABN: 85 338 307 398**  
ATTN: RUTH SIMON  
PO BOX 2308 BUNDABERG QLD 4670  
(P) 0741997100 (F) 0741997155  
(E) eldersinsurancebundaberg@elders.com.au

Dear ROSS & ROBYN

Thank you for choosing to insure with Elders Insurance. I am pleased to enclose your Renewal Invitation.

Protection of your valuable assets is important, so we encourage you to read the enclosed notice and schedule carefully to ensure your Policy details are accurate and the cover provided suits your insurance needs. It is advisable to keep these documents in a safe place.

As you have chosen the option of paying by monthly direct debit, the policy will automatically renew on 17 January 2022 unless you advise otherwise.

**Your first monthly instalment following renewal will be \$140.63.**

**This instalment includes the Service fee.**

**Your subsequent monthly instalments will be \$100.96.**

You do not have to send any payment because your new monthly instalment will continue to be deducted from your nominated account on the 15th of each month, or the next working day.

Did you know that you can choose from a number of payment methods? You can choose to pay by BPAY, Credit Card, Cheque, Cash or by including monthly instalments. Please refer to the next page for further details or contact this office if you wish to discuss the alternative methods of payment.

Please refer to the Important Information attached.

Elders Insurance offers a special service for handling claims. In most cases we will handle your claims locally, supporting local business, tradespeople and suppliers, whenever practical. We understand the varying needs of our customers and are proud to provide local, face-to-face service.

I appreciate the opportunity to continue assisting you with your insurance needs. If you have any questions about the Policy, or your insurances, please do not hesitate to contact this office on 0741997100.

Yours faithfully,

ELDERS INSURANCE BUNDABERG  
**Elders Insurance Authorised Representative**

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### Monthly

Many Elders Insurance clients spread their annual payments over twelve monthly instalments through Direct Debit from their bank account or Visa or Mastercard credit card, on most policies, **at no extra cost**. To take advantage of this option, simply contact our office with your details and our friendly staff will be happy to assist you.

### Annually - BPAY, Credit Card, Cheque or Cash

The time and cost effective option of BPAY is available to you. Simply contact your participating financial institution to make this payment by either the Internet or telephone from your nominated cheque or savings account. You will need to use the Reference Number shown on the attached Renewal Invitation when making this payment.

### Credit Card

You can either pay your total premium over the phone by simply providing us with the details of your preferred credit card, or you can pay your total premium by sending us the completed Payment Advice/Option which you will find on your Renewal Invitation.

### Cheque

Attach the cheque for your total premium, payable to Elders Insurance, to the Payment Advice/Option and send it to us. You will find this on your Renewal Invitation.

### Cash

Alternatively, you can pay your total premium by cash by bringing the Payment Advice/Option, which you will find on your Renewal Invitation, into our office and our friendly staff will be pleased to assist you.

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**Period of Insurance**  
**From 17/01/2022 To 17/01/2023 at 4pm**

We are pleased to advise that this policy is now in force. 1. Calculators to help you estimate your Home Building and Contents cover sums insured are on the Elders Insurance website at [www.eldersinsurance.com.au](http://www.eldersinsurance.com.au). 2. You must also pay particular attention to 'Your duty when you renew your policy' which is set out on the last page of this notice. 3. If any changes are required please tell us. 4. Pay the amount due before the FROM DATE.

**The Insured**

MILLER FAMILY SUPERFUND

<b>Total Amount Payable</b>	<b>\$1,251.19</b>
<b>Due Date</b>	<b>17/01/2022</b>

Please do not send any payment. Your monthly instalments will be deducted from your nominated account on the 15th of the month, or next working day.  
Your first monthly instalment following renewal will be: \$140.63  
Your subsequent monthly instalments will be: \$100.96



**Insurance**

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**Insurance**

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ABN: 85 338 307 398  
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**Period of Insurance**  
From 17/01/2022 To 17/01/2023 at 4pm

## The Insured

MILLER FAMILY SUPERFUND

## Home Location Summary

### Address

2 KENT ST BUNDABERG EAST QLD 4670

This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.

## Total Premium and Charges

Premium	\$1,010.52	ABN	None Noted
Levies	NIL		
GST	\$101.05		
Stamp Duty	\$100.02		
*Intermediary Service Fee	\$36.00		
*Intermediary Service Fee GST	\$3.60		
<b>Total Premium</b>	<b>\$1,251.19</b>		

### Paying your payments by Monthly Instalments

First Instalment	<b>\$140.63</b>
Subsequent Monthly Instalments	<b>\$100.96</b>

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

\*Invoiced for and on behalf of Elders Insurance Authorised Representative.

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**Insurance**

## Home and Contents Section

**Location** 2 KENT ST BUNDABERG EAST QLD 4670 **Risk Number** 1

**Type of Cover** Residential Landlords

**Interested Party** None Noted

### Section 1 - Home and Contents

Details	Total Sum Insured	Sum Insured	Excess
<b>Building</b>	\$184,000		\$500
<b>Flood:</b>	Insured		\$500

**Domestic Workers:** Not Insured

You have selected the Rent Default option and indicated that your weekly rent is not more than \$250.00

### Section 2 - Legal Liability

**Legal Liability Limit:** \$30,000,000 any one occurrence

A loyalty discount of 5.0% applies to this risk

A No Claim Bonus of 25.0% applies to this risk

Premium	Levies	GST	Stamp Duty	
\$1,010.52	NIL	\$101.05	\$100.02	
<b>Premium for Home cover:</b>				<b>\$1,211.59</b>

### Additional Clauses

\*\*\* AFTER PAYING THE AMOUNT PAYABLE, SHOULD YOU NEED CONFIRMATION OF \*\*\*  
\*\*\*\* THIS TRANSACTION, PLEASE PHONE 0741997100 \*\*\*\*  
\*\*\* FOR ANY OTHER ENQUIRIES ABOUT YOUR POLICY PLEASE CONTACT YOUR \*\*\*  
\*\*\* LOCAL OFFICE ON THE NUMBER LISTED ON YOUR PAYMENT SLIP BELOW. \*\*\*

**This completes your policy.**

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**Insurance**

## Instalment - Premium Obligations

Where the premium is paid by Instalments:

- a) You will not be able to claim under this Policy if at the time the claim arises any instalment premium has remained unpaid.
- b) We may cancel this Policy at any time by giving notice if any instalment of premium has remained unpaid for 1 month or more.

Instalment	Deduction Date	Amount	GST Included	Status
1	15/02/2022	\$140.63	\$12.03	UNPAID
2	15/03/2022	\$100.96	\$8.42	UNPAID
3	15/04/2022	\$100.96	\$8.42	UNPAID
4	15/05/2022	\$100.96	\$8.42	UNPAID
5	15/06/2022	\$100.96	\$8.42	UNPAID
6	15/07/2022	\$100.96	\$8.42	UNPAID
7	15/08/2022	\$100.96	\$8.42	UNPAID
8	15/09/2022	\$100.96	\$8.42	UNPAID
9	15/10/2022	\$100.96	\$8.42	UNPAID
10	15/11/2022	\$100.96	\$8.42	UNPAID
11	15/12/2022	\$100.96	\$8.42	UNPAID
12	15/01/2023	\$100.96	\$8.42	UNPAID

## Landlord Insurance Renewal Invitation

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Insurance

### Important Information

**Please carefully read the following important information and contact your Elders Insurance Authorised Representative if you require further assistance or explanation.**

#### **Who provides this insurance**

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 ("QBE") of Level 5, 2 Park Street Sydney NSW 2000.

The Policy is issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence No. 340965 ("Elders Insurance") of Level 9, 400 King William Street Adelaide SA 5000.

In this Schedule QBE and Elders Insurance is referred to as "we", "us" and "our".

#### **Your duty when you renew your policy**

This document sets out information about your policy and information you have previously told us.

By law, you must take reasonable care not to make a misrepresentation to an insurer. This means before renewal, you need to carefully review the information in this document and check that it is true, complete and accurate. We use this information to decide whether to insure you and on what terms.

If any of the information is incorrect or has changed, you must let us know before renewal. Some changes may impact our offer of renewal terms. If you don't understand a question, you're unsure how to answer or if anything is unclear, please call us before you renew your policy.

If we do not hear from you and you renew your policy, we will take that to mean that the information in this document is true and correct and that nothing has changed.

If you do not tell us about anything that has changed, or if you do not take reasonable care not to make a misrepresentation then we may reduce or not pay a claim, cancel your policy or treat it as if it never existed.

#### **Cooling-off Information**

If you want to return your insurance after Your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Elders Insurance Authorised Representative electronically or in writing within 21 days from the date the policy commenced.

This cooling-off entitlement does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights as detailed in the Product Disclosure Statement.

#### **Payment of premium**

You must pay your premium on time otherwise your Policy may not operate.

You may choose to pay your premium by instalments. If you do so, you must ensure you pay the instalments on time as we may cancel the Policy if any instalment of premium has remained unpaid for one month from the date on which payment was due.

We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We also may not pay any claim you make under the Policy if your periodic instalment is more than one month overdue.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account you must tell us if those details change. You must do this no later than 7 days before your next instalment is due.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

#### **Levies**

Where applicable, Fire Services Levy (FSL) is applied to each policy according to the respective laws of each state. For NSW policies only, this will include Emergency Services Levy (ESL) effective from 1 July 2009.



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**Important Information *continued***

**How to contact us**

Should you have any questions about the Policy or require a copy of the Product Disclosure Statement, please contact your Elders Insurance Authorised Representative or Elders Insurance GPO Box 2840 Adelaide SA 5001.



**Insurance**

## **Your 'local' insurance policy**

As your local insurance provider, this Policy is designed to meet your unique needs.

With over 100 years experience in the Australian insurance market, Elders Insurance has financial strength, local knowledge and delivers a personalised service.

### **Your benefits include:**

- a dedicated local Elders Insurance Authorised Representative who lives and works in your local community;
- access to a full range of insurance products;
- most claims managed at your local Elders office;
- using local service providers for the replacement of goods when claims are made;
- flexibility with payment methods to free up your cash flow; and
- structured Catastrophe Response Team in place prepared for any disaster situation that may occur in your community.

This means if you need local service for any of your insurance needs, we're on hand. Also, if you ever have to make a claim, your local Elders Insurance Authorised Representative will help you.

# Supplementary Product Disclosure Statement



Insurance

## Landlord Insurance

**Date of preparation: 15 April 2020**

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends Product Disclosure Statement (PDS) QM2889-1118 Elders Landlord Insurance Policy.

It provides more information about:

- Optional Benefits and when we will agree to provide them

and must be read together with your applicable PDS, for policies bought or renewed after 11 May 2020.

### How to read this Supplementary Product Disclosure Statement/Amendment to your Policy Wording

You should read this document together with your insurance policy, which is made up of:

- the PDS;
- your Policy Schedule; and
- any endorsement or any other notice about your Policy we have given you in writing.

### Amendments to the PDS

Section(s) in PDS changing	Change
Significant benefits & features	In the table on page 5, the words 'Optional benefits available by payment of an additional premium' are deleted and replaced by 'Optional benefits available by payment of an additional premium (subject to our agreement to provide this benefit)'.
Optional benefits	The first paragraph in this section is deleted and replaced with:  <b>Optional benefits</b>  If you select any of the following optional benefits and we agree to provide these benefit(s) to you, an additional premium will apply. Whether we agree to provide an optional benefit will depend on our underwriting guidelines at the time.  The optional benefits you have selected will be shown in your Policy Schedule.

Issued by Elders Insurance (Underwriting Agency) Pty Limited  
ABN 56 138 879 026 AFSL 340965

Underwritten by QBE Insurance (Australia) Limited  
ABN 78 003 191 035 AFSL 239545



**Insurance**