

**Landlord Insurance
Renewal Invitation**



Policy Number EJA029978HPK

Client Number EJ061320
Client Name G & R WOOD

Insurance

30 May 2021

G & R WOOD
27 APPALOOSA WAY
WOODCROFT SA 5162

Elders Insurance
ELDERS INSURANCE GLENELG
ABN: 41 152 852 625
PO BOX 4115
NORWOOD SOUTH SA 5067
(P) 0881779800 (F) 0883649499
(E) glenelginsurance@elders.com.au

Dear GEOFF & ROSEMARY

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.

Your annual premium is \$879.99 including the Service fee. Your insurance policy is due to expire at 14 July 2021 unless you advise otherwise.

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 0881779800.

Yours faithfully,

ELDERS INSURANCE GLENELG
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 14/07/2021 To 14/07/2022 at 4pm

Your Policy expires at 4.00pm on the FROM DATE. To arrange cover please check that the Sum(s) Insured and Policy wording meet your needs. If any change is needed, please tell us and then pay the premium before the FROM DATE.

The Insured

WOOD WARRANTS PTY LTD

Payment Advice/Options



By Mail:
If payment is by cheque or credit card please detach this Payment Advice and forward to:
ELDERS INSURANCE GLENELG
PO BOX 4115
NORWOOD SOUTH
SA 5067



Bill Code: 106591
Ref: 0301029978003

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

Please make Cheque payable to: Elders Insurance
Payment by Credit Card

MasterCard Visa

Credit Card

Account Name Expiry Date

Signature Date

For the Amount of \$

Client name:
G & R WOOD
Client Number: EJ061320
Policy Number: EJA029978HPK
Agent Number: EJ0051840

Total Amount Payable \$879.99
Due Date 14/07/2021



Insurance

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Client Number EJ061320
Client Name G & R WOOD

Insurance

G & R WOOD
27 APPALOOSA WAY
WOODCROFT SA 5162

Elders Insurance
ELDERS INSURANCE GLENELG
ABN: 41 152 852 625
PO BOX 4115
NORWOOD SOUTH SA 5067

Period of Insurance
From 14/07/2021 To 14/07/2022 at 4pm

The Insured

WOOD WARRANTS PTY LTD

Home Location Summary

Address

26 CHOPIN STREET SOMERTON PARK SA 5044

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

Total Premium and Charges

Premium	\$704.51	ABN	None Noted
Levies	NIL		
GST	\$70.45		
Stamp Duty	\$85.23		
*Intermediary Service Fee	\$18.00		
*Intermediary Service Fee GST	\$1.80		
Total Premium	\$879.99		

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 26 CHOPIN STREET SOMERTON PARK SA 5044 Risk Number 1
Type of Cover Residential Landlords
Interested Party
BOQ

Section 1 - Home and Contents

Details	Total Sum Insured	Sum Insured	Excess
Building	\$319,000		\$500
Flood: Insured			\$500

Section 2 - Legal Liability

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

A loyalty discount of 7.5% applies to this risk

A No Claim Bonus of 25.0% applies to this risk

Premium	Levies	GST	Stamp Duty	
\$704.51	NIL	\$70.45	\$85.23	
Premium for Home cover:				\$860.19

Additional Clauses

*** AFTER PAYING THE AMOUNT PAYABLE, SHOULD YOU NEED CONFIRMATION OF ***
**** THIS TRANSACTION, PLEASE PHONE 0881779800 ****
*** 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

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".

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.

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.



09/30/03-0000383-0015Z

000029-04-



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.

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	<p>The first paragraph in this section is deleted and replaced with:</p> <p>Optional benefits</p> <p>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.</p> <p>The optional benefits you have selected will be shown in your Policy Schedule.</p>

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

QM8661-0420



Insurance

Payment receipt

Payment receipt number is MBL20210625213185420

Date and time of request: 24 June 2021 18:31 (AEST)

Amount \$879.99

From Cash Management Account
Geoffrey Wayne Wood & Rosemary Majella Wood Atf Wood Superannuation Fund
182-512 | 000965519507

To Elders Ins
Elders Ins
106591 | 0301029978003

When Paying Thursday, 24 Jun 2021
Arriving Friday, 25 Jun 2021
(AEST)

Description BPAY Payment

Payment type BPAY