

# Home Insurance Your Renewal Certificate



SHARE THE PASSION

Ph: 13 46 46 Web: shannons.com.au  
Fax: 1300 135 335  
Claims Fax: 1300 794 662  
State Branch: Unit 3 Berrimah Business Centre, 641 Stuart Hwy,  
Berrimah NT 0828

KAURI PTY LTD  
POST OFFICE BOX 38020  
WINNELLIE NT 0821

Policy Number

**SHH009846146**

Period of Insurance

**23 Mar 2021 to 23 Mar 2022**

24 February 2021

Dear Policy Holder,

We are pleased to invite you to renew your Home Insurance. Your current policy expires at 3.59pm on 23 Mar 2021.

A new Product Disclosure Statement (PDS) applies to your policy on renewal and is enclosed for you. There are new and changed benefits, features, options, terms, conditions and exclusions. Please read the PDS for full details.

For more information about the changes in our new PDS please visit [www.shannons.com.au/pds-update](http://www.shannons.com.au/pds-update)

Shannons enjoys a special relationship with motoring enthusiasts, and our dedicated team is in place to offer you a knowledgeable and personalised service. Please find enclosed your certificate showing policy details for the new period of insurance. Please read the certificate including the Duty of Disclosure section carefully. If any of the details shown on your certificate are incorrect or there is information you need to tell us, please call us on 13 46 46.

You must pay the premium by the due date to be insured.

If you have any questions, please call 13 46 46.

Thank you for insuring with Shannons – Insurance for motoring enthusiasts.

<b>Total Amount Payable</b>	<b>\$ 902.49</b>
Last Year's Annual Premium	\$ 803.85
Change on Last Year*	12.3%

#### \*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.shannons.com.au/premium](http://www.shannons.com.au/premium)

#### ! IMPORTANT CHANGE !

**FROM THIS RENEWAL, YOUR POLICY WILL NOT PROVIDE ANY COVER IF ANY PART OF THE HOME IS USED FOR SHORT TERM RENTAL, HOLIDAY LETTING OR HOUSE SHARING.**

**If this applies to you, do not pay this account.**

Please see Certificate of Insurance for more detail.



**To ensure cover please pay by 23 Mar 2021**

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#### How to Pay

See over for annual payment methods



#### Direct Debit - no hassle payment

Automatic instalments from your nominated debit or credit card account.

**Call 13 46 46 to arrange today**

<b>Monthly Direct Debit</b>	\$75.20	<b>Quarterly Direct Debit</b>	\$225.62
<b>Half Yearly Direct Debit</b>	\$451.24	<b>Yearly Direct Debit</b>	\$902.49

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Date Due: **23 Mar 2021**

Amount Due: **\$902.49**

This document will be a Tax invoice for GST when you have made your payment

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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.

	<b>Sum Insured</b>	<b>Base Premium</b>	<b>FSL/ESL</b>	<b>GST</b>	<b>Stamp Duty</b>	<b>Total Premium</b>
27 Kingfisher Rd, Noarlunga Downs 5168						
<b>Last Year</b>						
Your Home	\$434,400	\$658.35	\$0.00	\$65.84	\$79.66	\$803.85
<b>This Year</b>						
Your Home	\$456,100	\$739.14	\$0.00	\$73.91	\$89.44	\$902.49

**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.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

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## ■ Features of your Home Policy

- Cover for Fire, Storm, Theft and Vandalism
- Loss of rent caused by tenant default (limits and conditions apply)\*
- Malicious acts or vandalism by tenants and their visitors (up to \$25,000)\*
- Legal costs to recover unpaid rent (up to \$5,000)
- Pay your premiums by instalments

\*Only applies when your home is tenanted under a rental agreement (as defined in the PDS) by a tenant who uses your home as their permanent residence.

*Conditions, limits and exclusions apply.*

*Refer to the Product Disclosure Statement for full details.*

## Manage your policies & claims online

Shannons easy, secure & convenient tools allow you to:

### **POLICY**

- ✓ Update contact details
- ✓ Make a payment
- ✓ View your policies
- ✓ Download documents

### **CLAIMS**

- ✓ Make a claim
- ✓ Track your claim progress
- ✓ Pay excess
- ✓ Book vehicle assessment

**GO TO SHANNONS.COM.AU/INSURANCE/ONLINE-SERVICES TO LOGIN**



Date Paid: \_\_\_\_\_ Reference Number: \_\_\_\_\_ Amount Due: **\$902.49** Date Due: **23 Mar 2021**



## How to Pay

Please note, Shannons are no longer able to take cash payments at Shannons Branches. Please select an alternative payment method



### **Pay by Phone - 1300 660 046**

Simply call with your Mastercard or Visa card details ready for this 24 hour automated service.



### **Pay by Mail**

Send this slip with your cheque made payable to:  
Shannons Pty Limited  
GPO Box 4328, Sydney NSW 2001



### **Pay by Web - shannons.com.au**

Go online with your Mastercard or Visa card details ready for secure internet payments.



**Bill Code: 51839**  
**Ref No: 009846146**

### **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)



### **Australia Post**

Present this notice intact, with your payment at any Australia Post office.



\*2489 SHH009846146 23032021

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## Home Insurance for the Motoring Enthusiast

Shannons offer a unique Home & Contents Insurance policy designed for motoring enthusiasts.

- You'll be eligible for our multi-policy discounts of up to 10%
- \$10,000 Enthusiast Insurance cover for your automotive memorabilia, collectibles, motor spare parts, and tools
- Flood cover and electrical motor burnout cover (up to \$2,000) automatically included
- Pay by the month at no extra cost

**CALL 13 46 46 NOW FOR A QUOTE**

Conditions, limits and exclusions apply.  
Refer to the Product Disclosure Statement for full details.



## About You

Insured Name:

**Kauri PTY LTD**

Period of Insurance:

**23 March 2021 at 4:00pm EST to 23 March 2022 at 3:59 PM EST**

Home Phone:

**Please call or go online to update your details.**

Mobile:

**0412 906 294**

Email:

**leah.williams@shadetech.com.au**

**Prior Claims:**

You have not had any prior claims within the last 5 years.

**Your Privacy**

We appreciate privacy is important to you. Shannons is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting [www.shannons.com.au/privacy](http://www.shannons.com.au/privacy) or call us on 13 46 46.

**What you have told us**

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

**Insurance History**

Cover has been provided on the basis of the following information which you have provided to us.

- No person covered under this policy has ever had insurance cancelled.
- No person covered under this policy has ever been refused insurance or had a policy declined.
- No person covered under this policy has been convicted of a criminal offence in the last 5 years.

**Your Duty of Disclosure**

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this, please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

**If you do not tell us something**

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

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## ■ Your Discounts

You have received our **Multi Policy Discount** of up to 10% on this policy.

## ■ Your Premium

	<b>Sum Insured</b>	<b>Premium</b>	<b>FSL/ESL</b>	<b>GST</b>	<b>Stamp Duty</b>	<b>Total Premium</b>
Your Home	\$456,100	\$739.14	\$0.00	\$73.91	\$89.44	\$902.49
<b>Total</b>		<b>\$739.14</b>	<b>\$0.00</b>	<b>\$73.91</b>	<b>\$89.44</b>	<b>\$902.49</b>
		<b>Annual Amount</b>				<b>\$902.49</b>
		<b>Monthly Amount</b>				<b>\$75.20</b>



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## ■ About Your Home

27 Kingfisher Rd , Noarlunga Downs 5168

Cover has been provided on the basis of the following information which you have told us.

Type of Cover	Sum Insured
Home	\$456,100
Contents	Not Taken
Legal Liability	\$20 million
Enthusiast Items Cover	Not Taken
Unspecified Personal Effects	Not Taken
Specified Personal Effects	Not Taken
Accidental Damage Cover	Not Taken

Please check the amount of cover meets your needs.

Refer to your Product Disclosure Statement for full details.

Excesses	Amount
Home	\$500

### Interested Party

No Interested Party Noted

Cover has been provided on the basis of the following information which you have told us.

Please answer the following question and tell us if there have been any changes to these details.

### **! IMPORTANT CHANGE !**

**We no longer insure short term rentals, holiday rentals or house sharing, this includes arrangements made through online booking platforms, for example, Airbnb, Stayz.**

**If this applies to you, do not pay this account.**

For help finding another insurer, call the Insurance Council of Australia on 02 9253 5100.

### Are the following details correct?

You have told us the following about your home:

- Your Home is not used for a business or trade.
- Your Home has no security doors.
- Your Home is not undergoing renovation nor is it under construction.
- Your Home is in good condition.  
This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other creatures; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.
- Your Home has no windows with keyed locks or grills.
- The construction type of Your Home is brick.
- Your Home is an investment property.
- Your Home is described as a house.
- Your Home does not have a security alarm.
- Your Home has deadlocks fitted to all external doors.