

2021/2022 Half Yearly Rate Notice

ABN: 45 596 234 931



PROPERTY ID. 13209

152988/AC/010314

BR-QLD

Mr Anthony D Kelly &

Ms Christina Kelly

ATF Anthony Kelly (Optometrists) P/L Superannuation Fund

70 Marmoset Circuit

DAKABIN QLD 4503

Legal Description Lot 86 RP 41076
Property Location 78-82 Pacific Parade TAMBORINE MOUNTAIN QLD 4272
Valuation \$205,000
Rating Period 01/07/2021 to 31/12/2021

New charges for this rating period \$1,381.21

	Units	Rate/Charge	Amount
State Govt Emergency Management Levy Group 2	1	@ \$56.20	\$56.20
Domestic Garbage & Recycling	1	@ \$203.00	\$203.00
General Rate Category 1NPR	205000	@ 0.008766	\$898.51
Separate Chg - Community Infrastructure	1	@ \$223.50	\$223.50

GROSS TOTAL

\$1,381.21

Discount from this notice if paid by due date

-\$44.93

NET TOTAL only if paid by due date

\$1,336.28

REMEMBER LAST DAY FOR DISCOUNT IS 19/08/2021

Discount only applies if payment is received by the due date

REFER TO BACK OF NOTICE FOR PAYMENT OPTIONS

This rate notice includes payments received up to 07 July 2021. Payments made after 07 July 2021 may not be included in the calculation of any amounts due on this rates notice.

Turn over for payment options

SCENIC RIM

REGIONAL COUNCIL



Biller Code: 134445
Ref No: 132092

Property ID 13209
Gross Total \$1,381.21
Discount Amount -\$44.93
Net Total Payable \$1,336.28
Due Date 19/08/2021

POST billpay



*481 01 00000144 132092

Amount Paid \$

Reference Number
132092

78-82 Pacific Parade

2021/2022 Half Yearly Rate Notice

82 Brisbane Street (PO Box 25)
Beaudesert QLD 4285

Telephone: 07 5540 5111
Fax: 07 5540 5103

Email: mail@scenicrim.qld.gov.au
Web: www.scenicrim.qld.gov.au

ABN: 45 596 234 931

TO PAY BY CREDIT CARD:
Call 1300 061 142
24 hours, 7 days a week

For more payment options
see reverse

Issue Date
17/01/2022

Due Date
17/02/2022



154531/A/000249

D-036

Mr Anthony D Kelly &
Ms Christina Kelly
ATF Anthony Kelly (Optometrists) P/L Superannuation Fund
70 Marmoset Circuit
DAKABIN QLD 4503

PROPERTY ID. 13209

Legal Description Lot 86 RP 41076
Property Location 78-82 Pacific Parade TAMBORINE MOUNTAIN QLD 4272
Valuation \$205,000
Rating Period 01/01/2022 to 30/06/2022

New charges for this rating period \$1,381.21

	Units	Rate/Charge	Amount
State Govt Emergency Management Levy Group 2	1	@ \$56.20	\$56.20
Domestic Garbage & Recycling	1	@ \$203.00	\$203.00
General Rate Category 1NPR	205000	@ 0.008766	\$898.51
Separate Chg - Community Infrastructure	1	@ \$223.50	\$223.50

GROSS TOTAL \$1,381.21
Discount from this notice if paid by due date -\$44.93
NET TOTAL only if paid by due date \$1,336.28

REMEMBER LAST DAY FOR DISCOUNT IS 17/02/2022

Discount only applies if payment is received by the due date

REFER TO BACK OF NOTICE FOR PAYMENT OPTIONS

This rate notice includes payments received up to 06 January 2022. Payments made after 06 January 2022 may not be included in the calculation of any amounts due on this rates notice.

Turn over for payment options

Property ID 13209
Gross Total \$1,381.21
Discount Amount -\$44.93
Net Total Payable \$1,336.28
Due Date 17/02/2022



B PAY
Billers Code: 134445
Ref No: 132092

POST billpay



*481 01 00000144 132092

27/01/2022
Amount Paid \$ 1336.28

Reference Number
132092

78-82 Pacific Parade



ANGEL'S ALL-WAYS PLUMBING

ABN 34 008 597 657 LICENCE No. 745184 - PO Box 105 Nth Tamborine Qld 4272

Tel 07 5545 2369 Mobile 0419 677 008 Fax 07 5545 2303

angelsplumbing@bigpond.com

Maintenance Draining Plumbing Roofing Water Filters Tank Liners Chimney Sweep
PHONE DAVE ANGEL at TAMBORINE MOUNTAIN

To A. KELLY
C/O PROFESSIONALS TM
10 MAIN ST
Nth Tamborine

TAX INVOICE

4809

DATE

25/1/22

DESCRIPTION	Qty
JOB - NO - 23815 TS PACIFIC Pk	

TO RE-GLUE SEVERAL

TILES IN SHOWER \$160.00

ADHESIVE \$8.50

NOTE :- THERE IS QUITE A
FEW LOOSE TILES, SOME
MORE MAY FALL OFF.
IT IS DUE FOR A FENC.

Glauky

TERMS: 7 DAYS

Direct Deposit: BSB 084 852

Account # 6878 44 153

Account Name: Angel's All-ways Plumbing

Total ex GST

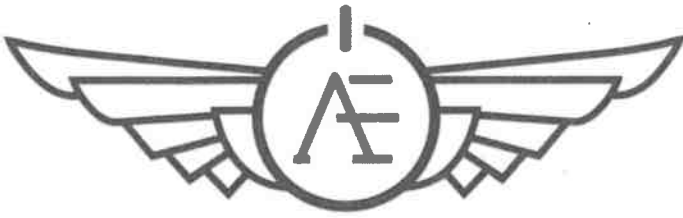
\$168.50

GST

\$16.85

TOTAL inc GST

\$185.35



ADAMSON ELECTRICAL

9 Bellevue Parade
Labrador Queensland 4215
0422 990 366
admin@adamson-electrical.com.au
Adamson Electrical Pty Ltd
Tax Invoice
ABN: 34 614 375 209

Tax Invoice # 4699
4/02/2022
P/O : 24868

Mark
Professionals Tamborine Mountain
c/o Professionals Tamborine Mountain
10-12 Main St

JOB ADDRESS: 78 Pacific Parade, Tamborine Mountain QLD 4272

WORK COMPLETED:

TOTAL PRICE

Call out to check power.
Oven had fused the main switch. We disconnected the oven at the
switchboard and the back of the oven. Made it safe so a new oven is able
to be installed.

SUBTOTAL:	\$140.00
GST:	\$14.00
TOTAL:	\$154.00
PAID:	\$0.00

AMOUNT DUE: \$154.00

How to Pay – Due 4/02/2022

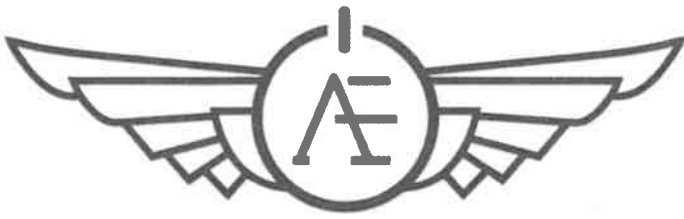
Tax Invoice #4699
\$154.00 due by 11th February 2022

Bank : Westpac
Name: Adamson Electrical Pty
Ltd
BSB : 034230
Acc# 443873
Ref# : 4699

Cheques payable to:
Adamson Electrical

Mail to :
9 Bellevue Parade
Labrador Queensland 4215

Thank you for your business, have a great day!



ADAMSON ELECTRICAL

9 Bellevue Parade
Labrador Queensland 4215
0422 990 366
admin@adamsonelectrical.com.au
Adamson Electrical Pty Ltd
Tax Invoice
ABN: 34 614 375 209

Tax Invoice # 4554
2/03/2022
P/O : 25214/HN #4877072

Anthony Kelly Stephanie Wright
Professionals Tamborine Mountain
c/o Professionals Tamborine Mountain
10-12 Main St

JOB ADDRESS: 78 Pacific Parade, Tamborine Mountain QLD 4272

WORK COMPLETED:

Westinghouse 600mm Stainless Steel Multifunction Oven
Delivery and installation of oven
Supply and installation of 3in1 bathroom fan light (subject to not running
new wires)
Supply and installation of downlights
Supply and installation of fluro light fitting

TOTAL PRICE

SUBTOTAL: \$1,186.36
GST: \$118.64
TOTAL: \$1,305.00
PAID: \$0.00

AMOUNT DUE: \$1,305.00

How to Pay – Due 2/03/2022

Tax Invoice #4554
\$1,305.00 due by 9th March 2022

Bank : Westpac
Name: Adamson Electrical Pty
Ltd
BSB : 034230
Acc# 443873
Ref# : 4554

Cheques payable to:
Adamson Electrical

Mail to :
9 Bellevue Parade
Labrador Queensland 4215

Thank you for your business, have a great day!



ABN 70 788 844 006 Auth Rep No 331896
 A 203 Adelaide Street MARYBOROUGH 4650
 P (07) 4123 3333 E info@wbib.com.au W www.wbib.com.au
 (Authorised Representative of EBN Holdings Pty Ltd ACN 635 396 306 AFSL 518220)

Please find below details of your renewal. These details are for reference purposes only and do not limit or modify the actual provisions of your policy. Please refer to your policy document for full details of your cover.

Anthony & Christina Kelly
 70 Marmoset Circuit
 DAKABIN QLD 4503

TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 12/04/2022
 Invoice No: 712446
 Our Reference: KELLYAC

Should you have any queries in relation to this account, please contact your Account Manager
 WIDEBAY MARYBOROUGH

Class of Policy: Landlords Insurance
Insurer: Allianz Australia Insurance Limited
 Level 5, 360 Elizabeth Street MELBOURNE 3000
 ABN 15 000 122 650
The Insured: ANTHONY KELLY (OPTOMETRISTS)

RENEWAL

Policy No: 142A016371LLP
 Period of Cover:
 From 12/05/2022
 to 12/05/2023 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

78 Pacific Pde, Tamborine Mtn - Allianz Landlord
 Renewal 22/23

IMPORTANT INFORMATION

Please refer to important information at the end of your schedule.

Your Premium:

Premium	UW Levy	F&ES Levy*	GST	Stamp Duty	Special Fee	Broker Fee
\$1,222.64	\$0.00	\$0.00	\$122.27	\$121.04	\$0.00	\$0.00

*Where ES relates to State Emergency Services (Applicable NSW only)

TOTAL \$1,465.95

(A processing fee applies for Credit Card payments)



Billers Code: 20362
Ref: 40584581919502930



Pay by credit card (Visa, Mastercard, Amex or Diners) at www.deft.com.au or Call 1300 78 11 45. A surcharge may apply
DEFT Reference Number: 40584581919502930



*498 405845 81919502930

Wide Bay Insurance Broking Pty Ltd

Our Reference: KELLYAC
 Invoice No: 712446
 Due Date: 12/05/2022

Premium	\$1,222.64
U'writer Levy	\$0.00
F&ES Levy	\$0.00
GST	\$122.27
Stamp Duty	\$121.04
Broker Fee	\$0.00
Special Fee	\$0.00

AMOUNT DUE \$1,465.95

+405845 81919502930<

000146595<3+

Schedule of Insurance

Class of Policy: Landlords Insurance
The Insured: ANTHONY KELLY (OPTOMETRISTS)

Policy No: 142A016371LLP
Invoice No: 712446
Our Ref: KELLYAC

This policy is underwritten by:
 Allianz Australia Insurance Limited
 AFS Licence No. 234798
 ABN 15 000 122 350

Thank you for choosing to insure with Allianz.

1. Please read your policy documentation

We want to ensure that you know exactly what you're covered for. Refer to the Product Disclosure Statement (PDS), any Supplementary PDS or other document that we tell you forms part of your Policy, as these set out the terms and conditions of your cover.

A Target Market Determination (TMD) that sets out the target market for this Product is available by contacting your Broker.

2. Please check that the information we have on record is correct

- Ensure that everything is correct on your Policy Schedule and contact your broker to make any changes.
- Note your duty to take reasonable care not to make a misrepresentation, which is set out at the end of your Schedule.
- Check whether the cover and sum insured you have nominated are appropriate. You can use our sum insured calculator at www.allianz.com.au/calculator and/or contact your broker for assistance.

3. Payment of your premium

If you have chosen to pay annually, your broker will advise the date by which your premium needs to be paid and how it can be paid.

On receipt of your payment this schedule will be set on your current Schedule and a tax invoice.

Please keep your current Schedule and Policy document in a safe place.

Insured Name	ANTHONY KELLY (OPTOMETRISTS)
Insured Name 2	FOR AFS SUPERANNUATION FUND
Trading Name	

ABN	
Registered for GST	Not Known
Tax Credit %	0.00%
Tax Status	Not Known

Period of Insurance:	
Effective Date	12/05/2023
Expiry Date	4.00pm on 12/05/2023

SITUATION 1	75 PACIFIC PARADE TAMBORINE MOUNTAIN QLD 4372
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No Claim Bonus	20.00%
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BUILDINGS

Schedule of Insurance

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Class of Policy: Landlords Insurance	Policy No: 142A016371LLP
The Insured: ANTHONY KELLY (OPTOMETRISTS)	Invoice No: 712446
	Our Ref: KELLYAC

Policy Type	Allianz Landlord Insurance
Building Type	House on Slab/Foundations
Construction	Brick Veneer
Site > 20,000 sq.mtrs	No
Security	Not Applicable
Sum Insured	\$ 450216
Total Excess	\$ 700
LIMIT OF LEGAL LIABILITY	\$ 20,000,000

An additional excess amount of \$350 will apply for any claim for damage or loss arising from an earthquake or tsunami.

CONTENTS

Sum Insured:	Not Selected
Total Contents Sum Insured	\$ 0

Length of Tenancy Agreement	Long Term
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OPTIONAL ADDITIONAL COVERS

Rent Default and Theft by Tenant \$700 applies	Total Excess of
Accidental Damage by Tenants not apply	This cover does

Weekly Rent	\$ 450
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Flood	
Flood Cover	Included

ADDITIONAL CONDITIONS AND ENDORSEMENTS APPLYING TO THE POLICY

The following condition(s) and/or endorsement(s) apply to this insurance. Where applicable they will replace any terms, conditions or exclusions contained in the policy document.

MINIMUM PREMIUM MAY APPLY

Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

POLICY CONDITIONS**Situation 1**

How we will settle your rent default, theft by tenant and legal expenses claim:
If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.

Insured Name: ANTHONY KELLY (OPTOMETRISTS)
Policy Number: 142A016371LLP

YOUR COMPARISON TO LAST YEAR'S PREMIUM

The following comparative information is included to help

Schedule of Insurance

Class of Policy: Landlords Insurance	Policy No: 142A016371LLP
The Insured: ANTHONY KELLY (OPTOMETRISTS)	Invoice No: 712446
	Our Ref: KELLYAC

you understand how your renewal premium compares to last year.

Address 1: 78 PACIFIC PARADE TAMORINE MOUNTAIN QLD 4272

	Last year's	Current Renewal
	Aggregated Premium*	Premium
Base Premium	\$ 1,002.75	\$ 1,222.84
ESL/FSL**	\$ 0.00	\$ 0.00
GST	\$ 190.29	\$ 122.27
Stamp Duty	\$ 00.28	\$ 121.04
Total Premium	\$ 1,202.34	\$ 1,465.95
Overall Total	\$ 1,202.34	\$ 1,465.95

*Important qualifications

Last year's Aggregate Premium is the total premium paid to us for your insurance in the prior policy period. If you have changed your cover in any way during the prior policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. This price comparison may not be accurate if we have provided you with a refund of premium not related to a change in your cover or where an administrative adjustment was made to your policy. You can ask us for more information.

** ESL - Emergency Services Levy / FSL - Fire Services Levy

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 Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we cancel or policy or if another person is a Your policy's renewal date you need to tell us.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or that does not fairly reflect the truth. It is not a misrepresentation if you do not answer a question or your answer is obviously not complete or is irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above duty, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

Schedule of Insurance

Class of Policy: Landlords Insurance	Policy No: 142A016371LLP
The Insured: ANTHONY KELLY (OPTOMETRISTS)	Invoice No: 712446
	Our Ref: KELLYAC

If our information or questions are unclear, please contact Your Broker.

Supplementary Product Disclosure

Statement ("SPDS")

Allianz Landlord Insurance
Preparation Date: 01/10/2021

Important changes to your Allianz Landlord Insurance
Product Disclosure Statement

This document is an SPDS that updates and amends the Allianz Landlord Insurance Product Disclosure Statement ("PDS") dated 01 February 2021. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 950 AFS Licence No. 234709. 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 'TABLE OF CONTENTS' SECTION IS AMENDED AS FOLLOWS:

The words "Your Duty of Disclosure" are deleted and replaced with "Your Duty to take reasonable care not to make a misrepresentation".

THE "UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS" SECTION IS DELETED AND REPLACED AS FOLLOWS:

Understanding your policy and its important terms and conditions

To understand the policy's significant features, benefits and risks you need to carefully read:

- * about each of the available types of cover and benefits in the relevant sections, (the standard cover provided under each section can be affected by the following):
- * the "Introduction" section - this sets out the basis on which we insure you and other important information
- * the "Words with special meanings" section - this sets out what we mean by certain words used in the policy;
- * the "When we will not pay a claim under your policy" section (this sets out the general exclusions and limits that apply to all covers and benefits);
- * the "Conditions of cover" and "Making a claim" sections (these set out certain obligations that you and we have. If you do not meet them we may reduce or refuse your claim to the extent we are prejudiced by your non-compliance); and
- * the "Other information" section (this contains important information on your Duty to take reasonable care not to make a misrepresentation, our Privacy policy and our Dispute Resolution process); and
- * all of the documents that make up the policy, including the schedule and any endorsements or other written changes to the cover specified before entry into the contract or where required or permitted by law - these contain specific details relevant to you and can affect the cover

THE "APPLYING FOR COVER" SECTION IS DELETED AND REPLACED AS FOLLOWS:

Schedule of Insurance

Class of Policy: Landlords Insurance	Policy No: 142A016371LLP
The Insured: ANTHONY KELLY (OPTOMETRISTS)	Invoice No: 712446
	Our Ref: KELLYAC

Applying for cover

When you apply for the policy by completing our application you need to provide the information we require to determine whether to issue a policy and if so, on what terms, including (to the extent they are optional) things such as:

- the period of insurance;
- the premium;
- the property you want to cover;
- the limits you want for certain covers (if optional);
- excesses that will apply to you or others; and
- whether any standard terms need to be varied (this may be by way of an endorsement).

These details are recorded in the schedule we issue to you.

Headings are provided for reference only and do not form part of the policy for interpretation purposes.

Where we agree to issue a policy, cover is provided on the basis:

- that you have paid or agreed to pay us the premium for the cover provided;
- of the verbal and/or written information provided by you which must have been given in accordance with "Your Duty to take reasonable care not to make a misrepresentation".

If you fail to comply with your Duty to take reasonable care not to make a misrepresentation, we may be entitled to refuse or reduce our liability under the policy to the extent our interests are prejudiced by your failure to comply with the Duty to take reasonable care not to make a misrepresentation. If you have told us something which is fraudulent, we also have the option of avoiding the policy (i.e. treating it as if it never existed).

Your Duty to take reasonable care not to make a misrepresentation and the consequences of misrepresentation, are set out in Part 1 under the heading 'Your Duty to take reasonable care not to make a misrepresentation'.

~~THE 'COOLING OFF' AND 'CANCELLATION RIGHTS UNDER THE POLICY' SECTION IS DELETED AND REPLACED AS FOLLOWS:~~

Cooling off and cancellation rights under the policy

Cooling off period

You can call us to cancel your policy within 14 days from either:

- the date we issued you a new policy, or
- the start date of a policy that you have renewed,

and in either of these situations, provided you have not made a claim or an event has not occurred that could give rise to a claim on your policy, we will refund your premium.

We may deduct from your refund amount any government taxes or duties we cannot recover.

Other cancellation rights

Schedule of Insurance

Class of Policy: Landlords Insurance	Policy No: 142A016371LLP
The Insured: ANTHONY KELLY (OPTOMETRISTS)	Invoice No: 712446
	Our Ref: KELLYAC

In addition to your cooling off period you can cancel the policy at any time by contacting us.

We have the right to cancel the policy where permitted by law. For example, we can cancel:

- * if you have failed to comply with your Duty to take reasonable care not to make a misrepresentation;
- * where you have failed to comply with a provision of your policy, including the term relating to payment of premium;
- * where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that our policy covers you; or
- * where we are otherwise permitted to do so by law.

Subject to your cooling off rights, if you or we cancel the policy we may deduct a pro-rata proportion of the premium for the time on risk, plus all or part of any government taxes, levies or duties.

In the event that you have made a claim under this policy and we have agreed to pay the full sum insured for your property no return of premium will be made.

If we cancel the policy we may do so by giving you at least three business days' notice in writing of the date from which the policy will be cancelled. We will give you written notice via one of the following ways:

- * give it to you or your agent in person;
- * deliver it electronically where we are allowed by law; or
- * post it to the address last notified to us.

THE 'YOUR DUTY OF DISCLOSURE' SECTION IS DELETED AND REPLACED AS FOLLOWS:

Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy. You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above Duty, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If Our information or questions are unclear, You can contact Us via the details on the back cover or visit www.einsure.com.au/misrepresentation

Schedule of Insurance

Class of Policy:	Landlords Insurance	Policy No:	142A016371LLP
The Insured:	ANTHONY KELLY (OPTOMETRISTS)	Invoice No:	712446
		Our Ref:	KELLYAC

ALLIANT PRIVACY NOTICE

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. Further information is in our Privacy Policy available at www.alliant.com.au.

At Alliant, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market research, research, or determine those products or services that may suit you. You may also receive promotional or service oriented information on a request of our brokers, intermediaries and/or our business partners or our related companies by calling the Alliant Direct Marketing Helpline service line at 1300 550 100, 8:30 am to 5:00 pm Monday to Friday, or going to our website privacy centre at www.alliant.com.au.

Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure Overseas

Your personal information may be disclosed to other companies in the Alliant Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may

Schedule of Insurance

Page 9 of 10

Class of Policy: Landlords Insurance	Policy No: 142A016371LLP
The Insured: ANTHONY KELLY (OPTOMETRISTS)	Invoice No: 712446
	Our Ref: KELLYAC

be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 9am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at www.allianz.com.au.

Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

This document was printed on 12/04/2022

Schedule Created By:
12/04/2022 9:16:25 AM Coral

IMPORTANT INFORMATION AND NOTICES

CHANGES IN LEGISLATION

Effective 5th October 2021 we wish to draw your attention to the following important information and changes in legislation:

- Target Market Determination (TMD)
- New Disclosure Requirements

Target Market Determination

For retail products insurers and as your broker we are required to ensure the following:

- The product issued is appropriate for you
- Specify any conditions and/or restrictions on the product issued
- Specify any events and/or circumstances that would suggest the determination is no longer appropriate
- Report any TMD breaches, complaints, inconsistencies, or compliance incidents to the product manufacturer

Please refer to the attached TMD and contact us if you have any questions or concerns.

New Disclosure Requirements

Previously you are at all times required to comply with the Duty of Disclosure (DOD) to disclose 'every matter'. For retail/consumer insurance products this is now being replaced with the Duty to Answer Honestly and not misrepresent. In some circumstances a product may have both retail and non-retail sections and both the Duty of Disclosure (DOD) and Duty to Answer Honestly will be applicable.

Duty of Disclosure - (non-consumer insurance contracts only)*

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or

Schedule of Insurance

Page 10 of 10

Class of Policy: Landlords Insurance	Policy No: 142A016371LLP
The Insured: ANTHONY KELLY (OPTOMETRISTS)	Invoice No: 712446
	Our Ref: KELLYAC

- the insurer knows, or should know, or
- the insurer waives your duty to tell them about

If you do not tell the insurer something

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

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

Duty to Not Make a Misrepresentation - (consumer insurance contracts only)

You have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (**your duty**). This includes at renewal or if you vary your policy

Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA

Your duty applies before you enter into the policy, and also before you renew, extend, vary or reinstate the policy

Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete.

If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both

If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed

* From Schedule 1, Part 1 Insurance Contracts Regulations 2017

COMPLAINTS (AFCA)

Clients who are not fully satisfied with our services should contact our Complaints Officer

Wide Bay Insurance Brokers Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA) - a free service, and follows the principles of the Insurance Brokers Code of Practice. Further information is available from our office. You can contact AFCA directly on 1300 931 678

PRODUCT DISCLOSURE STATEMENTS (PDS)

Be sure to check the Schedule carefully to ensure that the information and details are correct and that the cover is appropriate for your circumstances. Be sure to read your Product Disclosure Statement (PDS) as insurers change these policy wordings from time and time

GENERAL ADVICE WARNING

This advice has been prepared without taking into account the client's objectives, financial situation or needs

Because of that, before acting on the above advice, the client should consider its appropriateness (having regard to their objectives, needs and financial situation)

If the advice is related to the acquisition of an insurance contract, the client should obtain a Product Disclosure Statement relating to the product before deciding whether to acquire it



Anthony Kelly Optometrists Pty
Ltd Superannuation A/C
c/- Professionals Kendall Real
Estate Tamborine Mountain
(Mountain Office)
PO Box 370
PO BOXES

Invoice No:	A22353795
Invoice Date:	3/05/2022
Due Date:	2/06/2022
Amount Due:	\$129.00

Property Address: 78 Pacific Parade, Tamborine Mountain, QLD 4272

IMPORTANT: SMOKE ALARM SUBSCRIPTION EXPIRING

The smoke alarm subscription is due to expire on 2/06/2022. To ensure smoke alarm system remains compliant, payment is required prior to this date.

DESCRIPTION	COST
Ultimate – Subscription Fee Period 3/06/2022 until 2/06/2023	\$129.00

GST	\$11.73
Total Amount	\$129.00

PAYMENTS

Payments can be made
via direct deposit

Please use **A22353795** in your reference so that we can reconcile your payment promptly.

Smoke Alarm Solutions
NAB – BSB 084456
Account 107043622





GTL Roofing

13-17 Martin Place, Tamborine, QLD, 4260
Phone: 0407 459917
gtl.roofing@gmail.com
ABN: 26600790550

Tax invoice

Invoice number
00001788

Issue date
01/06/2022

Due date
08/06/2022

Bill to

Professionals Tamborine Mountain
10-12 Main St
North Tamborine QLD 4270

Description	Tax	Amount (\$) including tax
Job Address: 78 Pacific Parade Tamborine Mountain	GST	165.00
All works completed as per work order. - Resealed fire place flue flashing & rubber boot with urethane. Past trades have siliconed fire place flue in the past. Have had to over seal on top of old silicone to reseal flashings and rubber boot.		
	Tax	\$15.00
	Total Amount (inc. tax)	\$165.00
	Total paid	\$0.00
	Balance due	\$165.00

View your invoice online

[Click here to view](#)

How to pay

Due date: 08/06/2022

View your invoice online

Bank deposit via EFT

Scan the QR code or click the link above to view this invoice online.



Bank WESTPAC BANK
Name GTL ROOFING
BSB 032278
AC# 745951
Ref# 00001788

T-D Lawns & Maintenance

ABN: 32169981563

13 Tolima Drive Tamborine Mountain

Phone: 0408996808

INVOICE

INVOICE #22

DATE: 02/06/2022

To: PROFESSIONALS SERENDIPITY -
TAMBORINE

FOR: 78 PACIFIC PARADE TAMBORINE
MOUNTAIN

DESCRIPTION	HOURS	RATE	AMOUNT
topped overgrown hedges lilly pilly boundary hedge down from 4 meters to 2 meters high trimmed and shaped. Maraya hedge trimmed down level with fence line. Green waste taken away			1100
		TOTAL	\$1100

Payable to : Tass Davies