

Policy Schedule

Landlord Preferred Policy

T & D Carter Pty Ltd
7 Cambalan Street
BARGO NSW 2574

KRA
RAYWBNANG
LL5523072

PAID

11 March 2019

POLICY NUMBER: TS1378290LPP

AMOUNT DUE: \$0.00

Insured: T & D Carter Pty Ltd
Insured Address: 4/15 Abercrombie Street, MANGO HILL QLD 4509

Premium Type

New Business

Period of Insurance

17/03/2019 until 4:00pm 17/03/2020

Managing Agent

Ray White North Lakes/Mango Hill

Property Details

The land size is less than 2 acres.

Sum Insured

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Up to \$1,000

Excess per claim

Loss of rent	\$0
Add. benefits in Sect 1, Liability and Tax audit	\$0
Tenant damage	\$500
Scorching or pet damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

Annual Premium \$319.20

Includes GST of \$26.62 and Stamp Duty of \$26.35 and
ESL of \$0.00

If any of the information shown is incorrect, please call to advise us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Special Conditions

A discount of \$16.80 has been granted to this policy. We have not received the premium for this policy. However we have commenced cover on the basis that you must pay the premium by the due date shown below.

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

Please turn over for important policy information

Payment Slip for : T & D Carter Pty Ltd - 4/15 Abercrombie Street, MANGO HILL QLD 4509

Amount Payable	Due Date	Policy Number	Payment Reference No
\$0.00	16/04/2019	TS1378290LPP	713782902

Payment Options



By Phone: call us on 1800 804 016, with
your Visa or Mastercard, using the Payment
Reference No.



Biller Code: 63461
Ref: 713782902



Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this
payment from your cheque, savings, debit, credit
card or transaction account. To use the QR code,
use the reader within your mobile banking app.
More info: www.bpay.com.au

Insured details

You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy

Your Duty of Disclosure

Before you enter into an insurance contract, 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. You have this duty until we agree to insure you.

Before you extend, vary or reinstate an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

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.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting terrischeer.com.au/privacy or call us on 1800 804 016.