

Cover letter

Important information



This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement*
- *Supplementary Product Disclosure Statement (if applicable)*
- *Insurance Certificate*
- *Declarations*





After reading the documents carefully, you should keep them in a safe place for future reference.

What you need to do now

Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Declarations*. It's an important part of your **duty not to make a misrepresentation** to tell us if any details are incorrect or need updating.

How to read these documents

We've included icons to make it easier for you to read the documents.

- | | | | |
|---|---------------------------------------|---|------------------------------|
|  | Important Information |  | What you are covered for |
|  | Check the information you've provided |  | What you are not covered for |



Insurance Certificate

19 Summit Road, Terrigal, NSW 2260



This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

Policy number - 118493913 02 ?

Policyholder(s) Iouri Ventsov
Svetlana Ventsov

Period of insurance

Start date 28 December 2022 12:00am AEST

Expiry date 27 December 2023 11:59pm AEST

Insured address 19 Summit Road,
Terrigal NSW 2260

Contact details ?

Contact number(s) 0403 705 744

Postal address 19 Summit Road,
Terrigal NSW 2260

Email address lanac11@gmail.com

Excess(es) on claims !

Home basic excess \$500

Your basic excess will apply to any Legal Liability claim

Additional excesses

These excesses apply in addition to your basic excess:

Earthquake or tsunami excess \$500

Cover summary ?

Home cover Insured for \$165,750

Contents cover Not included

Optional cover

Motor Burnout Not included

Flood Not included

Important note: This policy does NOT cover Flood

Accidental Damage Not included

Home cover options

Sum Insured Safeguard Not included

Landlord cover options

Tenant default Not included

Theft and malicious damage
by tenants and their visitors Not included

Legal Liability

Limit of liability \$20 million

Mortgagee

Not applicable

Product issuer

Auto & General Insurance Company Limited

ABN 42 111 586 353

AFS Licence No 285571

Managing agent

Auto & General Services Pty Ltd

AFS Licence No 241411

Customer Services Phone 1800 502 046

Claims Phone 1800 611 422



Your premium

19 Summit Road, Terrigal, NSW 2260

Your premium

Refer to 'Your pay plan' section for your payment schedule



Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Home premium	\$889.44	\$111.18	\$100.06	\$99.06	\$1,199.74
Total amount payable					\$1,199.74

About your renewal premium

The premium we quote is the amount you must pay for this insurance. The premium takes into account factors such as:

- all relevant government charges, taxes, and levies
- any optional covers you choose
- any previous claims
- people who live in your home
- the amount of your excess
- the location and characteristics of your home
- the security features you have
- your nominated sum insured.

We may change these or other factors at any time, and this might affect your premium. The premium we quote for insurance is at our discretion.

*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.



Declarations

19 Summit Road, Terrigal, NSW 2260

This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your **duty not to make a misrepresentation**.

Policyholder(s) ?

The policyholder(s) are

Name Iouri Ventsov

Date of birth 07/10/1963

Name Svetlana Ventsov

Date of birth 07/10/1963

About the policyholder(s) and household members

Has any policy holder or household member ever been convicted of a criminal offence? You don't have to tell us about convictions the law allows you not to disclose. No

In the last 5 years has any policy holder or household member had an insurance company cancel or refuse to renew insurance? No

In the last 5 years has any policy holder or household member had any thefts or burglaries or made any insurance claims for home and/or contents including personal effects? No

About your home ?

The home

What type of property is the home? Freestanding house

What year was the home built? 1970

Is the home part of a Body Corporate or Strata Title complex? No

What is the main building material of the exterior walls? Double brick

What is the main construction material of the roof? Clay or terracotta tiles

Is the home structurally sound, well maintained, in good condition and watertight? Yes

Occupancy of the home

How is the home occupied? Rented to tenants

Will the home be unoccupied during the term of the policy? No

Home-based business

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment? No

Construction, alterations, renovation or demolition

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished? No



Your pay plan

Your payment schedule

This table shows the payment arrangements to the Direct Debit Request (DDR) or credit card payment authority you authorised to AGS (User ID: 142038) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

For privacy and security reasons we encrypt part of your credit card or account number.

Date (on or after)	Amount (inc. GST)	GST	Account	Status
29/12/2022	\$1,199.74	\$100.06	MASTERCARD 5*****9175	To be lodged

This message was sent by Auto & General Services Pty Ltd as distributor of ING Insurance products.

