

Policy Renewal



036

MR G & MRS R BRYCE
51 MOORE RD
BURPENGARY QLD 4505

Date of Issue 20 October 2017
Policy Number HPL060995409
Period of Insurance 23 November 2017 to 11:59pm 23 November 2018
Total Amount Payable \$1,661.51
Due Date 23 November 2017

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Landlord Insurance

Dear MR G & MRS R BRYCE,

Thank you for insuring your Landlord Building and Contents with AAMI. Your current policy expires at 11:59pm on 23 November 2017 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your Certificate of Insurance showing policy details for the new period of insurance and Supplementary Product Disclosure Statement (if any).

It is important to **review the information in your** Certificate of Insurance and read your Duty of Disclosure at the end of your Certificate carefully. If any details shown are incorrect, or there is other information you need to tell us, please call 13 22 44.

Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44, where you'll always speak to a real person, not a machine - 24 hours a day, 7 days a week.

Take care,
The AAMI Team

Insured Address
46 TATTLER ST, MANGO HILL QLD 4509

Policy Type
Landlord Building

Building Base Premium	\$1,111.11
Stamp Duty	\$110.00
GST	\$111.11
Total Amount Payable for Building	\$1,332.22

Policy Type
Landlord Contents

Contents Base Premium	\$274.64
Stamp Duty	\$27.19
GST	\$27.46
Total Amount Payable for Contents	\$329.29

Payment Options

Internet: Visit aami.com.au

Phone: To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.

By Mail: Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176

In Person: At any Post Office in Australia.

Direct Debit: Call 13 22 44 to arrange payment by monthly instalments.

BPAY Biller Code: 655902
Ref: 15344060995409

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

Total Amount Payable \$1,661.51
Due Date 23 November 2017
Reference Number 15344060995409

POST billpay



*4060 23112017 HPL060995409

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

*Ad
24/11/17
MBC 2017
1120110-107712*

2016A1-HOMEA2013514PR-E2011-54412-1

Here's how we look after you

We give you value

Additional cover with Tenant Protection

With AAMI Landlord Insurance, you can extend your cover to include our Tenant Protection option. It's extra cover to help protect you against the inconvenience of unpaid rent, theft or malicious damage to your insured property by your tenant or their guests (cover limits and conditions apply).

Optional Complete Replacement Cover*

With AAMI's Complete Replacement Cover* option, you're insured for the cost of repairing or rebuilding your home, not an estimated value.

AAMI Flexi-Premiums®

With AAMI Flexi-Premiums® you have the option to vary your excess, so you can choose how much you pay. By choosing a higher excess you'll be able to lower your insurance premium.

Flexible payment options

Choose to pay your premium annually or monthly (annually is cheaper) – whichever is more convenient for you.

We give you peace of mind

Lifetime repair guarantee

The quality of workmanship and the materials arranged by AAMI in the repair of your property are guaranteed for life.

New-for-old replacement

If you rent your property furnished, you can also insure your contents with AAMI. In the event that they are lost or damaged by an insured event, AAMI will replace your everyday contents with new ones, no matter how old they are.



AAMI

LUCKY CLUB

Welcome to AAMI Lucky Club, a place where our customers come to get exclusive access to amazing experiences. As an AAMI customer you can get access to all these benefits now.



WE PARTNER WITH EVENTS

Special access to great shows, concerts and attractions.



ENHANCE EXPERIENCES

We add a little something extra just for you.



AND YOU GET THE BENEFITS

We package experiences for you to enjoy with family and friends.

Visit aami.com.au/luckyclub to find out more.



Did you know that you can manage your AAMI policies online?

Simply visit aami.com.au/login to view and update your policy details, make payments and access AAMI Lucky Club.

Certificate of Insurance

Date of Issue 20 October 2017

Policy Number HPL060995409

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Landlord Insurance

Thank you for being an AAMI Landlord Building and Contents Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct. We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 2.

We'd like to let you know that you can easily manage this policy online. Simply visit aami.com.au/login to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44. With AAMI, you'll always speak to a real person, not a machine.

Take care,

The AAMI Team

Insured Address

46 TATTLER ST,
MANGO HILL QLD 4509

The Insured

Mr Gary Bryce, Mrs Robyn Bryce

Period of Insurance

23 November 2017 to 11:59pm 23 November 2018

Policy Type

Landlord Building and Contents Insurance

Landlord Cover

Complete Replacement Cover [®] Option:	Not taken
Building Sum Insured:	\$408,800
Landlord Contents Sum Insured:	\$23,200
Legal Liability:	\$20 million
Tenant Protection Option:	Yes

Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums [®] Excess:	\$1,000
Landlord Contents Flexi-Premiums [®] Excess:	\$750
Unoccupied Excess:	\$1,000

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.

The Building

Dwelling Type:	House
Wall Construction:	Weatherboard/Wood
Roof Construction:	Steel/Colorbond
Year Built:	Approx. 2014



293AA1HOMEAZ213514PR-E2061 54613 19625-1

The Building cont.

Well maintained and in good condition:	Yes
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	No
Trust Classification:	None
No of Storeys:	Double
Quality of Construction:	Standard
Slope of Land:	Flat
No of Bedrooms:	4
Bedroom Size:	Average
No of Bathrooms:	2
Ducted AC/Heating:	No
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	No
Garden Shed:	No
Garage/Carport:	Double
Water Tanks:	No

Security Features

You have told us the following about the security at the building:

Deadlocks:	Yes
Keyed Window Locks:	Yes
Alarm Type:	No Alarm
Restricted Access:	No

Insurance and Criminal History

You have told us that in the past three years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

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.

