



TAX INVOICE

This document is a tax invoice for GST

Leslie H Greenrod
315 Unley Road
MALVERN SA 5061

Invoice Date: 16/06/2023
Invoice No: G91857
Our Reference: GREEN L

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

Class of Policy: Home Insurance
Insurer: QBE INSURANCE (AUSTRALIA) LIMITED
400 King William St, ADELAIDE SA 5000
ABN: 78 003 191 035
The Insured: LESLIE HENRY GREENROD GREENROD SUPER'N FUND

RENEWAL
Policy No: 160A794204HPK
Period of Cover:
From **30/06/2023**
to **1/07/2024** at 4:00 pm

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

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT
NOTICE OVERLEAF

315 UNLEY ROAD, MALVERN SA 5061
Home Contents Accidental Damage Renewal 2023-24

NON-DISCLOSURE

If you fail to comply with your Duty of Disclosure, the insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the Contract from its beginning.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$814.50	\$0.00	\$0.00	\$93.68	\$98.54	\$122.28

TOTAL \$1,129.00

(A processing fee applies for Credit Card payments)

Ginn & Penny Pty Ltd

Our Reference: GREEN L
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Premium	\$814.50
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$93.68
Stamp Duty	\$98.54
Admin Fee	\$122.28

AMOUNT DUE \$0.00

Schedule of Insurance

Class of Policy: Home Insurance	Policy No: 160A794204HPK
The Insured: LESLIE HENRY GREENROD GREENROD SUPER'N FUND	Invoice No: G91857
	Our Ref: GREEN L

HOME AND CONTENTS

Insured Names LESLIE HENRY GREENROD
GREENROD SUPER'N FUND

SITUATION OF PROPERTY

Situation 315 UNLEY ROAD, MALVERN SA 5061

Cover Type Steadfast Accidental Damage
Occupancy Type Owner Occupier

Building & Contents

Building	Not Insured
Contents	\$ 211,000
Specified Contents	Not Insured
Total Sum Insured For All Contents	\$ 211,000

Valuables

Not Insured

FLOOD Insured

Liability

\$ 30,000,000

Domestic Workers Compensation

Not Insured

Discounts

- A No Claim Bonus discount of 25.0% applies to this risk.
- A loyalty discount of 7.5% applies to this risk.
- Retired discount applies.
- Over 50 Discount applies.
- Burglar alarm discount allowed.

Excesses

Contents	\$ 500
Flood	\$ 500

Excess

Clauses Applicable

SWA STEADFAST ACC DAM WORDING

QM487: STEADFAST ACCIDENTAL DAMAGE WORDING APPLIES.

IMPORTANT NOTE

Cover is provided in accordance with Steadfast's New Home and Contents Insurance Policy.

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The Insured:	LESLIE HENRY GREENROD GREENROD SUPER'N FUND	Invoice No:	G91857
		Our Ref:	GREEN L

IMPORTANT INFORMATION

What You Need to Tell us –Your Duty of Disclosure

Before you enter into a contract of General Insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to us every matter you know or could reasonably be expected to know that is relevant to a decision whether to accept the risk of the insurance and, if so, on what terms. This applies whether a specific question about such a matter has been asked or not.

You have the same duty to disclose these matters before you renew, extend, vary or reinstate your Insurance

Your duty however does not require disclosure of matters:

- That diminishes the risk to be undertaken;
- That are of common knowledge;
- That the insurer knows or in the ordinary course of the insurer's business as an insurer ought to know; or
- As to which compliance with the duty of disclosure is waived by the insurer.

Non Disclosure

If you fail to comply with your duty of disclosure, your entitlement may be reduced under the contract in respect of a claim or the contract may be cancelled. If your non disclosure is fraudulent, your contract may also be voided from its beginning.

Warning about General Advice

This advice has been prepared without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual objectives, financial situations or needs, to act upon this advice.

If this advice contains information about a particular financial product, you should ensure you obtain a Product Disclosure Statement in respect of that product prior to making any decision to acquire that product.

Cooling off period

Please refer to your Product Disclosure Statement for the cooling off period should this apply to your policy. This is the number of days from inception of the policy to decide whether you want the cover or not. Should you decide to terminate the policy within the cooling-off period the entire premium paid shall be refunded. You must instruct us in writing to terminate the policy. In the event the policy is terminated after the expiry of the cooling-off period, you shall be entitled to a refund calculated on a pro-rata basis.

Cancellation

In the event of a part or full cancellation, fees and/or commissions may not be refunded. A cancellation fee may also be charged.

Terms of Trade

Payment of this account constitutes your acknowledgement and acceptance of these conditions and authorises us to act as your insurance brokers for the risks outlined on the face hereof and no others unless specifically agreed by us in writing.

Payment

You will not be insured if you fail to pay the premium in full within 14 days from the commencement of the risk for new policies and prior to the due date for renewals unless alternative credit arrangements have been agreed with us in writing.

Instalment Contracts

If the proposed contract of insurance is to be paid by instalments and;

- You fail to make payment in the specified manner or
- Your financial institution or employer fails to make payment in the specified manner and the payment is one month overdue, any claim that occurs after the instalment first became due will not be paid.

This condition of your policy applies as each and every instalment becomes due and cannot be disregarded by you because the Company previously accepted an instalment after the one month limit.

The effect of this is that your policy may be cancelled if your instalment is not received within one month of being due, and claims will be denied after this period.

Under Insurance

As some contracts of insurance contain Average or Co-insurance provision you will be considered your own insurer for the difference between the sum insured at the time of loss and the true value of the property lost or damaged. The effect of an Average or Co-insurance provision is that you may be responsible for paying part of the loss you actually suffer.

Class of Policy:	Home Insurance	Policy No:	160A794204HPK
The Insured:	LESLIE HENRY GREENROD GREENROD SUPER'N FUND	Invoice No:	G91857
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Contracting out Agreements & Subrogation

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These "hold harmless" clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair. **Do not sign** these contracts without prior agreement with your insurer.

Third Party Interests

Insurance policies will only provide cover for your interest in the property insured and does not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

Underwriting Agents & Whole Brokers

In some cases we access insurance products via Underwriting Agents and Wholesale Brokers rather than directly with the Insurer. In such cases if you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent to you.

Privacy Policy

We are committed to the Federal Privacy Act and its National Privacy Principles which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request.

Australian Financial Complaints Authority

Clients who are not fully satisfied with our services should contact our customer relations & complaints officer. Ginn & Penny Pty Ltd also subscribe to the Australian Financial Complaints Authority (AFCA), a free customer service, and the Insurance Brokers Code of Practice. Further information is available from this office, or contact AFCA www.afca.org.au on 1800 931 678.

Policy

This schedule of Insurance is a summary of Your policy. Please refer to the Policy wording or Product Disclosure Statement for full details of terms and conditions together with the exclusions and limitations.

PAYMENT OPTIONS

INTERNET

Pay over the Internet using your credit card. Please visit: www.deft.com.au/Insurance
Ginn & Penny P/L accepts Visa. Mastercard, American Express & Diners Club Cards
Payment by credit card will attract a surcharge

TELEPHONE

Pay by phone from your credit card Call **1300 78 11 45** to make a payment.
Ginn & Penny P/L accepts Visa. Mastercard, American Express & Diners Club Cards
The phone payment line is a 24 hour service. Calls are charged at the cost of a local call (mobiles are extra).

B-PAY

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.
You will be required to enter the Biller Code and BPay reference number as detailed on the front of your invoice.

POST BILL PAY

Please present page intact at any **Australia Post Office**. Payments made by cash, cheque or EFTPOS.
Please make any cheques payable to "DEFT Payment Systems" for Ginn & Penny Pty Ltd

MAIL

Detach payment slip and mail with payment to:
Ginn & Penny Pty Ltd
PO Box 1799
Burnside SA 5066

Please make cheques payable to "DEFT Payment Systems" for Ginn & Penny Pty Ltd
Please note that receipts will not be issued for mailed payments