

Policy Schedule

Landlord Preferred Policy

PAID

28 January 2020

Noel Andrew
4 Tobin Place
MARAYONG NSW 2148

POLICY NUMBER: TS0318410LPP
AMOUNT DUE: \$ 0.00
Insured: Noel Andrew
Insured Address: Lot 68 Woogaroo Green, ELLEN GROVE QLD 4078
Premium Type

Renewal

Sum Insured

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

Period of Insurance

15/04/2019 until 4.00pm 15/04/2020

Managing Agent

Forest Vista

Excess per claim

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

Property Details

The land size is less than 2 acres.

Annual Premium \$316.00
Includes: Multiple Property Discount

Last year's annual premium	\$309.00
Change on last year	2.3 %

If the information shown is incorrect, please call to advise us.
Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859
Please turn over for important policy information
Special Conditions

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

Payment Slip for: Noel Andrew - Lot 68 Woogaroo Green, ELLEN GROVE QLD 4078
Amount Payable

\$0.00

Due Date

15/04/2019

Policy Number

TS0318410LPP

Payment Reference No

703184101

Payment Options


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


Billers Code: 63461
Ref: 703184101

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

TS00033.01/03/14 A

Insured details

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.

You must call us to tell us if you or anyone to be insured under this policy:

- have had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have had, during the past 5 years, 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have been convicted of theft or fraud in the last 5 years
- are aware of any existing circumstances which may lead to a claim under this policy.

If you have answered 'yes' to any of the above questions, please contact us.

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.

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 terriscbeer.com.au/privacy or call us on 1800 804 016.

Premium Details

Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal circumstances have not. There are many factors that may change your premium in any given year, examples include the amount your assets are insured for, your claims history, more accurate data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Cover	Last year	This year
Contents/Building	\$60,000	\$60,000
Weekly rent	Up to \$1,000	Up to \$1,000
Premium	\$257.71	\$263.55
GST	\$25.77	\$26.35
Stamp Duty	\$25.51	\$26.09
Annual Premium (*)	\$309.00	\$316.00

* Please note that minor rounding may be present in your premium calculation.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

Endorsement Notice

Landlord Preferred Policy

29 January 2020

Noel Andrew
4 Tobin Place
MARAYONG NSW 2148

POLICY NUMBER: TS0318410LPP**Insured: Noel Andrew****Insured Address: Lot 68 Woogaroo Green, ELLEN GROVE QLD 4078****Premium Type**

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*If the information shown is incorrect, please call to advise us.***Insurer:** AAI Limited ABN 48 005 297 807 AFSL 230859**Endorsement**

With effect from 28th of January 2020, the Landlord name was changed from Noel Andrew & Leanne Xerri to Noel Andrew as per instructions of the Policy Holder, Noel Andrew.

With effect from 28th of January 2020, policy documents and payment reminders will be sent electronically as per instructions of the Policy Holder, Noel Andrew.

Please turn over for important policy information

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Contents Insurance Policy Schedule - OA10772727

Contract Period	07/03/2020 (0:00 AEST) - 06/03/2021 (23:59 AEST)
Insured Address	68/153-161 Woogaroo Street, Ellen Grove, QLD, 4078
Contents Sum Insured	\$40,547
Includes	
Contents	\$20,547
Fixtures and Fittings	\$20,000

Optional Cover

Description	Selected
Contents In Commercial Storage	No
Tenant Default And Damage Contents	No

Excess

Basic Excess	Amount
All Contents Claims	\$775

Special Conditions

With a car insurance policy at this address, a 20% discount has been applied to the contents premium.
T&Cs available at youi.com.au

An Additional Excess of \$2,500 applies to all claims resulting from a Tall Tree causing damage to the Buildings at the insured address. A Tall Tree is defined as a tree or shrub that was over two (2) storeys tall and located within twenty (20) metres of your Buildings immediately prior to the incident occurring. Buildings is defined in the "What do these words mean?" section of your Product Disclosure Statement. This excess is in addition to all other excesses that would normally apply at the time of a claim.

Annual Premium Summary

Base Premium	\$239.71
Emergency Services Levy	N/A

Australia

Youi Pty Ltd
ABN 79 123 074 733

Tel 13 YOUI
Int +61 7 3719 4800

info@youi.com.au
www.youi.com.au

PO Box 849
Buddina, QLD 4575



Leanne Xerri
4 Tobin Place
Marayong NSW 2148

21/01/2020

Policy Number: OA10772727

Hey Leanne,

Thanks for choosing to insure your Contents with us; it's been great having you onboard. We're writing to let you know that your current policy will expire on 06/03/2020 at 23:59 (AEST) and this means it's now time to renew your policy for the next year.

For your continued protection and to ensure that your Contents remains covered, we'll automatically renew your policy on 07/03/2020 and deduct the premium from your account.

What you need to do

We've attached your new Policy Documents, Product Disclosure Statement (PDS), Financial Services Guide (FSG) and Key Facts Sheet (KFS). These documents have all the information you need to know about your renewal, please take time to read them and check that all the information is correct, also take note of any Special Conditions. You can also access your PDS online by visiting

<https://www.youi.com.au/docs/pds/bui/20200106>.

What's New

YouiRewards just got better. We've been working hard to bring you more value and have added a heap of new partners, including BCF, rebel, AutoGuru, SuperCheap Auto and more. Check out the Youi App to access these new rewards, there's an offer to suit everyone.

Our current products include **Car**, **Motorcycle**, **Home** (Building and Contents), **Business Liability**, **Caravan and Trailer** and **Watercraft**. To find out more or for any queries about the renewal, your policy or claims please call us on 1300 099 753.

Also, please note Noel Andrew is authorised to make changes to this policy.

Cheers,

The Youi Crew

Australia

Youi Pty Ltd
ABN 79 123 074 733

Tel 13 YOUI
Int +61 7 3719 4800

info@youi.com.au
www.youi.com.au

PO Box 849
Buddina, QLD 4575



Goods and Services Tax	\$23.97
Stamp Duty	\$23.73
Total Premium	\$287.41

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PO Box 849
Buddina, QLD 4575



What You've Told Us

68/153-161 Woogaroo Street, Ellen Grove, Qld, 4078

About The Premises

Risk Address	68/153-161 Woogaroo Street, Ellen Grove, QLD, 4078
Trees Over 2 Storeys High Within 20 Metres	No
Business Use	No

About The Occupancy

Occupancy Cover Type	Landlord
Written Rental Agreements	Yes
Shortest Rental Period	Yearly
Managed By	Agent
Unoccupied Longer Than 60 Consecutive Days	No

About The Building

Building Type	Townhouse
Number Of Bedrooms	3
Number Of Bathrooms	2
Garage Spaces	1

About Your Insurance History

Contents Previous Claims	None
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Disclosure

Previous Insurer Cancellations	No
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PO Box 849
Buddina, QLD 4575



Previous Criminal Convictions

No

~~Leanne Xerri~~

Personal Details

Person Role(s)

~~Owner; Contact Person; Policyholder~~

Date Of Birth

03/09/1975

Preferred Contact Number

0498291533

Noel Andrew

Personal Details

Person Role(s)

Authorised Person

Date Of Birth

08/03/1969

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Buddina, QLD 4575



Tax Invoice / Adjustment Note

This document becomes a tax invoice upon payment of any amounts below. Further, this document is also a credit note and a replacement tax invoice for any amounts already paid and a credit note for any negative amounts.

Invoice Date	21/01/2020
Policyholder	Leanne Xerri
Policy Number	OA10772727
Insurance for	68/153-161 Woogaroo Street, Ellen Grove, QLD, 4078
Contract Period	07/03/2020 0:00 (AEST) – 06/03/2021 23:59 (AEST)
Postal Address	4 Tobin Place, Marayong, NSW, 2148
Account Details	182512 - Macquarie Bank Limited, 96XXXXX05

Payment Schedule

Due Date	Total Premium Amount	GST Included	Amount Paid / Payable
07/03/2020	\$287.41	\$23.97	\$287.41
Total	\$287.41	\$23.97	\$287.41

If the Due Date noted falls on a weekend or public holiday, the premium will be deducted on the 1st working day following that date.

Australia

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PO Box 849
Buddina, QLD 4575



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

1 July 2020



000434 005

ANDREW FAMILY SUPER FUND,
4 TOBIN PL
MARAYONG NSW 2148
AUSTRALIA

Premium Receipt

Period ending 30 June 2020

Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 68055419
Life Insured: ANDREW, MR NOEL
Policy Owner: ANDREW FAMILY SUPER FUND,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2020 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (SUPER)	\$ 1,195.40	\$ 0.00	\$ 1,195.40
TPD (SUPER) (ANY OCCUPATION)	\$ 657.90	\$ 0.00	\$ 657.90
TPD BUY-BACK (MAXIMISER)	\$ 64.50	\$ 0.00	\$ 64.50
Policy Fee			\$ 85.60
Total			\$ 2,003.40

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone
Chief Retail Insurance Officer

Adviser: SYNCHRON: MAFD #3

PS1118

