

# Renewal Invitation / Policy Schedule

## Home Essential Insurance

Cartmill Nominees Pty Ltd ATF BJ and  
DJ Cartmill Superannuation Fund  
PO Box 377  
CLEVELAND QLD 4163

19/10/21  
Pd by BPay

*Please note; your Policy wording or Product Disclosure Statement, together with the Schedule and any Addendum, form Your contract of insurance with Us.*

Dear Sir/Madam

Thank you for choosing Guild Insurance. Your Home Essential Insurance policy is now due for renewal and expires at 4:00pm on 31/10/2021.

We are always working hard to ensure that our policies represent the best value for money, delivering comprehensive cover supported by a range of benefits, while keeping premiums affordable. Now more than ever, we know that every little bit can help.

A Target Market Determination (TMD) has been developed to help you determine if this policy is suitable for you. You can find out more about what a TMD is, or access the TMD relevant to this policy by visiting [guildinsurance.com.au/tmd](http://guildinsurance.com.au/tmd)

If you have chosen your Home Essential Insurance policy to protect an investment property that is tenanted, we have recently made a change to your policy that has removed the cover for loss of rent due to tenant default. The details of these changes can be found in the Important Notices in this schedule. We ask that you review them to ensure you understand what has changed.

We have made this difficult decision to ensure that we can continue to provide the security of affordable insurance for as many of our customers as possible during increasingly uncertain times. If you are an owner-occupier, or do not have a property that is tenanted, your policy will not be impacted by this change.

Please review the information contained in your Policy Schedule (including details of the NSW Emergency Services Levy under the Important Notices section). If your noted details or circumstances have changed, please let us know as you have a duty to disclose those changes to us.

You can pay by the month, at no extra cost or alternatively you can pay your annual premium in full prior to 31/10/2021.

Once paid, this Renewal Invitation becomes your new Policy Schedule. Please file this with your Product Disclosure Statement & Policy booklet. On full payment, these documents will form your Home Essential Insurance Contract.

Please contact us if you have any questions or need assistance.

Benefit from the insurer who is better through experience. Should you have any questions please call **1300 988 988** or visit [guildinsurance.com.au](http://guildinsurance.com.au)

Kind regards

**Guild Insurance**



### POLICY NUMBER

P00138504

### CLIENT NUMBER

A0016925

### TOTAL AMOUNT PAYABLE

\$724.58\*

OR

**PAY MONTHLY  
AT NO EXTRA COST**

*\*Includes all applicable charges*

*This document will be a Tax Invoice for GST once premium payment is received.*

### HOW TO PAY

Choose from the following payment options:

#### Online



Visit [guildinsurance.com.au/expresspay](http://guildinsurance.com.au/expresspay) to pay in full, or choose to pay by the month at no extra cost via direct debit or credit card.

#### Phone

Call **1800 810 213** to pay by credit card over the phone.



**Billers Code: 736538**

**Ref: 1002 0000 0138 5043**

#### BPAY

Pay online or via phone banking.



**Billers Code: 736538**

**Ref: 1002 0000 0138 5043**

© Registered to BPAY Pty Ltd.  
ABN 69 079 137 518

### Take control of your insurance

You now have the freedom to manage your own account with our online account management service **Policy hub**. You will be able to view your policy details, update your personal information, select your communication preferences and make payments - even switch between annual payments and our free pay by the month facility. To register, visit [guildinsurance.com.au/policyhub](http://guildinsurance.com.au/policyhub)

For more information contact us on

**1300 988 988**

[guildinsurance.com.au](http://guildinsurance.com.au)

## YOUR POLICY SUMMARY

### Policy Type

Home Essential Insurance

### Period of Insurance

From 31/10/2021 to 31/10/2022 at 4:00pm

### Insured

Cartmill Nominees Pty Ltd ATF BJ and DJ Cartmill  
Superannuation Fund

### Insured Address

4 Nioka Avenue  
KEIRAVILLE NSW 2500

### Additional Insured

Bruce Cartmill  
Dianne Cartmill

### Interested Parties

None

**Home Sum Insured** **\$388,962**

**Contents Sum Insured** **Not Taken**

**Legal Liability Sum Insured** **\$20,000,000**

Unspecified Items Extension Not Taken

Specified personal property (as listed below)

None

Flood Cover Yes

### Excess (per event)

Policy Excess \$500

## YOUR DETAILS

### YOUR HOME

Building Type House  
Occupancy Owner and property is tenanted  
Managing Agent Yes  
Age of Oldest Resident 30 *updated 28/1/22*  
Security Your home has keyed window locks and security screens on all external doors.  
Year Built or Last Major Renovation 2013  
Heritage Listed No  
Wall Construction Brick Veneer  
Roof Construction Tiles  
Occupied by More than 3 Unrelated People No  
Currently Sublet or to be Sublet No  
Home Condition Well maintained and in a good condition  
Home on More than 10 Acres of Land No  
Used for Business Purposes No  
Home Currently under Construction No

## YOUR DETAILS

Home under a Strata Title or Body Corporate or a Company Title No

### Other Information

Previous Insurance You have not previously had any insurance declined or cancelled.  
Criminal Convictions You have not had any criminal convictions in the last 10 years.  
Financial Convictions You have not been declared bankrupt, or entered into a Part 9 debt agreement, or had a credit default judgement against you in the last 5 years.

## YOUR PREMIUM

	LAST YEAR	THIS YEAR
Base Premium	\$464.10	\$533.71
Charges	\$0.00	\$0.00
Fire Services Levy *	\$90.94	\$70.61
GST	\$55.50	\$60.43
Stamp Duty	\$54.94	\$59.83
<b>Total Amount Payable</b>	<b>\$665.48</b>	<b>\$724.58</b>

Last Year premium includes any changes made to your Policy since your last Renewal

See the Important Notices Section for details on Premium Comparison

\* In NSW this includes NSW State Emergency Services Funding Levy

*DOB of oldest resident 1/3/2000  
- no premium change*