



12 May 2022

Dr J & Mrs E Svigos
424 Carrington Street
ADELAIDE SA 5000

WFI
Level 6, 80 Flinders Street
ADELAIDE 5000
Tel: 1300 934 934 Fax: 1300 797 544

TYPE OF INSURANCE COMMERCIAL PLAN	
PERIOD OF INSURANCE (EXPIRES MIDNIGHT) 13 March 2022 to 13 March 2023	
CLIENT NAME Dr J & Mrs E Svigos	
CLIENT NUMBER F446544	PREMIUM \$1,747.72
POLICY NUMBER 07 CPL 2215778	ESL/FSL \$.00
Tax Invoice When payment is made, this schedule can be used as a Tax Invoice for Australian GST purposes. "If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the Total Amount Payable".	GST \$174.80
	GOVERNMENT STAMP DUTY \$211.48
	TOTAL AMOUNT PAYABLE \$2,134.00
	DUE DATE 13/03/22

RENEWAL CERTIFICATE

** THIS DOCUMENT IS A COPY OF THE ORIGINAL RENEWAL CERTIFICATE **

Please be advised that your current policy will expire at midnight on the due date above.

Please find attached our offer to renew your policy on the basis of the details shown above and on the enclosed certificate(s).

If any changes to the certificate(s) are required, please let us know, if we are not advised of any changes, we will assume the details shown on the certificate(s) are accurate.

Please arrange to make payment for this policy using the payment options listed below. If you do not pay on time your policy may be cancelled. We reserve the right to alter our offer to continue cover and the terms of our renewal offer if changes to the certificate(s) are required or new information comes to light.

If you would like to cancel your policy from the date of expiry, please contact us on 1300 934 934 to arrange this.

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI)

WFI Payment Slip Please do not remit cash by post.

	Billers code	172171		
	Ref:	22157788		
Use BPay to pay from your bank account, credit or debit card.		Please call 1300 934 934 for all credit card payments.		
CLIENT NAME Dr J & Mrs E Svigos				
CLIENT NUMBER F446544	POLICY NUMBER 07 CPL 2215778	DUE DATE 13/03/22	TOTAL AMOUNT PAYABLE \$2,134.00	
WFI Office Use Only: AM: 5610 AGENT: 07 9999907				

Important Notes

To help you understand how your renewal premium compares to last year, we have included a comparison below.

Premium Comparison

	Last Year *	This Year
Premium	\$1346.44	\$1747.72
ESL/FSL	\$.00	\$.00
GST	\$134.64	\$174.80
Government Stamp Duty	\$162.92	\$211.48
Total	\$1644.00	\$2134.00

* Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term plus or minus any changes you made throughout the policy term.

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>

Location: 28 Tomsey Court

ADELAIDE 5000

Risk: 004/001 Classic home

Effective: 13/03/22

Excess: \$500 or as shown in the policy, whichever is greater

Insured: John M Svigos & Esther Svigos

Cover:

Building RENTED PREMISES
Legal liability (limit of indemnity)

Sum insured:

\$678,407 Replacement
\$20,000,000

Please take the time to check that the relevant sum insured (if a sum insured has been nominated) is adequate to fully rebuild your home (if you have building cover) and/or replace your contents (if you have contents cover).

You can access a building and/or contents calculator via the WFI website (www.wfi.com.au) to help you estimate the sum insured.

Flood Cover:

Your policy includes cover for damage caused by Flood (refer to the Product Disclosure Statement for details of this cover).

Important Note:

1. You have the option to remove Flood cover from this policy. If you wish to remove Flood cover from your policy you will be required to notify us in writing. You can do this by completing the enclosed authority form and post, fax or email it to us.
2. Due to the location of your property there has been **no additional charge** added to your premium for this cover. If you remove Flood cover from this policy you will not have cover for Flood and your insurance schedule will show this limitation in your cover.
3. When building and contents are insured with us on the same policy and you remove Flood cover, you are removing Flood cover for both building and contents.

The following discount has been allowed:

SENIORS CARD

BankSA has been noted as

First Mortgagee in relation to Building/s

BUILDING USED BY CLIENTS DAUGHTER (PALAS EMPERIO
P/L) FULLY AS OFFICE/STORAGE

Premium	\$873.86
GST	\$87.40
Government Stamp Duty	\$105.74
Total Amount Payable	\$1067.00



CERTIFICATE
07 CPL 2215778

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Location: 28a Tomsey Court

ADELAIDE 5000

Risk: 005/001 Classic home

Effective: 13/03/22

Excess: \$500 or as shown in the policy, whichever is greater

Insured: John M Svigos & Esther Svigos ATF Svigos Family Super Fund

Cover:

Building RENTED PREMISES
Legal liability (limit of indemnity)

Sum insured:

\$678,407 Replacement
\$20,000,000

Please take the time to check that the relevant sum insured (if a sum insured has been nominated) is adequate to fully rebuild your home (if you have building cover) and/or replace your contents (if you have contents cover).

You can access a building and/or contents calculator via the WFI website (www.wfi.com.au) to help you estimate the sum insured.

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SENIORS CARD

Premium	\$873.86
GST	\$87.40
Government Stamp Duty	\$105.74
Total Amount Payable	\$1067.00