

**Landlord Insurance
Renewal Invitation**



Policy Number EKA554915HPK

Client Number EK074220
Client Name PHALANX PTY LTD

Insurance

26 May 2019

PHALANX PTY LTD
P O BOX 155
KALBARRI WA 6536

Elders Insurance
ELDERS INSURANCE GERALDTON
ABN: 32 485 660 098
ERIN GOULD & JEREMY FINCH
21 BRADFORD STREET GERALDTON WA 6530
(P) 0899658277 (F) 0899658256
(E) geraldtoninsurance@elders.com.au

Dear SIMONE

Thank you for choosing to insure with Elders Insurance. I am pleased to enclose your Renewal Invitation.

Protection of your valuable assets is important, so we encourage you to read the enclosed notice and schedule carefully to ensure your Policy details are accurate and the cover provided suits your insurance needs. It is advisable to keep these documents in a safe place.

Your annual premium is \$1,250.46 including the Service fee. Your insurance policy is due to expire at 8 July 2019 unless you advise otherwise.

Did you know that you can choose from a number of payment methods? You can choose to pay by BPAY, Credit Card, Cheque, Cash or by including monthly instalments. Please refer to the next page for further details or contact this office if you wish to discuss the alternative methods of payment.

Please refer to the Important Information attached.

Elders Insurance offers a special service for handling claims. In most cases we will handle your claims locally, supporting local business, tradespeople and suppliers, whenever practical. We understand the varying needs of our customers and are proud to provide local, face-to-face service.

I appreciate the opportunity to continue assisting you with your insurance needs. If you have any questions about the Policy, or your insurances, please do not hesitate to contact this office on 0899658277.

Yours faithfully,

ELDERS INSURANCE GERALDTON
Elders Insurance Authorised Representative

Please note:

Your **Home & Contents** excess is **\$500** in line with the increasing market costs associated with claims. If you would like to alter your excess, please call our office on 99658 277



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Period of Insurance
From 08/07/2019 To 08/07/2020 at 4pm

Your Policy expires at 4.00pm on the FROM DATE. To arrange cover please check that the Sum(s) Insured and Policy wording meet your needs. If any change is needed, please tell us and then pay the premium before the FROM DATE.

The Insured

PHALANX PTY LTD

PAID FROM CONTRIBUTIONS
A/C 19/6/19
REF # D7226323165

Payment Advice/Options



By Mail:
If payment is by cheque or credit card please detach this Payment Advice and forward to:

ELDERS INSURANCE GERALDTON
ERIN GOULD & JEREMY FINCH
21 BRADFORD STREET
GERALDTON WA 6530



Billers Code: 106591
Ref: 0401554915005

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

Please make Cheque payable to: Elders Insurance
Payment by Credit Card

MasterCard Visa

Credit Card

Account Name Expiry Date / /

Signature Date / /

For the Amount of \$

Client name:
PHALANX PTY LTD
Client Number: EK074220
Policy Number: EKA554915HPK
Agent Number: EK0050050

Total Amount Payable	\$1,250.46
Due Date	08/07/2019

EIUA90B 08/16

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The Insured

PHALANX PTY LTD

Home Location Summary

Address

U 1 22 WAIKIRI PDE KALBARRI WA 6536

This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.

Total Premium and Charges

Premium	\$1,017.09	ABN	None Noted
Levies	NIL		
GST	\$101.73		
Stamp Duty	\$111.84		
*Intermediary Service Fee	\$18.00		
*Intermediary Service Fee GST	\$1.80		
Total Premium	\$1,250.46		

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

*Invoiced for and on behalf of Elders Insurance Authorised Representative.

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Client Name PHALANX PTY LTD

Insurance

Important Information

Please carefully read the following important information and contact your Elders Insurance Authorised Representative if you require further assistance or explanation.

Who provides this insurance

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 ("QBE") of Level 5, 2 Park Street Sydney NSW 2000.

The Policy is issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence No. 340965 ("Elders Insurance") of Level 9, 400 King William Street Adelaide SA 5000.

In this Schedule QBE and Elders Insurance is referred to as "we", "us" and "our".

Cooling-off Information

If you want to return your insurance after Your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Elders Insurance Authorised Representative electronically or in writing within 21 days from the date the policy commenced.

This cooling-off entitlement does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights as detailed in the Product Disclosure Statement.

Payment of premium

You must pay your premium on time otherwise your Policy may not operate.

You may choose to pay your premium by instalments. If you do so, you must ensure you pay the instalments on time as we may cancel the Policy if any instalment of premium has remained unpaid for one month from the date on which payment was due.

We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We also may not pay any claim you make under the Policy if your periodic instalment is more than one month overdue.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account you must tell us if those details change. You must do this no later than 7 days before your next instalment is due.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

Levies

Where applicable, Fire Services Levy (FSL) is applied to each policy according to the respective laws of each state. For NSW policies only, this will include Emergency Services Levy (ESL) effective from 1 July 2009.

How to contact us

Should you have any questions about the Policy or require a copy of the Product Disclosure Statement, please contact your Elders Insurance Authorised Representative or Elders Insurance GPO Box 2840 Adelaide SA 5001.