

Policy Schedule

Landlord Preferred Policy

27 January 2022

T & D Carter Pty Ltd
33 Peel Place
DUBBO NSW 2830

POLICY NUMBER: TS1378290LPP
AMOUNT DUE: \$ 385.00
DUE DATE: 17/03/2022

Insured: T & D Carter Pty Ltd
Insured Address: 4/15 Abercrombie Street, MANGO HILL QLD 4509
Premium Type

Renewal

Sum Insured

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

Expiry Date

17/03/2022. We invite you to renew your policy until 12:01am
17/03/2023

Managing Agent

Ray White North Lakes/Mango Hill

Excess per claim

Loss of rent	\$0
Add. benefits in Sect 1, Liability	\$0
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.
There is no business activity operated from this property.
The property is kept well maintained and in good condition*

Annual Premium \$385.00

This Policy Schedule is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance you must call us.

Last year's annual premium	\$399.00
Change on last year	-3.5 %

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Special Conditions/Additional Information

A new Product Disclosure Statement (PDS) applies to your policy on renewal and is enclosed for you. There are new and changed benefits, features, terms, conditions and exclusions. Please read the PDS for full details. For more information about the changes in our new PDS please visit www.terrischeer.com.au/pds-update

Please turn over for important policy information and payment details

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Insured details

What you have told us:

This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.

You have told us that you and anyone to be insured under the policy:

- have not had an insurer decline insurance, decline renewal on a policy or had special terms or conditions imposed on insurance
- have not, during the past 5 years, had 3 or more claims under a landlord or home and contents insurance policy or made a claim of more than \$5,000
- have not been convicted of theft or fraud in the last 5 years
- are not aware of any existing circumstances which may lead to a claim under this policy.

When you need to contact us

It is important that you check the information provided on your Policy Schedule. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you need to contact us' section of your PDS. If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

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 terriscsheer.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	\$332.78	\$321.10
GST	\$33.28	\$32.11
Stamp Duty	\$32.95	\$31.79
Annual Premium (*)	\$399.00	\$385.00

* 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.

Please contact Terri Scheer Insurance in the first instance if you have any questions about your policy.

*Property maintenance and condition

It is your responsibility to ensure that the property is kept well maintained and in good condition. This includes, but is not limited to: there are no blocked gutters, the roof is not rusted, your building is not infested with vermin, there is no termite damage and insured damage you have been compensated for has been repaired. Refer to the PDS for further details.

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

T & D Carter Pty Ltd - 4/15 Abercrombie Street, MANGO HILL QLD 4509

Amount Payable

\$385.00

Due Date

17/03/2022

Policy Number

TS1378290LPP

Payment Reference No

713782902

Payment Options



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



Biller Code: 63461

Ref: 713782902



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