

30 October 2022



05747-0025136-04710

014

Mrs E Dube
9 William Mannix Avenue
CURRANS HILL NSW 2567

Insurance Australia Limited
ABN 11 000 016 722
trading as NRMA Insurance

GPO Box 244
Sydney NSW 2001 Australia
Telephone 132 132
nrma.com.au

Dear Mrs E Dube,

Important information about renewing your Landlord Insurance Policy

Thank you for trusting NRMA Insurance to keep you covered. Your Landlord policy HOM512504833 is now due for renewal and we want to share some important information with you about our flood, rainwater run-off and storm surge cover.

Each year, we review various sources of information so we can offer you a premium based on your rental property's individual risk of experiencing events such as flood, rainwater run-off and storm surge.

Based on our most recent data[^] we've identified your rental property at 26 Regency Road, Moore Park Beach QLD 4670 as being at risk of storm surge.

What this means for you

When you renew your policy, we will automatically include cover for loss or damage caused by flood, rainwater run-off and storm surge. You'll see the cost for these covers under 'Your Premium' on your Certificate of Insurance.

Flood, rainwater run-off and storm surge are defined as:

- **flood:** is the covering of normally dry land by water that has escaped or been released from the normal confines of any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or any reservoir, canal, or dam.
- **rainwater run-off:** is water that flows over the ground, or backs up, as a result of a storm that is not a flood.
- **storm surge:** is an increase in sea level that occurs because of an intense storm or cyclone and associated waves.

For more information

To learn more about our cover for flood, rainwater run-off and storm surge, visit nrma.com.au/flood or refer to the Product Disclosure Statement (PDS) and any applicable Supplementary PDS.

[^] Sources include the National Flood Insurance Database, specialist hydrology and terrain mapping, council mapping and insurance claim information.

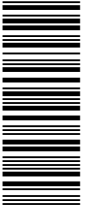
Continued overleaf

Check your policy details

Simply check the details on your Certificate of Insurance, and if you need to make any changes, please go to our Self Service Centre at nrma.com.au/selfservice, call **132 132**.

Yours sincerely

Customer Service Team
NRMA Insurance





014

057470025138-04710

Mrs E Dube
9 William Mannix Avenue
CURRANS HILL NSW 2567

Dear Mrs E Dube,

Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite, and full details on the following pages.

Next steps:

1. Review the information on the following pages and if you need to make changes call 132 132 or +61 2 8661 7307 or visit an NRMA Office at your convenience, see nrma.com.au/branches-finder for details. Please check our website for the latest operating hours.
2. Please be prepared for your first instalment payment to be deducted on 15 December 2022.
3. On payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.



Do you want to join Australia's biggest network of helpers?

We are helping to build a national volunteer network to ensure communities are better prepared and protected against fires and floods.

As a founding partner we hope you will join us. There is a role for everyone, find out how you can help here:

www.resiliencecorps.org.au

YOUR POLICY SUMMARY

Policy number:	HOM 512 504 833	
First instalment:	\$263.57	
Instalment due:	15 December 2022	
Current policy expires:	11:59pm on 1 December 2022. Continue to pay by direct debit and your new policy will commence automatically.	
Rental property insured:	26 Regency Road, Moore Park Beach QLD 4670	
The insured:	Mrs E Dube	
Sum insured:	Buildings:	\$714,891
	Contents:	\$0
Weekly rental amount:	\$350	
Basic excess:	\$1,000 See over for all excesses that apply.	

YOUR PREMIUM (Includes 25% No Claim Bonus, your chosen Options, 17.5% Loyalty Discount and government charges - see over for full details)

Pay monthly:	\$263.57
You currently pay this way. Your next instalment is due 15 December 2022. Unless you tell us otherwise, we will continue to deduct these instalments from your account. You pay an extra \$44.14 p.a. to pay this way.	
OR	
Pay annually:	\$3,116.11
To pay this way, please contact us before 1 December 2022 to change your payment option.	

YOUR LOYALTY DISCOUNT

Loyalty Discount 17.5%	
Loyalty Years	19
Number of policies	5

Loyalty discount is based on the policy holder with the highest loyalty discount. You can view all your policies via your online account at nrma.com.au or call us on 132 132.

Enquiries 132 132
Payments 131 144

Claims 131 123
Visit nrma.com.au

YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS), in a safe place. On payment these documents will form your Landlord Insurance Contract. Please review this document including the sum insured to ensure the level of cover is appropriate for you.

Policy number HOM 512 504 833
Your contract Valid from 11:59pm, 1 December 2022 to 11:59pm, 1 December 2023

Government charges & Premium comparison

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>

The following amounts are included in your premium. To help you understand how your charges compare to last year, we have included the following comparison.

	Last year's	This year's
Premium before government charges	\$2,387.14	\$2,635.73
GST	\$238.72	\$263.58
Stamp duty	\$236.32	\$260.94
Total premium	\$2,862.18	\$3,160.25

Refer to Payment Schedule

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.

The insured Mrs E Dube

Rental property insured 26 Regency Road, Moore Park
Beach QLD 4670

Year built Approximately 2013
Construction type Mainly double brick
Roof type Mainly tin/colourbond
Please advise us if this is incorrect.

Credit provider
1st Mortgagee St George Bank

The rental property

- is occupied by tenant(s)
- is used for residential purposes and not used for a business, trade or profession
- is watertight, structurally sound, secure and well maintained
- has 1 storey

The rental agreement

- weekly rental amount \$350
- is agent managed
- period is for more than 12 months

Sum insured
Each year we increase your sum insured to take into account rising building costs. Please check that the amount below covers the replacement value of the rental property. Visit nrma.com.au/calculators for assistance.

Landlord Buildings **\$714,891**
Landlord Contents **\$0**

Key policy features

- replacement cover for your rental property
- \$20 million liability cover for incidents that happen on the site
- rent default by your tenant
- you are covered for flood, rainwater run-off and storm surge



EXCESSES

The following excesses apply to your policy. In some cases, an excess does not apply. Check the Premium Excess and Discounts Guide for details.

- a \$1,000 basic excess for each claim
- if you claim for Rent Default we will deduct from your claim 4 times the weekly rental amount and a rent default excess of \$300
- if you claim for Vandalism or a Malicious or Intentional act by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the basic excess
- if you claim for Theft or Attempted Theft by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$1,000 basic excess

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

YOUR PREMIUM

Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides an overview of what has been included in your total premium.

25% No Claim Bonus

Your chosen options

17.5% Loyalty Discount

Government charges

Your premium includes \$13.25 for flood, rainwater run-off and storm surge cover which is automatically included in your policy.

BENEFITS

You've been awarded Claim Free Privilege Life giving you a **25% No Claim Bonus** for the lifetime of your policy. By holding Claim Free Privilege Life any future claims you make will not impact your No Claim Bonus.

INSURANCE HISTORY

Details of insurance and claim history for each insured are listed here.

Mrs E Dube, age 57

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused



PAYMENT SCHEDULE

Your monthly instalments will continue to be automatically deducted from your nominated account unless otherwise specified.

Make sure you have enough funds in your account every month to meet your payment. If we are unable to deduct your payment, we will send you a notice outlining the overdue amount and when it needs to be paid. If your premium remains unpaid after the time period specified in the notice, we may cancel your policy. If your instalment due date is not a business day we will deduct the relevant instalment on the next business day.

If we offer to renew your insurance policy at the end of the current period of insurance, we will continue to automatically debit your nominated account. Please note that you can opt-out of the automatic renewal at any time.

If you would like to change to an annual payment, contact us.

The table opposite outlines your monthly instalments.

Due date	Amount before GST	GST	Monthly instalment
15/12/2022	\$241.61	\$21.96	\$263.57
15/1/2023	\$241.58	\$21.98	\$263.56
15/2/2023	\$241.58	\$21.98	\$263.56
15/3/2023	\$241.58	\$21.98	\$263.56
15/4/2023	\$241.29	\$21.96	\$263.25
15/5/2023	\$241.29	\$21.96	\$263.25
15/6/2023	\$241.29	\$21.96	\$263.25
15/7/2023	\$241.29	\$21.96	\$263.25
15/8/2023	\$241.29	\$21.96	\$263.25
15/9/2023	\$241.29	\$21.96	\$263.25
15/10/2023	\$241.29	\$21.96	\$263.25
15/11/2023	\$241.29	\$21.96	\$263.25
Totals	\$2,896.67	\$263.58	\$3,160.25

ADDITIONAL INFORMATION

Insurance Australia Limited ABN 11 000 016 722 AFS Licence No. 227681 trading as NRMA Insurance in New South Wales, the Australian Capital Territory, Queensland and Tasmania, SGIO in Western Australia and SGIC in South Australia.

Making a claim

If you need to make a claim, please call our dedicated Claims Team on 131 123. It's available 24 hours a day, 7 days a week, and it may help to have this document with you when you call.

Transaction confirmation

If you would like confirmation of any transaction made on your policy, please contact us.

Privacy of your information

Any personal information you provide to us will be collected, held, used and disclosed in accordance with our Privacy Policy. Please refer to nrma.com.au to review the Privacy Policy. You can also ask us to send you a copy by calling 132 132.

You have chosen to pay your policy by direct debit. This agreement outlines the terms and conditions applicable to your direct debit request payment arrangement for your NRMA Insurance product. You agree to these terms and conditions unless you notify us otherwise before the first debit day.

Definitions

account means the account or credit card held at your financial institution from which we are authorised to arrange funds to be debited.

agreement means this Direct Debit Request Service Agreement between us and you, including the direct debit request.

business day and **banking day** means a day other than a Saturday or a Sunday or a listed public holiday.

debit day means the day that payment is due, according to your direct debit request.

debit payment means a particular transaction where a debit is made, according to your direct debit request.

direct debit request means the direct debit request payment arrangement between us and you.

us and **we** and **our** means Insurance Australia Limited ABN 11 000 016 722 AFS Licence No. 227681 trading as NRMA Insurance, the company you have authorised to debit your account.

you means the customer(s) who provided consent to the direct debit request agreement.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 By providing consent to a direct debit request, you have authorised us to arrange for funds to be debited from your account according to the agreement we have with you.
- 1.2 We will only arrange for funds to be debited from your account:
 - as authorised in the direct debit request; and/or
 - according to any notice sent to you by us, specifying the amount payable for a product and the date the payment is due.

- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following or previous banking day. If you are unsure about which day your account has or will be debited, please check with your financial institution.

2. Changes by us

- 2.1 We will give you at least 14 days written notice should we seek to vary the details in this agreement or a direct debit request.

3. Changes by you

- 3.1 Subject to 3.2, 3.3, 4.2, 4.3, 4.5 and 5.1, you may change the arrangements under a direct debit request by contacting us on 132 132 or by visiting nrma.com.au/selfservice.
- 3.2 If you wish to stop or defer a debit payment you must contact us at least two business days before the next debit day.
- 3.3 You may also cancel your direct debit request at any time by contacting us at least two business days before the next debit day.

4. Your obligations

- 4.1 It is your responsibility to ensure that:
 - there are sufficient clear funds available in your account to allow a debit payment to be made; and
 - the account details you have provided to us are correct, current and valid - see 6.1.
- 4.2 If the debit payment is declined because there are insufficient clear funds available in your account to meet a debit payment:
 - you or your account may be charged a fee and/or interest by your financial institution;
 - you or your account may be charged a fee to reimburse us for charges we have incurred for the failed transaction;
 - we will notify you that we will try again to debit your account fourteen days after the debit day. You must have sufficient clear funds in your account at this time, or another time we agree with you, so that we can process the debit payment or contact us to make payment by another method.

This does not apply if the debit payment is declined because the credit limit for your account has been exceeded, in which case 4.3 applies.



4.3 If the debit payment is declined for any reason other than because there are insufficient clear funds available in your account, for example because the account details you have provided to us are not valid or the credit limit for your account has been exceeded:

- we will notify you to contact us to arrange for the payment to be made using a valid account; and
- you must contact us to provide valid account details within fourteen days of the failed debit day or another time we agree with you so that we can process the payment.

4.4 If your first debit payment in the first year of your policy is declined for any reason:

- we will not attempt to debit your account again;
- we will notify you to contact us to make the payment; and
- you must contact us to provide valid account details by the date nominated by us in the notice we send you so that we can process the payment.

4.5 Please check your account statement to verify that the amounts debited from your account are correct.

4.6 If we are liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the GST included in the consideration payable for the supply.

5. **Dispute**

5.1 If you believe that there has been an error in debiting your account you should contact us as soon as possible so that we can resolve your query quickly. We may request written confirmation of the transaction.

5.2 If our investigations show that your account has been incorrectly debited we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you of the amount by which your account has been adjusted.

5.3 If our investigations show that your account has not been incorrectly debited we will respond to your query by providing you with reasons and copies of any evidence for this finding.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. **Accounts**

6.1 You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- your account details which you have provided to us are correct, current and valid by checking them against a recent account statement or with your financial institution;
- if there is any other reason your financial institution may decline a debit payment.

6.2 Warning: if the account number you have quoted is incorrect, you may be charged a fee to reimburse costs in correcting any deductions from:

- an account you do not have the authority to operate; or
- an account you do not own.

7. **Confidentiality**

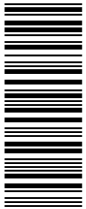
7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- to the extent specifically permitted by law; or
- for the purposes of this agreement (including disclosing information in connection with any query, dispute or claim).

8. **Notice**

8.1 If you wish to notify us in writing about anything relating to this agreement, you should contact us on 132 132 for the correct mailing address.

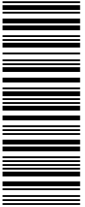




Direct Debit Request Service Agreement *continued*

CONTACT US
Enquiries **132 132**
Payments **131 144**
Claims **131 123**
Visit **nrma.com.au**

-
- 8.2 We will notify you in accordance with your Product Disclosure Statement and Policy Booklet.
- 8.3 Any notice we send:
- to you by ordinary post, is considered to have been received four business days from when it is posted;
 - to your email address, is considered to have been received 24 hours from when we send it.





Tax Invoice - Duplicate



009

00000-0000001-00001

Mrs E Dube
Unit 17
27-33 Addlestone Road
MERRYLANDS NSW 2160

Insurance Australia Limited
ABN 11 000 016 722
trading as NRMA Insurance

GPO Box 244
Sydney NSW 2001 Australia
nrma.com.au
An IAG Company

Policy number HOM512504833

Page 1 of 2

Your tax invoice*

This is a tax invoice* for your 2021-2022 Insurance Contract

The insured (you)

Mrs E Dube

Product description

Landlord Insurance

Rental Property insured

26 Regency Road, Moore Park Beach QLD 4670

Contract

Valid from 1 December 2021 to 11.59pm, 1 December 2022

Your GST totals

	Amount excluding GST	GST	Total amount
Annual payment 01/12/2021	\$2,623.46	\$238.72	\$2,862.18

Total amount includes government charges that are exempt from GST.

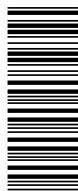
Check this tax invoice*

If any of the details are wrong or you want to make a change call us on 132 132.

Keep this tax invoice*

You should keep this tax invoice* in a safe place. You may need it for tax purposes.

* This document will become a Tax Invoice for GST when full payment is made.



HOM512504833000001



Tax Invoice - Duplicate

Contact us | Enquiries 132 132
Payments 131 144
Claims 131 123
Visit nrma.com.au

Policy number HOM512504833

Page 2 of 2

Summary of monthly instalments

Date	Amount excluding GST	GST	Monthly Instalment
15/12/2021	\$218.82	\$19.87	\$238.69
15/01/2022	\$218.80	\$19.91	\$238.71
15/02/2022	\$218.80	\$19.91	\$238.71
15/03/2022	\$218.80	\$19.91	\$238.71
15/04/2022	\$218.53	\$19.89	\$238.42
15/05/2022	\$218.53	\$19.89	\$238.42
15/06/2022	\$218.53	\$19.89	\$238.42
15/07/2022	\$218.53	\$19.89	\$238.42
15/08/2022	\$218.53	\$19.89	\$238.42
15/09/2022	\$218.53	\$19.89	\$238.42
15/10/2022	\$218.53	\$19.89	\$238.42
15/11/2022	\$218.53	\$19.89	\$238.42
Totals	\$2,623.46	\$238.72	\$2,862.18



HOM512504833000001