

20<sup>th</sup> January 2020

L Reif  
PO BOX 180  
NORTHGATE QLD 4013

Dear Len,

**46 Cunningham Street, South Burnie  
Renewal Expiry 12<sup>th</sup> February 2020**

With your insurance soon to expire, we are pleased to enclose the following renewal documents for your consideration;

- Renewal Tax Invoice (\$1,100.00)
- Alternative Quote for Consideration (\$ 927.00)
- Financial Services Guide

**Coverage Notes**

Len, we have marketed your policy and can confirm we have sourced a more competitive premium elsewhere with Insurance Australia Ltd for \$927. Please read over the enclosed quotation and confirm if you would like to change-over to IAL this year. Please advise prior to the 12<sup>th</sup> February 2020.

**Duty of Disclosure on Renewal**

We draw your attention to your **Duty of Disclosure**. Before you enter into a contract of general insurance with an Insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

**Steadfast Taswide Insurance Brokers Pty Ltd**

ABN: 24 092 613 664 AFSL: 238451

1st Floor, 75 Wilson Street, Burnie TAS 7320

PO Box 322, Burnie TAS 7320

t 03 6431 1888 f 03 6431 3444

e enquiries@stib.com.au | www.steadfasttaswide.com.au

Steadfast Taswide: Hobart | Launceston | Devonport | Burnie

A Steadfast network broker  
**STRENGTH WHEN YOU NEED IT**

Your duty, however, does not require disclosure of matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that your Insurer knows or, in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by the Insurer.

If you fail to comply with your duty of disclosure the Insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your **non-disclosure** is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### Finalising this Insurance

To finalise this insurance please confirm your acceptance of these terms and/or any amendments required **prior to the renewal date** as stated in the subject line.

Then **within 14 days** of this email or **prior to the Renewal Date** (whichever that latter), please arrange payment via any of the following methods;

- **Pay** the attached Invoice(s) and/or Statement of Account; payment instructions are detailed within the invoice

As always, we recommend you read your renewal documentation carefully and contact our office should you have any queries.

Thank you for allowing Steadfast Taswide to arrange this insurance for you.

Please contact our office if we can be of further assistance with these or any other of insurance matters.

Kind regards



**Trudi Davis NIBA (Assoc.)**

Account Executive

A U S T R A L I A P O S T  
NORTHGATE POST OFFICE 4013

\$  
DEFT Payment Systems Insurance 987.00  
DEFT Biller Code: 401117  
Invoice No: 81915736623  
Cash Amount: \$0.00  
Cheque Amount: \$987.00  
EFTPOS Amount: \$0.00  
Total: \$987.00  
TOTAL \$987.00

Payment Tendered Details :  
PO Box 180  
NORTHGATE QLD 4013

# Steadfast Taswide

Insurance Brokers

Page 1 of 5

## TAX INVOICE

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

Invoice Date: 24/01/2020

Invoice No: 525078

Our Reference: REIF L TD

Should you have any queries in relation to this account,  
please contact your Account Manager  
Trudi Davis

Class of Policy: VU Landlords

Insurer: Insurance Australia Limited  
126 Phillip St, Sydney NSW 2000

ABN: 11 000 016 722

The Insured: Len Reif ATF Reif Family Super Fund

## NEW POLICY

Policy No: PLH2001240035

Period of Cover:

From 12/02/2020

to 12/02/2021 at 4:00 pm

46 Cunningham Street, SOUTH BURNIE 7320  
New Policy

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Invoice Fee	Broker Fee
\$788.67	\$0.00	\$0.00	\$81.85	\$86.75	\$4.65	\$25.08

Commission earned, inclusive of GST, \$216.89

**TOTAL \$987.00**

(A processing fee applies for Credit Card payments)

*Paid chq # 1233  
10/2/20*

### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of Insurance and if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a Contract of general insurance. This duty of disclosure applies until the contract is entered into (or renewed, extended, varied or reinstated as applicable). Your duty however does not require disclosure of matter: \*that diminishes the risk to be undertaken by the Insurer \*that is common knowledge \*that your Insurer knows or, in the ordinary course of business, ought to know \*as to which the compliance with your duty is waived by the Insurer.

### NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.



Please turn over for further payment methods and instructions



Biller Code: 20362

Ref: 40111781915736623



Pay by credit card (Visa, Mastercard, Amex or Diners)  
at [www.deft.com.au](http://www.deft.com.au) or  
Call 1300 78 11 45. A surcharge may apply.  
DEFT Reference Number: 40111781915736623



\*498 401117 81915736623

### Steadfast Taswide Insurance Brokers

Our Reference: REIF L TD

Invoice No: 525078

Due Date: 12/02/2020

Premium	\$788.67
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$81.85
Stamp Duty	\$86.75
Broker Fee	\$25.08
Invoice Fee	\$4.65

**AMOUNT DUE \$987.00**

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