



MGA Insurance Brokers Pty. Ltd.
 176 Fullarton Road
 DULWICH
 S.A. 5065
 Website: www.mga.com
 AFS Licence No. 244601
 ABN 29 008 096 277

INVOICE
 Issued 31.10.2022

Kate Quinsey
 Lark Investments Pty Ltd
 40-42 Dumbarton Ave
 Edwardstown SA 5039

Total Payable*

A\$ 965.00
 includes GST of 79.50

Pay By

31st October 2022
 or within 7 days of invoice receipt

Our Reference

I4167378

Policy Number

06L2913996

Class: Landlords

**PROTECTING AUSTRALIANS
 SINCE 1975**

MGA Insurance Brokers is one of the top 10 Insurance Brokerages in Australia with 40 offices and over 200 personnel Australia wide



IMPORTANT INFORMATION

Please review your policy documents carefully and contact us immediately if any details are incorrect, other changes are required or if you have any questions regarding your policy.

Renewal For

If you should have any queries please contact;

Claims, or circumstances that may give rise to a claim, must be notified immediately as late notification may cause denial of liability in some instances. Refer to your policy for more details.

*Please refer to the enclosed Tax Invoice for a detailed breakdown of the above Total Payable amount.

Payment Options:



Billers Code: **36160**
 Reference: **041673780096**
 From savings or cheque account



Pay in person at any Australia Post outlet or at your local MGA Office.



Post your cheque with this payment slip to:
 MGA Insurance Brokers Pty. Ltd.
 PO Box 309
 KENT TOWN S.A. 5071



Visit our website at: www.mga.com to pay by Visa, Mastercard or Amex. A surcharge (Incl. GST) will apply. Client Reference: MGA ADB L1844 Invoice Reference: I4167378



Pay in person at any Australia Post outlet using cash, cheque or EFTPOS.



Pay using internet banking by entering the below BSB, account and reference details:
 BSB: 085-456
 Account: 766898679
 Reference: I4167378



*2871 041673780096

Total Payable A\$ 965.00

Broker: Carol Caldwell
 MGA ADB L1844 1251740/004 I4167378



OUR PRIVACY POLICY

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APP's). Where required, we will provide you with a Collection Notice which outlines how we collect, disclose and handle your information.

You can also refer to our Privacy Policy available on our website or by contacting us for more information about our privacy practices including how we collect, use or disclose your information, how to access or seek correction to your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.

YOUR DUTY OF DISCLOSURE

You have a duty of disclosure under the Insurance Contracts Act 1984.

When applying for insurance and answering any questions, you need to advise anything you know, or that a reasonable person in the circumstances would know, that may affect or be relevant to the insurer's decision to insure you and on what terms.

You must comply with your duty of disclosure until the insurer agrees to insure you (including any renewal, extension, variation or reinstatement as applicable), and if anything that you have disclosed to us changes before that time, you also need to tell us.

The duty applies to you and anyone else that you want to be covered by the contract.

If you are in doubt tell us and we can help.

NON-DISCLOSURE

If you fail to comply, the insurer may reduce its liability under the contract in respect of a claim, cancel the contract or both. If your failure is fraudulent, they may also avoid the contract from its beginning.

AVERAGE OR CO-INSURANCE

Check your sums insured are adequate to cover the full replacement value of your items in the event of a claim. Where the contract of insurance includes an Average or Co-Insurance provision, you will be considered your own Insurer for the difference between the sum insured at the time of loss and the specified percentage of the true value of the property lost or damaged. The effect of the Average or Co-Insurance provision is that you will bear a rateable proportion of any loss in the event of any under-insurance.

THIRD PARTY INTERESTS

You should advise the Insurer of the interest of all third parties (e.g. financiers, lessors, mortgagees) in the subject matter of policy. The interest of such third parties may only be protected if it is noted on the policy.

HOLD BLAMELESS OR PREVENTING THE RIGHT OF RECOVERY

Please be aware that if you are a party to any agreement or understanding that has the effect of excluding or limiting the insurer's rights of recovery from a third party, the insurer may have the right to refuse to indemnify you for such loss if it is shown that Insurer's rights of recovery has been prejudiced by your action.

ASSOCIATIONS WITH RELATED BODIES CORPORATE

We are members of the Austbrokers network of insurance brokers. MGA Insurance Brokers is an equity member within the Austbrokers network. AUB Group Limited (ABN 60 000 000 715) (AUB) is a sole shareholder of Austbrokers Member Services Pty Ltd ACN 123 717 653, a company that provides marketing, distribution and training services to members of Austbrokers.

MGA Insurance Brokers Pty Ltd and MGA EziPay Pty Ltd (ABN 12 119 047 960) are wholly owned subsidiaries of MGA Management Services Pty Ltd (ABN 47 008 210 482).

ASSOCIATION WITH AN UNDERWRITING AGENCY

We have an association with Millennium Underwriting Agencies Pty Ltd (ABN 38 079 194 095). MGA Insurance Brokers Pty Ltd and Millennium Underwriting Agencies Pty Ltd have some common directors and a proportion of the shares of each company have some common beneficial ownership.

IMPORTANT INFORMATION

This document provides only brief details of the insurance. The full terms and conditions are contained in the policy documents and it is essential that you read these carefully. Should you have any questions about the scope of cover provided, please contact your local MGA office for an explanation.

MGA subscribes to the Australian Financial Complaints Authority (AFCA). Should you have any complaint about MGA please contact our office immediately. The latest version of our Financial Services Guide is available on our website www.mga.com

LEGAL LIABILITY OR INDEMNITY INSURANCE

Should the policy state that the cover is written on a "Claims Made" basis or "Claims Made and Notified" basis, it is imperative that the Insurer be notified immediately of any claim, incident or circumstances that may result in a claim during the currency of the policy or any permitted extended disclosure period (if applicable).

NON RETURN OF BROKERAGE

The charges detailed on this invoice include the commission and fee income earned by this office for the placement of the risk insured. Our fees or commission may not be refunded to you if the policy is cancelled prior to expiry.

COOLING OFF PERIOD

Some policies are subject to a cooling off period (the policy will state if this is the case and the applicable notice period). Where a cooling off period applies you can check that the policy meets your needs during the notice period and if not, you may be able to cancel the policy (except in some circumstances, for example, if you have made a claim) and receive a full refund of any premium paid (less certain deductions permitted by law). You may still have rights to cancel the policy after any cooling off period ends.

For more information, please contact our office, refer to your policy documents or visit our website www.mga.com for the Financial Services Guide and Privacy Policy.

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176 Fullarton Road
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Australian Financial Services Licence No. 244601

TAX INVOICE
Issued 31.10.2022

Client : Kate Quinsey
Lark Investments Pty Ltd
40-42 Dumbarton Ave
Edwardstown SA 5039

ABN :

Class : Landlords

Insurer : Millennium Underwriting Agencies

Policy Number : 06L2913996

Period : 31.10.2022 to 31.10.2023 at 4pm

Invoice Number : I4167378

MGA Reference : MGA ADB L1844 1251740/004

Premium 747.25

GST 74.72
Stamp Duty* 90.42

Broker Service Fee 47.83
Fee GST 4.78

Total Payable (incl GST) A\$ 965.00

GST Total 79.50

* Not a taxable supply
This is only a Tax Invoice once payment is received.

MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277
176 Fullarton Road
DULWICH
S.A. 5065

Phone: 08 8291 2300
PO Box 309
KENT TOWN S.A. 5071

COVERAGE SUMMARY

Lark Investments Pty Ltd
Landlords

LANDLORDS RESIDENTIAL INSURANCE

Insured Name(s)- LARK INVESTMENTS PTY LTD ATF L

Situation 1 - 38 DUMBARTON AVE, EDWARDSTOWN, SA 5039

	SUM INSURED -----
BUILDINGS (including Replacement Benefit)	\$190,000
CONTENTS	\$10,000
SPECIAL CONTENTS	Not Insured
TOTAL SUM INSURED FOR ALL CONTENTS	\$10,000
LOSS OF RENT	Not Insured
RENT DEFAULT AND THEFT BY A TENANT	Not Insured

Excess applicable to all above \$500

Additional excesses apply for earthquake and tsunami claims. These are shown in the policy wording.

LIABILITY	\$20,000,000
WORKERS' COMPENSATION	Not Insured

POLICY VARIATIONS AND EXTENSIONS

Excess Change

We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

Important Information

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

(1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?

(2) Have you or any other person who would receive insurance protection under the proposed policy been charged or

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Lark Investments Pty Ltd
Landlords

convicted of any criminal offence?

(3) Have there been any changes to the insured property which might increase the risk of loss or damage?

IMPORTANT NOTICES

POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

POLICY EXCESS

For each separate identifiable incident for which your policy provides cover any applicable excess will apply for each incident giving rise to a claim.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a refund of premium paid, provided you have not made a claim under the policy.

Workers' Compensation insurance is compulsory if you have employees. This cover is not provided unless specifically shown on the schedule. CGU Insurance can arrange separate cover in those states where legislation permits.

IMPORTANT CHANGE TO YOUR POLICY

There have been some changes to the cover under your policy. These changes are described below in this document. This document should be read in conjunction with your policy booklet as the terms described now form part of your policy. The following additional exclusion now applies to all sections of this policy, other than Workers' Compensation. Contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public. We will continue to cover losses, such as property damage,

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COVERAGE SUMMARY

Lark Investments Pty Ltd
Landlords

from other forms of terrorism, in accordance with your policy's existing terms and conditions.

To provide some protection against increased costs, the sum insured on Buildings &/or Contents has been increased. You may select different sums insured if you wish.

Your renewal

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us:

By phone on 131532, or

By writing to Insurance Australia Limited, GPO Box 9902 in your Capital City, or

By completing our e-Form or e-Mail at www.cgu.com.au

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR - FOR RISKS IN NSW

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

If you would like further information

Contact your broker in the first instance if you have questions about your policy.

Information about the Insurance Monitor can be found at:

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COVERAGE SUMMARY

Lark Investments Pty Ltd
Landlords

www.eslinsurancemonitor.nsw.gov.au

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. This SPDS was prepared on 14 May 2021 and will apply to the Landlord Residential Property Insurance policies with a renewal effective date on or after 19 June 2021 and to any amendments made to the 'Rent default and theft by a tenant' optional cover effective on or after 19 June 2021.

**

The information in this SPDS updates and should be read with the PDS and any other applicable SPDS except SPDS CGU3440 REV0 04/20 which is replaced by this SPDS.

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Changes to your PDS

Your PDS is amended to reinstate the optional cover of 'Rent default and theft by a tenant' and reinstate all other references to this optional cover in the policy.

INSURER	POLICY NUMBER	PROPORTION
Millennium Underwriting Agencies A.B.N. 38 079 194 095 277 Magill Road TRINITY GARDENS SA 5068 AFS Licence No 246721	06L2913996	100.0000%
* SUPPORTING INSURERS		
- Insurance Australia Limited 388 George Street SYDNEY NSW 2000 AFS Licence No 227681 ABN 11 000 016 722	100.0000%	

MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277
AFS Licence No. 244601

GENERAL ADVICE

This is an important document. You should read it carefully and ensure that you understand it.

Client	:Kate Quinsey	
Insurer	:Millennium Underwriting Agencies	
Class of Risk	:Landlords	
Policy Number	:06L2913996	
Period of Cover	:31.10.2022 to 31.10.2023	Our Ref :MGA ADB L1844 1251740/004/01

In accordance with FSR legislation we are required to advise you that in this instance we are giving you "general advice".

General Advice means:

1. We have not taken into account your objectives, financial situation or needs.
2. You should consider whether this advice is suitable for your objectives, financial situation or needs before acting on it.
3. You should also obtain a product disclosure statement before making a decision about any financial product to which the advice relates.

We confirm we have reviewed the Insurer's Target Market Determination (TMD) for this product and have assessed that you fall within the target market for this financial product. On the basis of our assessment, we consider that the product has therefore been issued to you consistently with the TMD provided by the Insurer. Please ask us if you would like a copy of the TMD.

Some personnel receive an annual salary that may include bonuses based on performance criteria and achievement of company goals. They may also receive certain soft dollar benefits of the type described in this document.

The Representative providing the advice for this insurance receives a payment for this advice of 47.5% of the broker's remuneration.

The total amount invoiced includes the remuneration for advice of \$ 106.13

Our remuneration covers:

- A. The fee to our representative for advice and services rendered to you; and
- B. Our back office and administration costs and profit.

In certain circumstances our representatives may receive from us additional payments to cover costs of back office and administration functions being performed on our behalf.

From time to time we and our representatives may also receive what are commonly referred to as "soft dollar benefits" from product issuers and other financial service providers we deal with. Soft dollar benefits that we or our representatives receive that are reasonably estimated to exceed \$300 per item or event are potentially material. They may include such benefits as conference attendances, free meals or accommodation and must be disclosed to our Compliance Department in writing, who will determine if appropriate procedures are in place to manage or avoid any potential conflicts of interest which might arise.

PRIVACY COLLECTION NOTICE

MGA Insurance Brokers Pty Ltd (ACN 008 096 277) collects your personal information (which in some instances may be sensitive information) so we can identify you, determine which products and services we can provide to you, administer services to you, and provide you with information in relation to our services. We may collect your personal information by telephone, email or in writing. We will not collect sensitive information without your consent.

The MGA Privacy Policy available at www.mga.com/privacy outlines how we collect, hold, use and disclose your personal information in accordance with the Privacy Act 1989 (Cth) and the Australian Privacy Principles. By providing us with your personal information, you consent to the terms of the MGA Privacy Policy.

In particular, the MGA Privacy Policy addresses the following matters:

- who we collect personal information from;
- circumstances where we may be required by Australian law or court or tribunal order to deal with your personal information in a particular way;
- the purposes for which we collect your personal information;
- the consequences if you do not provide required personal information to us;
- other parties to whom we may disclose information;
- how we handle possible cross border disclosures of information;
- how you can access and/or correct your personal information; and
- our procedures for handling complaints about how we deal with your personal information.

If you have any queries in relation to the MGA Privacy Policy and our handling of your personal information, you can contact our Privacy Officer using the following details:

Mail:	Att: Privacy Officer MGA Insurance Brokers PO Box 309 KENT TOWN SA 5071
Telephone:	+61 8 8291 2300
Facsimile:	+61 8 8333 0318
Email:	pat.warren@mga.com