

**TAX INVOICE**

Arthur J. Gallagher & Co (Aus) Limited  
ABN 34 005 543 920 AFSL 238312  
GPO Box 1833 Adelaide SA 5001

MJ & MA Crace  
3 LAURA ST  
CLEVELAND QLD, 4163

<b>Client Number</b>	03VRR
<b>Your Broker</b>	Personal Ins Centre
<b>Email Address</b>	pic@ajg.com.au
<b>Invoice Date</b>	01/03/2023
<b>Invoice Number</b>	I00112736

**Invoice Details**

Cover Number	Effective Date	Description	Amount (incl GST)
0151292/001	11/03/2023	Gallagher CGU Landlords Insurance	\$555.20

**Description**

Renewal - CGU Landlord

<b>Premium</b>	\$417.18
<b>Fire Levy</b>	\$0.00
<b>GST</b>	\$41.72
<b>Stamp Duty</b>	\$41.30
<b>Broker Fee</b>	\$50.00
<b>Fee GST</b>	\$5.00
<b>AMOUNT DUE</b>	<b>\$555.20</b>
<b>Payment due by</b>	<b>25/03/2023</b>

Please refer overleaf for Important Notices and Ways to Pay details

Should you require information regarding our important relationships, privacy and how we earn our remuneration, please refer to our FSG on the Gallagher website: [www.ajg.com.au](http://www.ajg.com.au)

# Important Notices

## Duty not to misrepresent

There are specific duties that apply to you when you enter into, vary or extend a consumer insurance contract which is obtained wholly or predominantly for your personal, domestic or household purposes eg domestic car, house, travel or accident & illness insurance.

You have a duty to take reasonable care not to make a misrepresentation to the insurer when answering questions that the insurer will ask you and providing the insurer with information. Before you enter into, vary or extend a consumer insurance contract, the insurer will ask you questions that are relevant to the insurer's decision to insure you and on what terms.

You must take reasonable care not to make a misrepresentation to the insurer when answering those questions. A misrepresentation includes a statement that is in any way false, misleading, dishonest or which does not fairly reflect the truth. It is important that you answer these questions fully and accurately, to the best of your knowledge.

When answering the insurer's questions:

- take reasonable care to make sure your answers are true, honest, up to date and complete in all respects. You may breach the duty if you answer without any care as to its truth or if you only guess or suspect the truth. If in doubt, pause the application and obtain the true facts before answering; and
- if another person is answering for you, the insurer will treat their answers as yours. In such a case you should check the questions have been answered correctly on your behalf by them.

If you do not take reasonable care not to make a misrepresentation to the insurer, the insurer may cancel your contract, or deny or reduce the amount the insurer will pay you for a claim, in accordance with the insurer's rights at law.

If you are unsure about your duties to the insurer or you need additional assistance, contact your broker.

## Your Duty of Disclosure

Before you enter into an insurance contract which is not a consumer insurance contract (as that term is defined in the Insurance Contracts Act 1984), you have a duty under the Insurance Contracts Act 1984 to tell your Insurer anything that you know, or could reasonably be expected to know, may affect the Insurer's decision to insure you and on what terms.

You have this duty until the Insurer agrees to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

At renewal, the Insurer may ask you to advise it of any changes to something you have previously disclosed, or may give you a copy of the information you previously disclosed and ask you to advise the Insurer if there has been a change. If you do not tell the insurer about a change, you will be taken to have told the Insurer there is no change.

You do not need to tell the Insurer anything that

- reduces the risk the Insurer insures you for;
- is common knowledge; or
- the Insurer knows or should know as an insurer;
- the Insurer waived your duty to tell it about

## Non-Disclosure

If you do not tell the Insurer anything you are required to, the Insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both.

If your failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat the contract as if it never existed.

If you are in doubt about whether or not a particular matter should be disclosed, please contact your Gallagher broker.

## People You Represent

You must make sure you explain the Duty of Disclosure or Duty not to misrepresent to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us and we will explain their Duty of Disclosure or Duty not to misrepresent to them directly.

## Cancellation / Policy Amendments

Our remuneration is payable on the terms of our invoice and is considered fully earned at the time that we issue the invoice. If your insurance contract is cancelled or varied before the expiry of the period of insurance, you will be paid any refunded pro-rata premium received from the insurer. We will retain all of our commission, fees and other remuneration in full in the event of any early cancellation or variation of your insurance contract or adjustment of premium. We may charge an additional fee for processing your request to cancel or vary your insurance contract and you agree that this fee may be offset against any premium pro-rata refund you are entitled to.

## Complaints and Disputes

If you are concerned about the services provided by us, any product we have arranged or how we have handled your Personal Information, please contact your broker or the branch manager of your local branch. We will acknowledge your complaint immediately in writing or by telephone.

## Cooling Off Period

Retail insurance policies can be terminated within the first 14 days without penalty (or such other timeframe if indicated by the insurer). If you choose to take advantage of this option, the insurance contract will be terminated from inception and the premium will be returned to you in full. You cannot withdraw from the contract if you have made a claim under it.

## Gallagher Terms of Business

Unless you have a Broker Services Agreement or another arrangement applies, you agree that Gallagher's Terms of Business apply to the provision of our services. These terms are available on the Gallagher website: [ajg.com.au](http://ajg.com.au)

Return Address	GPO Box 1833 Adelaide SA 5000		
Client Name	M J & M A Crace	Broker	Personal Ins Centre
Cover Reference	0151292/001	Balance Due	\$555.20

## Ways to Pay



### Pay by BPAY

Contact your financial institution to arrange payment from your account.

Bill Code: 285460  
BPAY Reference: 1001127363



### Pay by Credit Card

Phone: 1800 226 012  
Website: [www.ajg.com.au/make-a-payment](http://www.ajg.com.au/make-a-payment)

For card payments a surcharge will apply of:  
0.76% for Visa and Mastercard or  
1.87% for American Express. Incl. GST.



### Pay by Electronic Funds Transfer

Direct Deposit BSB - 033879  
Account No - 600409035

Use for Online payments only



### Pay by Instalment using Premium Funding

Contact your account executive if you would like to use this facility

**Cheque by Mail:** Detach this remittance advice slip and return together with your payment to the address on the front of this invoice.



# LANDLORDS RESIDENTIAL INSURANCE

## Renewal Schedule

Issue Date  
1 March 2023

INSURER: INSURANCE AUSTRALIA LIMITED  
ABN 11 000 016 722  
AFSL 227681  
trading as CGU Insurance  
181 WILLIAM ST,  
MELBOURNE VIC 3000

This schedule replaces your previous schedule for the period of insurance shown below and should be attached to and read as part of your Policy.

<b>Policy Number:</b>	06L3397970	<b>Account Number:</b>	1414588		
<b>Period of Insurance:</b>	<b>From 11 March 2023 to 4.00 pm on 11 March 2024</b>				
YOUR DETAILS					
<b>Insured Name:</b>	M J & M A CRACE				
<b>Postal Address:</b>	GPO BOX 859 BRISBANE QLD 4001				
<b>Intermediary Name:</b>	Arthur J. Gallagher & Co (Aus) Limited				
<b>Postal Address:</b>	GPO Box 1833 Adelaide SA 5000				
<b>Contact Number:</b>					
<b>Intermediary Client Ref:</b>	03VRR				
.					
<b>POLICY PREMIUM SUMMARY</b>					
	<b>Premium</b>	<b>Emergency Services Levy</b>	<b>Goods and Services Tax</b>	<b>Stamp Duty</b>	<b>Total</b>
	\$ 417.18	\$ 0.00	\$ 41.72	\$ 41.30	\$ 500.20

# LANDLORDS RESIDENTIAL INSURANCE

## Renewal Schedule

Issue Date  
1 March 2023

This schedule replaces your previous schedule for the period of insurance shown below and should be attached to and read as part of your Policy.

### RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. 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.

Period	Premium	Emergency Services Levy	Goods and Services Tax	Stamp Duty	Total Premium
Last Year	\$401.34	\$0.00	\$40.13	\$39.74	\$481.21
This Year	\$417.18	\$0.00	\$41.72	\$41.30	\$500.20

### Changes to your premium:

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>

## COVER DETAILS

### Situation 1 - U 63 14 KENSINGTON PL , BIRKDALE, QLD 4159

	Sum Insured	Total Premium
Contents		
Contents	\$ 14,100	\$ 164.59
Total Sum Insured For All Contents	\$ 14,100	
Loss of Rent	\$ 20,100	\$ 40.81
Rent Default and Theft by a Tenant	INSURED	\$ 220.46
Excess \$700		
Additional excesses apply for earthquake and tsunami claims. These are shown in the policy wording.		

## Liability

	Sum Insured	Total Premium
Situation 1 - U 63 14 KENSINGTON PL , BIRKDALE, QLD 4159		
Liability	\$ 15,000,000	\$ 74.34

## Workers' compensation

THIS SECTION HAS NOT BEEN TAKEN

This schedule replaces your previous schedule for the period of insurance shown below and should be attached to and read as part of your Policy.

### 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 convicted of any criminal offence?
3. Have there been any changes to the insured property which might increase the risk of loss or damage?

This schedule replaces your previous schedule for the period of insurance shown below and should be attached to and read as part of your Policy.

### 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.

#### 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](http://www.cgu.com.au)

#### 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.

#### 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, 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.

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.

#### 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.

\*\*

---

This schedule replaces your previous schedule for the period of insurance shown below and should be attached to and read as part of your Policy.

### 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.