



Insurance (Underwriting Agency) Pty Limited

ABN 56 138 879 026 AFSL No. 340965

ELDERS INSURANCE WARRAGUL

SUITE 3/1 BARKLY STREET
WARRAGUL VICTORIA 3820

23rd December 2021

Phone 03 5628 6300

Fax 03 5628 6333

OC PLAN NO SP 35424U
C/- I & M DOWNIE
356 MIZPAH SETTLEMENT RD
BULN BULN EAST 3821

Dear IAN & MARGO

As your insurance intermediary, I am pleased to confirm Renewal of your insurance through Elders Insurance (Underwriting Agency) Pty Limited.

The protection of your assets is important so please check the details on the renewal invoice carefully and notify me immediately if you have any questions or concerns.

To ensure you remain insured, it is important that we receive payment of your premium prior to 8/02/22 .

If payment is not received, your insurance will expire at 4pm on 8/02/22 , which will mean that you will not have any insurance cover in place.

Payment of your premium can be made easily via one of the following methods:

BPAY – a time and cost effective way to pay your premium

Pay your total premium via BPAY. Simply contact your participating financial institution to make this payment by either the Internet or telephone from your cheque or savings account. You will need to use the Reference Number located at the bottom of Page 1 of your schedule when making this payment.

Credit Card

You can pay your premium over the phone or in person with your Visa or Mastercard. Simply call into our office or provide your credit card details by telephone on 03 5628 6300

Cheque

Pay your total premium by sending us a cheque. Use the tear off slip from Page 1 of your schedule, make your cheque payable to **Elders Insurance (Underwriting Agency) Pty Limited** and send it to the address listed at the top of this page.

Premium Funding

Funding can be arranged for your insurance. Please contact me or our office to discuss this option.

Alternatively you can bring the slip at the bottom of Page 1 of your schedule into our office and pay your total premium by cash.

Elders Insurance understands the varying needs of our customers and are proud to provide local, face-to-face service. If I can help you with any further insurance needs, please contact me on 03 5628 6300 or drop into the office anytime and, I will be happy to discuss them with you.

Yours faithfully,

ELDERS INSURANCE WARRAGUL

**RENEWAL AND TAX INVOICE**

Elders Insurance (Underwriting Agency) Pty Limited has arranged renewal of the following insurance cover. This notice becomes a tax invoice when payment is received with premium payable on the policy due date.

For Enquiries Telephone : 03 5628 6300

Client Address

Insurance Intermediary

OC PLAN NO SP 35424U
C/- I & M DOWNIE
356 MIZPAH SETTLEMENT RD
BULN BULN EAST 3821

ELDERS INSURANCE WARRAGUL
SUITE 3/1 BARKLY STREET
WARRAGUL VICTORIA 3820

ABN: 68 271 247 962

The Insured

This Policy is Insured By

OC PLAN NO SP 35424

CHU UNDERWRITING AGENCIES P/L

Our Reference No. Type of Insurance
CX.QRS.1971807 Residential Strata

Period of Insurance

Underwriter's Ref/Policy No.

8/02/22 to 8/02/23 at 4:00pm

40761-1

ABN: 18001580070

You should read the Policy Wording carefully to ensure the Policy provides the cover you require. If you do not hold a copy of the current Policy Wording, please advise us and we shall arrange for you to receive a copy.

Nothing should be read as overriding the Terms, Conditions and Exclusions of the Policy wording. We recommend you read the Policy wording and discuss with us any matters that are unclear or of concern to you or which are not in accordance with your requirements.

IMPORTANT NOTICES

Please refer to the Important Notices on the last page of this Schedule.

Renewal 2022/2023

**Payment Advice**Charge my: ☐ Visa ☐ Mastercard

Card Number: _____ Expiry Date: ____ / ____ / ____

Cardholder's Name: _____

For the Amount of: \$ _____

Signed: _____ Date: ____ / ____ / ____

* Continued



Our Reference No.	Client No.	Agent
CX.QRS.1971807	0999385	30.0051300

OC PLAN NO SP 35424

Total Premium Payable : \$2511.65**Forward Payment to:**

PO BOX 130
WARRAGUL VICTORIA 3820



Call your participating financial institution to make this payment from your nominated cheque or savings account via BPAY.

Bill Code: 38059**Reference: 219718079**

***** POLICY DETAILS *****

Residential Strata

Effective From: 8/02/22

Location of Risk 001: 39 BRANDY CREEK RD, WARRAGUL, 3820

PAYMENT IS NOW DUE

RESIDENTIAL STRATA INSURANCE

SITUATION 39 BRANDY CREEK ROAD, WARRAGUL VIC 3820

COVER SELECTED		SUM INSURED
POLICY 1	INSURED PROPERTY (Building)	\$ 895,429
	Loss of rent/Temp Accommodation (15%)	\$ 134,314
	Insured Property (Common area contents)	\$ 28,158
POLICY 2	LEGAL LIABILITY	\$20,000,000
POLICY 3	VOLUNTARY WORKERS	\$200,000/\$2,000
POLICY 4	WORKERS COMPENSATION (ACT,WA & TAS only)	Not Selected
POLICY 5	FIDELITY GUARANTEE	\$ 100,000
POLICY 6	OFFICE BEARER'S LEGAL LIABILITY	Not Selected
POLICY 7	MACHINERY BREAKDOWN	Not Selected
POLICY 8	CATASTROPHE INSURANCE (Insured Property)	Not Selected
	Extended cover-Rent/Temp Accommodation (15%)	Not Selected
	Escalation in Cost of Temp Accommodation(5%)	Not Selected
	Cost of Storage and Evacuation (5%)	Not Selected
POLICY 9	GOVERNMENT AUDIT COSTS	\$ 25,000
	Appeal Expenses-common property health & safety breaches	\$ 100,000
	Legal Defence Expenses	\$ 50,000
POLICY 10	LOT OWNER'S FIXTURES AND IMPROVEMENTS (per lot)	\$ 250,000

Flood Cover is included.

Excesses

Policy 1 - Insured Property

Standard: \$1,000

Other excesses payable are shown in the Policy Wording.

THIS IS A SUMMARY ONLY AND IS SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY.

YOUR INSURER IS:

* QBE Insurance (Aust) Ltd
Level 18, 388 George Street SYDNEY NSW 2000

ABN: 78 003 191 035

* QBE Workers Compensation (NSW) Ltd
ABN: 95 003 195 604

Premium	FSL/ESL	G.S.T.	Stamp Duty	Serv. Fee	and GST
\$1,907.56	\$.00	\$190.76	\$209.83	\$80.00	\$8.00
UWrite Fee and GST					
	\$105.00	\$10.50			

Premium for this cover: \$2,511.65

IMPORTANT NOTICES

Please carefully read the following important information and contact your Insurance Intermediary if you require further assistance or explanation.

Your Duty of Disclosure

Before you enter into a contract of General Insurance with us you have a duty under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of General Insurance.

Your duty however does not require disclosure of matter;

That diminishes the risk to be undertaken by us;

That is of common knowledge;

That we know or, in the ordinary course of our business, ought to know;

As to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Your Duty of Disclosure applies to every person or organisation who is Insured under the policy.

Before you renew or alter this policy with us.

The information you must disclose includes (but is not limited to)

Changes of Address;

Criminal convictions;

Damage to or poor condition of any property covered by this policy;

Alterations to property which affects its safety or structural integrity;

Accidents that have occurred to the covered property in the previous 12 months;

Circumstances of any legal action that may have been made or threatened against you;

Threats of violence made against you or your property;

If you have covered a motor vehicle under this policy;

Convictions for driving under the influence of alcohol or a drug;

Physical impairments you have had in the past 12 months that will interfere with your ability to control a motor vehicle;

Change of regular drivers of the motor vehicles covered;

Additional modifications to motor vehicles.

If you do not disclose the above information we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract. If you have fraudulently not disclosed the above information we may also have the option of avoiding the contract from its beginning.

Serv. Fee

The Intermediary Service Fee is invoiced for and on behalf of the Insurance Intermediary.

FSL/ESL

Where applicable, Fire Service Levy (FSL) is applied to each policy according to the respective laws of each state.

For NSW policies only, this will include Emergency Services Levy (ESL) effective from 1 July 2009.