



S & J SUPER

RACQ Insurance Ltd ABN 50 009 704 152
AFS Licence 233082

2649 Logan Road, Eight Mile Plains, Qld 4113
PO Box 4, Springwood, Qld 4127
13 1905 racq.com

Assistance Banking Insurance Lifestyle

CONTENTS INSURE.

0028092971

THE TRUSTEE FOR SEAN AND JANE CARROLL
SUPER FUND
20 PAIGE CRESCENT
WAKERLEY QLD 4154

66 RONAW ST

U1, U2, U3

Dear THE TRUSTEE FOR SEAN AND JANE CARROLL SUPER FUND,

Thank you for insuring with RACQ. We are writing to highlight changes to your Household Insurance policy.

We've improved our Product Disclosure Statement for you

We have redesigned our Product Disclosure Statement (PDS) to make it easier to read and understand how we're protecting you.

Some of the key improvements include

- New, fresh, modern look and feel with simplified layout,
- Coloured tabs to help you navigate the document, and
- Clearer breakdown of product inclusions, exclusions and benefits.

Important information about your policy

Insurance is designed to protect you when you need it most, and we're committed to continuing to provide you with affordable products. This is why we have made changes to some specific policy terms, which we have summarised below.

Insured Events - Storm Exclusions

We have simplified the exclusion for loss or damage to paint and/or external coatings of a building.

For further details, please refer to the insured event of 'Storm' in your PDS.

Disclosure changes

We have made some changes around what you need to tell us when you renew an insurance policy.

Previously, you were required to tell us everything that was known to you which would be relevant to us when making our decision to renew an existing policy.

From 21 September 2021, you will only be required to answer specific and relevant questions that we ask. You should answer those questions honestly and completely, and to the best of your knowledge.

For further details, please refer to the "General Conditions" section in your PDS.

Please carefully read your Certificate of Insurance and your PDS to ensure the cover continues to be right for you.

We're here to help

If you have any questions about these changes, please visit our website at racq.com/insurance for more information.

PAID B-PAY 11/3/22

S22 ATTACHED

To view your product details, update your personal information, OR make a payment, please visit your My RACQ Profile online any time at racq.com/login. If you have not accessed your My RACQ Profile before, you will need your RACQ membership number to register.

Warm regards,

Rosalind Searle
General Manager Insurance Product and Distribution

Household Certificate of Insurance

Renewal

TAX INVOICE. DATE ISSUED 26 FEB 2022

0028092971

THE TRUSTEE FOR SEAN AND JANE CARROLL SUPER FUND
20 PAIGE CRESCENT
WAKERLEY QLD 4154


racq.com/insurance


PO Box 4, Springwood Qld 4127

POLICY NUMBER

54605776PH

It's time to renew your insurance.

Your current policy expires at midnight on 30 March 2022 and we would like you to stay with us.

What next?

1. Read your Certificate of Insurance, including the General conditions, your Household Insurance Product Disclosure Statement (PDS), any applicable Supplementary Product Disclosure Statement (SPDS) and Key Facts Sheet (KFS). These are the terms and conditions of your policy. It is important that your policy is suitable for your needs.
2. Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you. Keeping your policy and your details up to date helps you get the most value out of your insurance.
3. This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance when paid. Please keep it in a safe place.
4. Choose a payment method and make your payment by 30 March 2022.
5. To view your insurance details, update your personal information, or make a payment, please visit your My RACQ Profile online at racq.com/login or call us any time on 13 1905.

What will happen if you do not pay on time?

If we do not receive your payment by the 30 March 2022 you will not be covered by this insurance.

Policyholder and payment information

Policyholders THE TRUSTEE FOR SEAN AND JANE CARROLL SUPER FUND *you are an RACQ Business member*
MS JANE CARROLL *you are an RACQ Blue member*
MR SEAN CARROLL *you are an RACQ Blue member*

Amount due by 30 March 2022

This period premium	Last period premium
\$1,334.55	\$1,222.35
OR	

To arrange Pay by the Month via direct debit please contact us

The amount due includes any applicable discounts and credits.

How to pay



Billers Code: 6551
Ref: 0309 54605776 03

Contact your bank or financial institution to make this payment from your nominated account.



Visit www.racq.com or call 13 1905 to pay with your credit card or to arrange to Pay by the Month
Payment Ref: 0309 54605776 03



Pay instore or at Australia Post using cash, cheque, EFTPOS or credit card



PAYMENT DUE DATE

30 March 2022

AMOUNT DUE

\$1,334.55


*401 03095460577603

Household Certificate of Insurance

Renewal

TAX INVOICE. DATE ISSUED 26 FEB 2022

General conditions

What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policy holders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You or any person who permanently lives with you has been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled, or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
 - You move home.
 - There is a change to the materials used in the constructions of your roof, or walls.
 - The occupancy of your home changes including where: there are changes in how your home is being used, whether it will be unoccupied for a period greater than 60 days, or if some or part of your home is being rented out.
 - You run a business from your home.
 - Changes at the insured address, including changes to security or renovations, as this may increase the chance of loss or damage to your home or contents.

If any of these changes occur, this may affect the premium and excesses applied to your policy.

If you would like to know more

If you would like to know more about how this might affect you, please contact us by calling us 7 days a week on 13 1905 or visiting us at <https://www.racq.com.au/support/faqs>

Other matters in this certificate of insurance

If there is no "Home security details" section on this certificate of insurance, you have advised us there is no security installed, is this correct? If you have security installed that does not appear on this certificate of insurance, please call us on 13 1905.

You have previously told us each of the other matters stated in this certificate of insurance. Please read the certificate of insurance carefully for all of the information you have previously told us.

You must tell us about any change to this information.

Household Certificate of Insurance

Renewal

TAX INVOICE, DATE ISSUED 26 FEB 2022



1. Contents Insurance

Insured address **1/66 RONALD ST WYNNUM 4178**

Selected cover

Sum/s insured	Contents	\$108,000
	<i>Your sum/s insured have increased to help protect you against increasing costs.</i>	
Basic excess	\$750	
Contents		
Earthquake excess	\$300	
	<i>The earthquake excess will be on top of your basic excess in the event of a claim</i>	
Period of insurance	30 March 2022 to midnight 30 March 2023	
Home details	You have told us your home is: A Townhouse, built in 1995 Of Brick Veneer construction with Tile roof Rented and permanently occupied by tenants Structurally sound and well maintained Not under construction, reconstruction or renovation Not used as a trade, business or professional workplace Not unoccupied for more than 60 consecutive days	
Home security details	You have told us your home has the following security: Key operated deadlocks on all external hinged doors	
Flood cover	<i>This policy includes coverage for Flood</i>	
Legal liability	\$20 million	

Optional benefits

Only those Optional benefits marked with a ✓ (tick) have been selected by you

Benefit description	Contents
Advanced cover	✗
Mobile phone	✗
Motor burnout	✓
Pet cover	✗
Small business contents	✗
Specified items	✗
Individual items away from home	✗
Grouped items away from home	✗
Call 13 1905 if you would like to add an Optional benefit.	

SUM INSURED

Please review the sum insured to make sure it provides the right amount of cover for you.

To assist you in checking your sum insured, please refer to our Home Insurance Calculators at racq.com/homecalculators

Call 13 1905 to change the sum insured amount at any time

PREMIUM DISCOUNTS YOU RECEIVE

Residing in a Townhouse/villa/courtyard Home	✓
Household excellence bonus - claim free 10+ years	✓
Being an RACQ Blue member eligible for the Roadside Assistance loyalty discount	✓
Multi policy discount	✓
Contents - no claim discount	✓

Household Certificate of Insurance

Renewal

TAX INVOICE, DATE ISSUED 26 FEB 2022



2. Contents Insurance

Insured address **2/66 RONALD ST WYNNUM 4178**

Selected cover

Sum/s insured	Contents	\$108,000
	<i>Your sum/s insured have increased to help protect you against increasing costs.</i>	
Basic excess Contents	\$750	
Earthquake excess	\$300	The earthquake excess will be on top of your basic excess in the event of a claim
Period of insurance	30 March 2022 to midnight 30 March 2023	
Home details	You have told us your home is: A Townhouse, built in 1995 Of Brick Veneer construction with Tile roof Rented and permanently occupied by tenants Structurally sound and well maintained Not under construction, reconstruction or renovation Not used as a trade, business or professional workplace Not unoccupied for more than 60 consecutive days	
Home security details	You have told us your home has the following security: Key operated deadlocks on all external hinged doors Security screens, grilles or bars fitted to all accessible windows	
Flood cover	This policy includes coverage for Flood	
Legal liability	\$20 million	

Optional benefits

Only those Optional benefits marked with a ✓ (tick) have been selected by you

Benefit description	Contents
Advanced cover	×
Mobile phone	×
Motor burnout	✓
Pet cover	×
Small business contents	×
Specified items	×
Individual items away from home	×
Grouped items away from home	×
Call 13 1905 if you would like to add an Optional benefit.	

SUM INSURED

Please review the sum insured to make sure it provides the right amount of cover for you.

To assist you in checking your sum insured, please refer to our Home Insurance Calculators at racq.com/homecalculators

Call 13 1905 to change the sum insured amount at any time

PREMIUM DISCOUNTS YOU RECEIVE

Residing in a Townhouse/villa/courtyard Home	✓
Household excellence bonus - claim free 10+ years	✓
Being an RACQ Blue member eligible for the Roadside Assistance loyalty discount	✓
Multi policy discount	✓
Contents - no claim discount	✓

Household Certificate of Insurance

Renewal

TAX INVOICE, DATE ISSUED 26 FEB 2022



3. Contents Insurance

Insured address **3/66 RONALD ST WYNNUM 4178**

Selected cover

Sum/s insured	Contents	\$108,000
	<i>Your sum/s insured have increased to help protect you against increasing costs.</i>	
Basic excess	\$750	
Contents		
Earthquake excess	\$300	
	<i>The earthquake excess will be on top of your basic excess in the event of a claim</i>	
Period of insurance	30 March 2022 to midnight 30 March 2023	
Home details	You have told us your home is: A Townhouse, built in 1995 Of Brick Veneer construction with Tile roof Rented and permanently occupied by tenants Structurally sound and well maintained Not under construction, reconstruction or renovation Not used as a trade, business or professional workplace Not unoccupied for more than 60 consecutive days	
Home security details	You have told us your home has the following security: Key operated deadlocks on all external hinged doors Security screens, grilles or bars fitted to all accessible windows	
Flood cover	<i>This policy includes coverage for Flood</i>	
Legal liability	\$20 million	

SUM INSURED

Please review the sum insured to make sure it provides the right amount of cover for you.

To assist you in checking your sum insured, please refer to our Home Insurance Calculators at racq.com/homecalculators

Call 13 1905 to change the sum insured amount at any time

PREMIUM DISCOUNTS YOU RECEIVE

Residing in a Townhouse/villa/courtyard Home	<input checked="" type="checkbox"/>
Household excellence bonus - claim free 10+ years	<input checked="" type="checkbox"/>
Being an RACQ Blue member eligible for the Roadside Assistance loyalty discount	<input checked="" type="checkbox"/>
Multi policy discount	<input checked="" type="checkbox"/>
Contents - no claim discount	<input checked="" type="checkbox"/>

Optional benefits

Only those Optional benefits marked with a ☒ (tick) have been selected by you

Benefit description	Contents
Advanced cover	<input type="checkbox"/>
Mobile phone	<input type="checkbox"/>
Motor burnout	<input checked="" type="checkbox"/>
Pet cover	<input type="checkbox"/>
Small business contents	<input type="checkbox"/>
Specified items	<input type="checkbox"/>
Individual Items away from home	<input type="checkbox"/>
Grouped Items away from home	<input type="checkbox"/>
Call 13 1905 if you would like to add an Optional benefit.	

Household Certificate of Insurance

Renewal

TAX INVOICE, DATE ISSUED 26 FEB 2022

Claims history

Claim history in the past 3 years

You have told us that no person insured or covered by this policy has suffered any home and contents loss or damage, whether an insurance claim was made or not, or had any liability claim made against you in the past 3 years.

Insurance history

Insurance history in the past 3 years

You have told us that no person insured or covered by this policy has had any insurance declined, cancelled, voided, renewal refused, a claim rejected or special conditions imposed in the past 3 years.

Criminal history

Criminal convictions in the past 5 years

You have told us that no person insured or covered by this policy has been convicted of a criminal offence in the past 5 years.

Household Certificate of Insurance

Renewal

TAX INVOICE. DATE ISSUED 26 FEB 2022

Total amount payable

Premium breakdown	Last period premium	This period premium
Insurance premium	\$1,019.49	\$1,113.06
GST	\$101.94	\$111.30
Stamp duty	\$100.92	\$110.19
Total amount payable	\$1,222.35	\$1,334.55

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.

Why does your premium change?

Even if your individual circumstances have not changed, your premium is likely to change every year. Your premium is based on a number of factors including your risk address, age, insurance claims history, and the value of what you are insuring. The chance of loss or damage is different for everyone, so at RACQ, we calculate your premium based on your individual circumstances.

Changes to your premium or excess may also be caused by external factors such as the number of claims we receive, changes to business operations and changes to our cost of providing insurance to you.

For more information please visit racq.com/premiums

Premium breakdown (this period)

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
CONTENTS	1/66 RONALD ST WYNNUM 4178	\$371.02	\$37.10	\$36.73	\$444.85
CONTENTS	2/66 RONALD ST WYNNUM 4178	\$371.02	\$37.10	\$36.73	\$444.85
CONTENTS	3/66 RONALD ST WYNNUM 4178	\$371.02	\$37.10	\$36.73	\$444.85

Premium breakdown (last period)

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
CONTENTS	1/66 RONALD ST WYNNUM 4178	\$339.83	\$33.98	\$33.64	\$407.45
CONTENTS	2/66 RONALD ST WYNNUM 4178	\$339.83	\$33.98	\$33.64	\$407.45
CONTENTS	3/66 RONALD ST WYNNUM 4178	\$339.83	\$33.98	\$33.64	\$407.45



Household Certificate of Insurance

Renewal

TAX INVOICE DATE ISSUED 26 FEB 2022

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RACQ Insurance Financial Services Guide

Licensed entity

RACQ Insurance Limited (RACQI), 2649 Logan Road, Eight Mile Plains, Queensland 4113, Telephone 13 1905, ABN 50 009 704 152, is the licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) 233082.

About this Financial Services Guide (FSG)

This FSG is provided to you by an Authorised Representative of RACQI. The purpose of this FSG is to set out information designed to assist you to decide whether to use any of the financial services or purchase any of the financial products as set out in this FSG. It also sets out other information and details required by law to be included in an FSG.

Other disclosure documentation

A Product Disclosure Statement (PDS) and any relevant Supplementary Product Disclosure Statement (SPDS) is available and will be provided to you. The PDS and any relevant SPDS includes important information on the terms of the insurance policy and you should read it carefully before purchasing a financial product issued by RACQI. Any communication from RACQI or its Authorised Representatives relating to insurance products may constitute either factual information and/or general product advice only and will not take into account your personal circumstances.

Authorised financial products

RACQI deals in general insurance risk products. RACQI, or its Authorised Representatives, may provide you with either factual information and/or general product advice about our insurance products. This factual information and/or advice, is not based on, and does not take into account, your personal objectives, financial situation or needs. You should carefully consider your own financial circumstances and whether you require independent advice before deciding whether to purchase a financial product.

Claims handling and settling services

RACQI are licensed, and its Authorised Representatives are authorised, under RACQI's AFSL to carry on a financial services business to provide a claims handling and settling service.

Authorised financial service

The Corporate Authorised Representative or employee of a Related Body Corporate of RACQI or Agency acting on behalf of RACQI is authorised by agreement with RACQI to arrange for clients to enter in to, vary or cancel the general insurance risk products. This includes the collection of insurance premiums and other related payments.

Corporate authorised representative acting on behalf of RACQ Insurance Limited

Name: RACQ Operations Pty Limited (RACQ) ABN 80 009 663 414

Address: 2649 Logan Road, Eight Mile Plains, 4113.

Phone: 13 1905

Representative Number: 234978

Store location: refer to the racq.com website or contact us on 13 1905.

How can you provide instructions

You can provide instructions by contacting the Corporate Authorised Representative or Agency or RACQ Bank.

Remuneration and associations

CORPORATE AUTHORISED REPRESENTATIVE (RACQ) acting on behalf of RACQI

RACQ is paid a fee by RACQI for the use of its distribution network, including staff, which is not solely attributable to any individual financial product or service. The fee includes access to telephones and for signage on their premises. The fee is in the order of 10% of the total premium received by RACQI per annum. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Employees of RACQ are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. **Importantly, these bonuses are not charged directly to you.**

Authorised representative (agency) acting on behalf of RACQI

RACQI pays the Agency \$120 for motor comprehensive policies, \$70 for boat comprehensive policies, \$65 for home contents, \$55 for home building, \$50 for caravan/trailer, \$45 for grouped/individual items away from home, \$40 for body corporate insurance, \$30 for pet insurance, \$25 for third party car liability, fire, theft and third party car liability, third party boat liability, bike/buggy policies and upgrade of cover to comprehensive. RACQI may also pay a portfolio development fee to the Agency as a service fee for increasing the size of the portfolio of RACQI financial products issued by the Agency. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Additional amounts are paid in relation to administration, clerical and receipting functions which are not attributable to any individual financial service provided. Agency staff are Authorised Representatives of RACQI, but are employed by and paid a salary by the Agency and **importantly this remuneration is not charged directly to you.** An entity who is not an Authorised Representative and has referred you to us will receive a maximum amount of \$55 per insurance policy.

Related body corporate acting on behalf of RACQI

RACQI has an association with companies within the RACQ Group. RACQ Group means The Royal Automobile Club of Queensland Limited ABN 72 009 660 575 and each of its related entities. Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank is part of the RACQ Group and has a written agreement with RACQI to provide the financial services and products referred herein under RACQI's AFSL. The staff members of RACQ Bank are not Authorised Representatives of RACQI, but are employed by RACQ under a secondment agreement with RACQ Bank and are authorised by law to provide the financial services under RACQI's AFSL. RACQ Bank staff members do not receive any remuneration, commission or benefit from RACQI for the provision of the financial services and products referred herein. RACQ Bank may remunerate its staff members, but **importantly this remuneration is not charged directly to you.**

Compensation arrangements

The RACQ Group has professional indemnity insurance arrangements in place that comply with the requirements of section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

Complaint or dispute

If you have a complaint or dispute concerning our financial product or financial service described in this FSG please tell us. RACQI provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue. You can telephone us on 13 1905; write to us at PO Box 3004, Logan City, Qld 4114; email us at racqidisputeresolution@racq.com.au, visit us online at www.racq.com.au/contact-us/feedback-and-complaints or call into any RACQ, RACQ Bank or Agency store to let us know about your complaint. The matter will be managed and decided in line with our complaints management policy. You can find more information on our complaint management policy by visiting www.racq.com.au/contact-us/feedback-and-complaints.

External disputes resolution scheme membership

RACQI is a member of the ASIC approved Australian Financial Complaints Authority (AFCA).

You can contact them on 1800 931 678 or write to them at GPO Box 3, Melbourne, Victoria 3001 or www.afca.org.au.

Document preparation date: 28 October 2021

BPAY® - Pay Bills

Payment Successful

Your transaction has been successfully processed at Friday, 11th March 2022 9:37:31 AM AEST.
Transaction Reference Number: 00 032 611 392

Instruction Details

From	CARROL FAMILY SUPER FUND IN OUT BUSINESS EVERYDAY 452002132
Biller Name	RACQ INSURANCE
Biller Code	6551
Customer Reference Number	03095460577603
Amount	\$1,334.55
Timing	Immediate

Information as at: Friday, 11th March 2022 9:37:35 AM AEST

