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KEN CLIFFORD SUPERANNUATION FUND  
3 MACQUARIE ST  
CROMER NSW 2099

#### Your Home Insurance Details

Policy Number:	HOM7989542
Policy Start Date:	6 July 2018
Total Premium Due:	\$287.89
Payment Arrangement:	Annual Direct Debit
Payment Due By:	20 July 2018
Discount Applied:	Up to 10% Online Discount

Package Type:	Investment
Cover:	Contents (\$20,000)

Insured Address: 4/24 Moreton Pde  
Kings Beach QLD 4551

6 July 2018

#### Welcome to CommInsure

Thank you for choosing CommInsure for your home insurance needs.

**It is important that you review 'Your Duty of Disclosure' over the page in relation to the information you have provided to us to ensure that our records are correct.**

Once you have done this, if you do not need to contact us and you are comfortable that you have selected the most appropriate cover for your needs, you do not need to do anything further. We will deduct an annual instalment from your nominated account as detailed below.

As the recipient of this letter, you are responsible for ensuring that all policyholders are aware of this correspondence.

If you have any questions, please contact us.

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#### Payment Arrangements

- You have chosen to pay your premium by direct debit in an annual instalment from your nominated account number 067167 XXXXX2600.
- Your total premium for the 2018-2019 period of insurance is \$287.89.
- The payment of \$287.89 will be debited on 20 July 2018.
- We will try to debit your nominated account as close to, but never before, the dates advised.
- Please complete the Direct Debit Request form at the end of this document and return it to us as soon as possible. The Service Agreement enclosed outlines the terms of your payment arrangement.



When payment is made, the Certificate of Insurance, and any Confirmation of Amendment, may be used as a tax invoice for GST purposes.

#### Contact us

Phone: 13 24 23  
Fax: 1300 901 218

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)  
Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235037

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## Certificate of Insurance



**Please read this Certificate of Insurance in its entirety together with your Product Disclosure Statement (PDS) as together they set out the terms and conditions of your policy.**

### Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

#### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

#### 1. Your History

Please carefully read the questions in the following table and contact us immediately if any of the answers we have on record are incorrect. We have based these answers on your last disclosure and, where relevant, claims you have lodged with us in the last 12 months. If you, or anyone else covered by this policy, have been charged with a criminal offence in the last 10 years, had a liability claim made against you or them, or lodged any relevant claims with another insurer in the last 3 years that do not appear in the table below, you must tell us immediately.

Important questions about your criminal history	Period	Answers we have on record
1) Have you, or anyone else covered by this policy, been charged with or found guilty of a criminal offence in relation to: <ul style="list-style-type: none"> <li>• fraud or dishonesty;</li> <li>• theft or robbery;</li> <li>• arson;</li> <li>• damage or threatened damage to property;</li> <li>• injury or threatened injury to persons;</li> <li>• drugs; or</li> <li>• stolen goods?</li> </ul>	In the last ten (10) years	No

Important questions about your claims history	Period	Answers we have on record
1) Have you, or anyone else covered by this policy, made any building or contents claims, whether accepted, denied or withdrawn at <b>this</b> address?	In the last three (3) years	No
2) Have you, or anyone else covered by this policy, had a liability claim made against you or them, whether accepted, denied or withdrawn at <b>any</b> address?	In the last three (3) years	No







## 2. Your Policy Details

Please notify us immediately if:

- any information relating to the policyholders is inaccurate or you would like to add or remove any policyholders; and/or
- any information relating to the insured address is inaccurate, incomplete or has changed; and/or
- your sums insured do not accurately reflect the replacement values of items covered; and/or
- there are any specific items or optional covers you would like to add or remove.

## 3. Your Insured Address

You must contact us in advance if, during the Period of Insurance:

- you are carrying out any construction work at your insured address, including renovations, alterations, extensions and structural improvements with a total commercial value of more than \$25,000; and/or
- if business, commercial or income-producing activities are going to be conducted at your insured address; and/or
- your insured address is going to be unoccupied for 60 consecutive days or more.

## Your Cover

**Period of Insurance:** 6 July 2018 to 6 July 2019

**Policyholders:** KEN CLIFFORD SUPERANNUATION FUND

KENNETH IVO CLIFFORD

DOB 5 December 1957

WENDY ELIZABETH CLIFFORD

DOB 27 May 1960

**Package Type:** Investment

**Insured Address:** 4/24 Moreton Pde  
Kings Beach QLD 4551 which you have told us:

- was built between 1990 to 1999
- is in Good condition
- is a Flat/Unit: 2nd floor and above
- is of Concrete/Block/Render construction
- has No Alarm fitted
- is Landlord: Residential Rental
- is not a boarding house, hostel or retirement/nursing home (excluding self-contained units within a retirement/nursing homes)

**Mortgagee:** Not Mortgaged

**Weekly Rent:** \$320.00



## Your Contents Cover

Your contents sum insured is **\$20,000**

You are responsible for ensuring that your sum insured is adequate as underinsurance can lead to serious financial loss. The sum insured should be the current cost of replacing all of your contents inclusive of GST.

Your sum insured is automatically adjusted on renewal to keep pace with inflation and rising costs, however, it is also important that you update your sum insured when necessary, for example, you purchase or acquire new furniture or appliances or other items.

The table to the right lists the insured events and optional covers offered under the contents section of your policy and indicates which of them you are covered for. For full details, including exclusions, claim limits and the terms and conditions of cover, please refer to the PDS.

Insured Events and Optional Cover	Am I Covered?
<b>Insured Events</b>	
Accidental glass breakage	Yes
Animal damage	Yes
Burning out of electric motors and power surge	Yes
Earthquake	Yes
Escape of liquid	Yes
Explosion	Yes
Fire	Yes
Flood	Yes
Legal liability (\$20,000,000)	Yes
Lightning	Yes
Malicious act including vandalism	Yes
Riot and public disturbances	Yes
Storm	Yes
Sudden impact	Yes
Theft or attempted theft	Yes
<b>Optional Cover</b>	
Loss of rent extra	No
Malicious damage or theft by tenants	Yes

## Your Excesses

The amount we will pay for any claims will be reduced by the applicable excess. Please note that there is no excess payable on Legal liability claims.

Excess Type	Amount
Basic excess for contents claims	\$100.00 (selected by you)

*\*If you would like to change your basic excess, please call us - it may affect the premium you pay. The basic excesses available are \$100, \$200, \$300, \$500, \$750, \$1,000, \$2,000 and \$5,000. If your basic excess is imposed by us, you may only choose a higher basic excess than that imposed by us.*

## Special Conditions

The following conditions apply to your policy and vary the applicable cover as described in the PDS:

### Unoccupancy – new location

You have advised us that your home will be unoccupied when your cover begins.

Where your home remains unoccupied for more than 60 consecutive days from the date your cover begins, then from the 61st day of unoccupancy:

1. an additional \$2,000 will apply on top of your current Basic Excess in the event of a claim; and
2. where you have selected the Accidental Damage cover option, this cover will be removed and a pro-rata premium refund will be paid to you.

In addition, where your home remains unoccupied for more than 120 consecutive days from the date your cover begins, then from the 121st day of unoccupancy, all cover under this policy will cease and a pro-rata premium refund will be paid to you.



Your Premium

Your total premium breakdown	
Basic premium	\$240.13
Government charges:	
Emergency Services Levy	\$0.00
GST	\$23.99
Stamp Duty	\$23.77
<b>Total Premium:</b>	<b>\$287.89</b>

Your Discount

This discount cannot be used in conjunction with any other discount (other than those listed in the relevant Product Disclosure Statement or any Supplementary Product Disclosure Statement) or in conjunction with any other promotional offer, unless we have advised in the promotional offer that this discount will apply. We may remove or change this discount effective from the renewal date. This discount cannot be backdated. Minimum premiums may come into force and reduce the extent to which discounts are applied.

**This completes your Certificate of Insurance**

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## Commonwealth Insurance Limited Direct Debit Request Service Agreement

1. Please check your nominated account statement to verify that the amounts debited are correct.
2. You should check with your financial institution whether direct debiting is available from your account as the facility is not available on all accounts.
3. If the due date for payment falls on a non-working day or public holiday, the payment will be processed on the next working day.
4. We may vary the terms of the Direct Debit arrangement by giving you 14 days written notice.
5. By contacting us on 13 24 23, you may:
  - change, stop or defer a debit payment, or
  - terminate or confirm any details in relation to your direct debit arrangement or
  - notify us if you believe that there has been an error in debiting your account.
6. Your Direct Debit arrangement remains in force until it is cancelled.
7. It is your responsibility to advise us if your nominated account is altered, transferred or closed.
8. a) It is your responsibility to ensure sufficient cleared funds are in the nominated debiting account when the payments are to be drawn.  
  
b) If there are insufficient clear funds available in the nominated account to meet a debit payment
  - We reserve the right to recover the funds from you and take any steps permitted under the terms of your policy; and
  - you or your account may be charged a fee and/or interest by your financial institution.
9. We will not disclose any details of your Direct Debit arrangement to any person or corporation unless required to do so by law or unless the information is required in relation to a disputed transaction.

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**Commonwealth Insurance Limited Direct Debit Request Form**

Please complete this Direct Debit Request form and return it to us at:

**CommInsure General Insurance****PO Box 317****SILVERWATER NSW 2128**

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Name of Debit User:

Commonwealth Insurance Limited

APCA User ID Number:

062246

**Your customer debit details**

Insurance policy number:

HOM7989542

Name and branch of Financial Institution at which account is held:

Full Account Name:

Account Number:

BSB Number:

Credit Card Number:

Credit Card Expiry Date:

ABN/ARBN:

Debit frequency (monthly/annual):

**Customer Authority**

- 1) I/We authorise and request Commonwealth Insurance Limited to arrange funds to be debited from my/our account at the financial institution identified and as prescribed above through the Bulk Electronic Clearing System (BECS).
- 2) I/We understand and acknowledge that:
  - a. this authorisation is to remain in force in accordance with the terms described in the Commonwealth Insurance Limited Direct Debit Request Service Agreement.
  - b. the financial institution I/we have nominated may, in its absolute discretion, determine the order of priority of payment by it of any monies pursuant to this Request or any authority or mandate.
  - c. the financial institution I/we have nominated may, in its absolute discretion, at any time by notice in writing to me/us, terminate this request as to future debits.
  - d. Commonwealth Insurance Limited may, by prior arrangement and notice to me/us, vary the amount or frequency of future debits.
  - e. Commonwealth Insurance Limited may verify the details of the above-mentioned account with my/our nominated financial institution.
  - f. the financial institution I/we have nominated may release information allowing Commonwealth Insurance Limited to verify the above-mentioned account details.

**Name of customer(s) authorising the Direct Debit:****Signature of customer:****Date:****Signature of customer:****Date:**





# KEY FACTS ABOUT THIS HOME CONTENTS POLICY

CommInsure Home Insurance  
Prepared on 17/08/2015

THIS IS NOT AN INSURANCE CONTRACT



## STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the risks covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

## STEP 2 Check the maximum level of cover and the events covered

Under this policy the maximum amount payable is the contents sum/s insured you have nominated. We will pay no more than the sum/s insured unless we have stated differently under any of the Insured Events, Additional Benefits, Optional Covers or Gap Cover as set out in the PDS.

Event /Cover	Yes/ No/ Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
<b>Fire and Explosion</b>	Yes	<b>Fire</b> - Not covered for fire started with the intention of causing damage by you. <b>Explosion</b> - You are covered up to the sum insured for explosion however, the most we will pay to repair or replace the item that exploded if it forms part of your contents, is up to \$1,000.
<b>Flood</b>	Yes	Not covered for loss or damage to pool and spa liners or covers.
<b>Storm</b>	Yes	Not covered for loss or damage by wind, rain, hail or snow which entered the building through an opening not created by the storm.
<b>Accidental breakage</b>	Yes	<b>Accidental Glass Breakage:</b> Not covered for any loss or damage if the breakage is not through the entire thickness of the item.
<b>Earthquake</b>	Yes	Not covered for any loss or damage caused by Tsunami which occurs more than 72 hours after an earthquake.
<b>Lightning</b>	Yes	Not covered for replacing electronically stored data or files.
<b>Theft and Burglary</b>	Yes	<b>Theft or Attempted Theft</b> - Not covered for any loss or damage caused by you or a person who lives at your insured address.
<b>Actions of the sea</b>	No	
<b>Malicious damage</b>	Yes	Not covered for any loss or damage caused by you or a person who lives at your insured address.
<b>Impacts</b>	Yes	<b>Sudden Impact</b> - Not covered for the cost of removing any fallen items or objects where no claimable damage had occurred.
<b>Escape of liquid</b>	Yes	Not covered for loss or damage resulting from a faulty shower base.
Cover for valuables, collections and items away from the insured address		
<b>High value items and collections</b>	Optional	Not covered for any loss or damage to gold or silver bullion.
<b>Items away from insured address</b>	Optional	Not covered for any loss or damage to electronically stored data.

\*The Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



## STEP 3 Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items, for example the maximum amount payable for jewellery and watches is up to 25% of the contents sum insured in total.

To find out about these limits you need to read the PDS and other relevant policy documentation.

### Excesses

If you make a claim the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example:

#### Cover:

- Residential Home Package – A basic excess applies. This is an amount chosen by you or imposed by us and will be stated on your Certificate of Insurance.
- Optional Cover 'Portable Contents' – A fixed \$100 excess applies.

If you have purchased both building and contents cover, where you lodge a claim for loss of or damage to your building and contents caused by the same Insured Event, only the highest excess will apply.

You may be able to increase these excesses to lower your premium. For more details, please read the PDS and other documentation.

### Legal Liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000.

You should read the PDS carefully to determine the extent of this cover.

### Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

### Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your contents including where:

- You set the maximum level of cover and your payout is limited to that amount\* (*Sum Insured*)
- You set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*)

\*The insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all your contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

**Warning:** This Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

## STEP 4 Seek more information

If you want more information on this policy contact us on **13 24 23**

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

The policy this KFS relates to is:

- Distributed by Commonwealth Bank of Australia AFSL 234945 /Commonwealth Insurance Limited AFSL 235030
- Underwritten by Commonwealth Insurance Limited AFSL 235030



# KEY FACTS ABOUT THIS HOME BUILDING POLICY

CommInsure Home Insurance  
Prepared on 30/09/2014

CommonwealthBank



THIS IS NOT AN INSURANCE CONTRACT

## STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

## STEP 2 Check the maximum level of cover and the events covered

Under this policy the maximum amount payable is the building sum insured you have nominated. We will pay no more than the sum insured unless we have stated differently under any of the Insured Events, Additional Benefits, Optional Covers or Gap Cover as set out in the PDS.

Event /Cover	Yes/ No/ Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
<b>Fire and Explosion</b>	Yes	<b>Fire</b> - Not covered for fire started with the intention of causing damage by you or a person who lives at your address. <b>Explosion</b> - You are covered up to the sum insured for explosion however, the most we will pay to repair or replace the item that exploded if it forms part of your building is up to \$1,000.
<b>Flood</b>	Yes	Not covered for loss or damage to retaining walls.
<b>Storm</b>	Yes	Not covered for loss or damage by wind, rain, hail or snow which entered your normally enclosed building through an opening not created by the storm.
<b>Accidental breakage</b>	Yes	<b>Accidental Glass Breakage:</b> Not covered for any loss or damage if the breakage is not through the entire thickness of the item.
<b>Earthquake</b>	Yes	Not covered for any loss or damage caused by Tsunami which occurs more than 72 hours after an earthquake.
<b>Lightning</b>	Yes	Not covered for replacing electronically stored data or files.
<b>Theft and Burglary</b>	Yes	<b>Theft or Attempted Theft</b> – Not covered for any loss or damage caused by you or a person who lives at your insured address.
<b>Actions of the sea</b>	No	
<b>Malicious damage</b>	Yes	Not covered for any loss or damage caused by you or a person who lives at your insured address.
<b>Impacts</b>	Yes	<b>Sudden Impact</b> - Not covered for damage to driveways caused by the weight of a vehicle, watercraft, trailer, caravan or aircraft.
<b>Escape of liquid</b>	Yes	Not covered for loss or damage resulting from a faulty shower base.
<b>Removal of Debris</b>	Yes	<b>Demolition and Debris Removal Costs</b> - Not covered for any costs that are not directly related to the damaged part of your building.
<b>Alternative accommodation</b>	Yes	This cover is available under the Residential Home Package only.  You are covered if you own the insured address property and have building insurance for the amount we determine is reasonable and appropriate in your particular circumstances, up to a maximum of 52 weeks.

\*The Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



## STEP 3 Other things to consider

### Limits

This policy has restrictions that limit your cover for certain events and items, for example under the event 'Explosion' we will pay up to \$1,000 in total for the item that exploded if it forms part of your building. To find out about these limits you need to read the PDS and other relevant policy documentation.

### Excesses

If you make a claim the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example:

#### Cover:

- Residential Home Package - A basic excess applies. This is an amount chosen by you or imposed by us and will be stated on your Certificate of Insurance.
- Optional Cover 'Portable Contents' – A fixed \$100 excess applies.

If you have purchased both building and contents cover, where you lodge a claim for loss of or damage to your building and contents caused by the same Insured Event, only the highest excess will apply.

You may be able to increase these excesses to lower your premium. For more details, please read the PDS and other documentation.

### Legal Liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20,000,000.

You should read the PDS carefully to determine the extent of this cover.

### Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

### Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of the home including where:

- You set the maximum level of cover and your payout is limited to that amount\* (*Sum Insured*)
- You set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*)
- The insurer will cover all the reasonable costs to rebuild your home (*Total replacement*)

\*The insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

**Warning:** This Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

## STEP 4 Seek more information

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