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 www.rentcover.com.au | New South Wales | Victoria | Queensland | Western Australia | South Australia
 Coverholder at Lloyd's | Global Broker Network | Asia Australasia Alliance | National Insurance Brokers Association
 Ellington Bishop Molineaux Insurance Brokers Pty Ltd | AFSLN 246986 | ABN 31 009 179 640 | Est 1975

MJ & S Masia 2 Pty Ltd
 Unit 3
 24 Berner Street
 MEREWETHER NSW 2291

TAX INVOICE I2742295

Invoice Date : 01.07.2016
Client Number : EBM RCP MO433
Invoice Ref : I2742295 **Cover No** : 1004693/002
Class : RentCover Platinum
Placement with/by : Various Insurers
Period : 01.09.2016 to 01.09.2017

Premium 723.60
FSL 122.81
Stamp Duty 83.79

Broker Fee 54.09

SubTotal Excl. GST 984.29
GST Total 90.05

Total Amount \$ 1,074.34

Agent Name : Prowealth Money

TRANSACTION DESCRIPTION

** RENEWAL **

INSURED
 MJ & S Masia 2 Pty Ltd

PROPERTY INSURED
 Lot 3532 Oakhampton Road ABERGLASSLYN

*Paid from Macquarie
 Acc 16/7/16*

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PAYMENT OPTIONS (our credit terms are 30 days)

Client Number : EBM RCP MO433 **Client Name** : MJ & S Masia 2 Pty Ltd
Invoice No : I2742295 **Cover No** : 1004693/002 **Brief Description**: Lot 3532 Oakhampton Road ABERG
Agent Name : Prowealth Money **Agent Code** : PI02/PI02



Billor Code: 20362
Reference: 4027 4330 1311 54723

Total Amount \$ 1,074.34

Cheque or Money Order : Payable to EBM Insurance Brokers (please return with this remittance slip)



*498 402743 30131154723



COVER SUMMARY

CLIENT	PLACEMENT WITH/BY	04.07.16
MJ & S Masia 2 Pty Ltd Unit 3 24 Berner Street MEREWETHER NSW 2291	Various Insurers	

CLASS OF RISK	PERIOD OF INSURANCE
RentCover Platinum	From: 1st September 2016 To : 1st September 2017 at 4.00pm Local Time
Policy No : 34-PL10098-HHH	Our Ref : EBM RCP MO433 1004693/002

COVER SUMMARY This summary is not a policy document and is only an outline of the cover. The terms conditions and limitations of the Insurer's policy shall prevail at all times.

RENTCOVER SECTION:	277.13
BUILDING & CONTENTS SECTION:	737.71

Broker Fee	59.50
Total Premium	1,074.34
	=====

INSURED DETAILS:

INSURED : MJ & S Masia 2 Pty Ltd

SITUATION : Lot 3532 Oakhampton Road ABERGLASSLYN

POSTCODE : 2320

CONSTRUCTION: Brick

MORTGAGEE : First Mortgage Company Homeloans Pty Ltd

Please note we have placed, renewed or varied RentCover Platinum insurance on your behalf

RENTCOVER SECTION:

POLICY DETAILS

Section 1 : Cover for your Premises and Contents (Fixtures & Fittings)

- Tenant and Accidental Damage

Basis of Cover

Accidental damage or Malicious damage or theft caused by the tenant to your premises and contents.

Sum Insured: \$50,000

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency Pty Ltd A.B.N. 76 130 218 914 8 Redfern Road HAWTHORN EAST VIC 3123 EBM	34-AG41914-SRP	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000 QBE Insurance (Australia) Ltd ABN 78 003 191 035	100.0000%	

BUILDING & CONTENTS SECTION:

Section 2 : Cover for your Premises - Insured Events (refer to PDS and policy wording for definition of Insured Events)

Basis of Cover

Loss or damage to your premises, caused directly by any of the Insured Events

Sum Insured: \$ 324,500

Section 3 : Cover for your Contents - Insured Events (refer to PDS and policy wording for definition of Insured Events)

Basis of Cover

Loss or damage to your contents, caused directly by any of the Insured Events

Sum Insured: \$ 50,000

Accidental & Malicious Damage by Tenant to Non-Fixed Contents Not Insured

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency Pty Ltd A.B.N. 76 130 218 914 8 Redfern Road HAWTHORN EAST VIC 3123 EBM	34-PL10098-HHH	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000 QBE Insurance (Australia) Ltd	100.0000%	

ABN 78 003 191 035

SPECIAL ENDORSEMENTS:

Section 4 : Cover for Rent and Legal Expenses

Basis of Cover

Loss of rent if:

- (a) your premises suffer loss or damage and become unfit for living in and we have agreed to pay under Section 1, 2 and 3.
- (b) your premises can not be occupied due to prevention or denial of access
- (c) your premises can not be lived in due to death, murder or suicide at your premises
- (d) the tenant has defaulted in the payment of rent
- (e) the tenant vacates your premises without notifying you

Sum Insured:

Up to \$1,500 per week loss of rent (or any higher amount if shown in the policy schedule) for up to:

- 52 weeks for claims under (a), (b) and (c) above
- 6 weeks for claims under (d) or (e) above

less any bond monies remaining after deducting amounts legally entitled to deduct from the bond

Legal Expenses

Up to \$5,000 legal expenses approved for the purposes of minimising a loss

Up to \$250 for locks and keys following statutory eviction

Section 5 : Cover for your Legal Liability - Property Owners

Basis of Cover

Legal Liability to pay for:

- (a) the death of, or bodily injury to, any person
 - (b) the loss of, or damage to, property
- resulting from an occurrence during the period of insurance arising out of the ownership of the premises or its contents

Limit of Liability

\$30,000,000 any one occurrence plus approved legal costs

Section 6 : Cover for your Taxation Audit

Basis of Cover

Professional Fees incurred by you in connection with an audit or investigation conducted by an auditor in respect to any return lodged with the Commissioner of Taxation in respect of the Premises

Sum Insured:

- 1) Up to \$1,000 any one audit
- 2) Up to \$2,000 any one policy period
- 3) Up to \$4,000 in total for all policies you have insured

with us.

- Excesses : Section 1
- | | |
|----------------------------|-----------------|
| Malicious damage by tenant | \$400 per claim |
| Theft by tenant | \$400 per claim |
| Accidental damage | \$400 per event |
- Sections 2 & 3
- | | |
|-----------------------|-----------------|
| Earthquake or Tsunami | \$250 per event |
| Cyclone | \$500 per event |
| all other claims | \$200 per event |
- Section 4
- Nil excess applicable however, claims are reduced by the balance of bond monies remaining after legal deductions
- Sections 5 and 6
- Nil excess applicable
- Unoccupancy : Under Sections 1, 2 & 3 only, if your property is
Excess unoccupied & you have told us, cover continues but higher excesses apply for some defined events (refer to policy for full details) and these are:
- | | |
|----------------|---------|
| 90 to 180 days | \$1,000 |
| Over 180 days | \$2,000 |
- Special : Domestic Workers Compensation included, Western Australia
Extension only, As Per Act and Common Law
- Special : Please note that we have placed, renewed or varied this
Notice policy of insurance under an authority given to us by the Insurers and will therefore be effecting the contact as agents of the Insurers and not as your agent.
- Bushfire : There will be no cover provided under this policy in
Notice respect to any loss or damage arising out of or in connection with bush fires for a period of 72 hours from:
- the commencement date of this insurance (if a new policy);
 - or
 - the date any additional covers or increases in sums insured or loss limits added by endorsements.
- Policy : QM2178-0515
Wording
- Policy Terms: This insurance is subject to the terms, conditions and limitations of the Insurer's Policy Wording (reference above), schedule and endorsements.
- Before proceeding with this new policy or renewal it is important that you read the Product Disclosure Statement (PDS) and Policy Wording provided to you.
- These can also be found on our website www.rentcover.com.au or alternatively by calling us on 1800 661 662.
- Financial : You should also have a copy of our Financial Services
Services Guide which provides important information about our services
Guide including details of our remuneration. Please inform us if you do not have our Financial Services Guide and we will

provide you with a replacement.

Premium Details :

Premium	723.60
FSL	122.81
Stamp Duty	83.79
Broker Fee	54.09
GST	90.05
TOTAL	1,074.34



EBM

GENERAL ADVICE NOTICE

CLIENT	PLACEMENT WITH/BY	04.07.16
MJ & S Masia 2 Pty Ltd Unit 3 24 Berner Street MEREWETHER NSW 2291	Various Insurers	
Your account is managed by: UNIT21 Barry Lewis admin@rentcover.com.au		

CLASS OF RISK	PERIOD OF INSURANCE
RentCover Platinum	From: 1st September 2016 To : 1st September 2017 at 4.00pm Local Time
Policy No : 34-PL10098-HHH	Our Ref : EBM RCP MO433 1004693/002/01

GENERAL ADVICE NOTICE

In respect to this transaction, we have provided general advice only and not personal advice. In giving this advice we have not taken into account your personal circumstances.

Please read the policy documentation, including the insurer's Product Disclosure Statement if available, to ensure that the product satisfies your requirements. If you have any queries or concerns about this product, please contact your Account Manager or EBM Authorised Representative who will be happy to assist you.

You should also have a copy of our Financial Services Guide which provides important information about our services including details of cooling off periods and our remuneration. Please inform us if you do not have our Financial Service Guide and we will provide you with a replacement.

Product name: OneCare
Policy owner(s): MJ & S Masia 1 Pty Ltd
Fund name: ATF Mark Shannen Masia SMSF
Policy number: 1004243492
OnePath Reference: 1004243492/ANLET/300280191



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MJ & S Masia 1 Pty Ltd
ATF Mark Shannen Masia SMSF
3/24 Berner Street
MEREWETHER NSW 2291

18 October 2016

Keeping yourself and your family protected

Dear policy owner,

Thank you for choosing OneCare insurance. You've made a smart decision for your future, and we're committed to helping protect what's important to our customers.

Over the past decade we've honoured this commitment by paying over \$5 billion in life insurance claims to over 100,000 individuals just like you. This is something we're extremely proud of, and we look forward to continuing to provide market-leading insurance protection to our customers for many years to come.

All of us hope that we will remain healthy and active but the unexpected can happen and we could all one day need to claim. The benefits paid may help you repay your mortgage and debts, pay for medical expenses, replace lost income due to your incapacity to work, fund the children's education and much more.

With your policy anniversary date approaching, it's now time for you to renew your OneCare policy - helping you protect yourself and your family for the year ahead.

Your new Policy Schedule is enclosed

Please review your new Policy Schedule carefully to ensure your cover continues to reflect your needs.

Your OneCare policy is designed to help you change your cover as your life or family circumstances change, so if you would like to discuss the options available to you, please speak to your adviser or call us on 133 667.

What is changing at renewal?

Every year, your premium changes with your age, premium type and any other changes to your cover.

Your policy also includes an indexation feature that increases your amount insured each year - protecting your insurance benefit against the rising cost of living. This year, this increase is 5% for Life, TPD, Trauma, Extra Care and Child Cover, and 1.7% for Income Secure, Business Expense and Living Expense Cover.

Your new monthly premium is \$107.10.

You can choose to decline this year's indexation offer by notifying us in writing, within 30 days of your policy anniversary, and specifying which cover(s) you would like this to apply to. In this case your cover amount(s) will stay the same for the coming year and we will send you a revised Policy Schedule confirming your new premium.

What do you need to do?

If you choose to accept the level of cover shown on your Policy Schedule, you don't need to do anything.

Because you have chosen to pay via bank account we will automatically deduct the new premium from your account on 29 November 2016. If you need to change your bank account details, please call us as soon as possible.



OneCare Policy Schedule

OnePath reference: 1004243492/PSCH2/300280210
Date: 18 October 2016

Policy summary

Policy number: 1004243492
Policy owner(s): MJ & S Masia 1 Pty Ltd
Fund name: ATF Mark Shannen Masia SMSF
Policy start date: 29 November 2013
Policy anniversary date: 29 November

	First name	Surname	Date of birth	Gender
Life/lives insured:	Shannen	Masia	6 February 1974	Female

Annual premium*: \$1,285.18

Includes:

Policy Fee(s)*: \$91.42

Monthly premium*: \$107.10

* Includes stamp duty and frequency loading if applicable.

This Policy Schedule accompanies the OneCare Policy Terms and Memorandum of Transfer, which together form your OneCare policy. It confirms acceptance of your application and is evidence of the contract of insurance between you as policy owner and us as insurer. You should keep this Policy Schedule and any subsequent Policy Schedule or notice with the Policy Terms and the Memorandum of Transfer in a secure place as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or Memorandum of Transfer you can contact us for a replacement copy. We will charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you.

Issued by OnePath Life Limited.



21/11/2016

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Private & Confidential
Mark & Shannen Masia Smsf
3/24 Berner Street
MEREWETHER NSW 2291



Dear Trustee

2016 Annual Statement: Insurance through Superannuation
Policy Number: 1491655

Thank you for choosing TAL for your members' insurance needs.

We are pleased to enclose your Annual Statement for the year ended 30 September 2016. Your statement provides information about each member's insurance benefits.

Please note that this statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the Corporations Act 2001.

More information

If you have any questions or would like more information, please contact your financial adviser. You can also get in touch with us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Yours sincerely



Jen Rufati
General Manager, Customer Service

Superannuation

Annual Statement

For the period 1 October 2015 to 30 September 2016

Life Insured	: MARK MASIA	Commencement:	31/12/2013
Policy Number	: 1491655		
Adviser Name	: GRANT DWYER		
Adviser No	: 47599		
Policy Owner	: MARK & SHANNEN MASIA SMSF		
Issuer	: TAL Life Limited		
AFSL No	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 September 2016

MARK MASIA's Benefits		\$
Disability Sum Insured		8795.92

Summary

	\$
Withdrawal Value as at 01/10/2015	0.00
Total Contributions	867.18
Total Insurance Premiums	867.18
Withdrawal Value as at 30/09/2016	0.00
Total Policy Fees (included in total insurance premiums paid)	92.16

Superannuation

Annual Statement

Life Insured : MARK MASIA

Policy Number : 1491655

Transaction Listing

Date	Transaction	Amount \$
28/10/2015	Regular Contribution	65.24
30/11/2015	Regular Contribution	65.24
30/12/2015	Regular Contribution	73.67
28/01/2016	Regular Contribution	73.67
29/02/2016	Regular Contribution	73.67
29/03/2016	Regular Contribution	73.67
28/04/2016	Regular Contribution	73.67
30/05/2016	Regular Contribution	73.67
28/06/2016	Regular Contribution	73.67
28/07/2016	Regular Contribution	73.67
29/08/2016	Regular Contribution	73.67
28/09/2016	Regular Contribution	73.67
28/10/2015	Insurance Premium	(65.24)
30/11/2015	Insurance Premium	(65.24)
30/12/2015	Insurance Premium	(73.67)
28/01/2016	Insurance Premium	(73.67)
29/02/2016	Insurance Premium	(73.67)
29/03/2016	Insurance Premium	(73.67)
28/04/2016	Insurance Premium	(73.67)
30/05/2016	Insurance Premium	(73.67)
28/06/2016	Insurance Premium	(73.67)
28/07/2016	Insurance Premium	(73.67)
29/08/2016	Insurance Premium	(73.67)
28/09/2016	Insurance Premium	(73.67)

Complaints

If you have a complaint regarding your TAL product, please write to the **TAL Complaints Manager** at TAL Life Limited, GPO Box 5380, Sydney NSW 2001.

If your complaint has not been resolved to your satisfaction within 45 days of lodgement, you may refer the matter to the **Financial Ombudsman Service (FOS)** by writing to GPO Box 3, Melbourne VIC 3001 or by calling 1300 780 808 or 1800 367 287.

FOS is an independent body designed to help you resolve complaints relating to financial products, financial advice and sales of financial and investment products. Complaints with FOS may be resolved by a conciliation process or arbitration. This procedure is free of charge. Decisions made by FOS are binding on us.

Important Information

This Annual Statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 September 2016, and the transactions that occurred during the prior 12 month period. This statement is for information purposes and should be read in conjunction with the disclosure document(s) you received when you commenced this insurance.