

Cover letter

Important information



This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement*
- *Supplementary Product Disclosure Statement (if applicable)*
- *Insurance Certificate*
- *Declarations*

After reading the documents carefully, you should keep them in a safe place for future reference.

What you need to do now

Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Declarations*. It's an important part of your **duty not to make a misrepresentation** to tell us if any details are incorrect or need updating.





What you need to know

ING customer eligibility and name-screening

ING Bank (Australia) Limited must undertake due diligence and name-screening of individuals applying for or holding an ING Insurance product. This is an ING eligibility requirement. ING may screen during the application, and periodically, on all policyholders. If ING is not able to complete this assessment to its satisfaction, a quote will not be issued and/or a policy may not be renewed. By proceeding, you acknowledge this requirement and condition.

How to read these documents

We've included icons to make it easier for you to read the documents.

- | | | | |
|---|---------------------------------------|---|------------------------------|
|  | Important Information |  | What you are covered for |
|  | Check the information you've provided |  | What you are not covered for |



Insurance Certificate

19 Summit Road, Terrigal, NSW 2260



This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

Policy number - 118493913 01 ?

Policyholder(s)	Iouri Ventsov Svetlana Ventsov
Period of insurance	
Start date	28 December 2021 12:00 AM AEST
Expiry date	27 December 2022 11:59 PM AEST
Insured address	19 Summit Road, Terrigal NSW 2260

Contact details ?

Contact number(s)	0403 705 744
Postal address	19 Summit Road, Terrigal NSW 2260
Email address	lanac11@gmail.com

Excess(es) on claims !

Home Basic Excess	\$500
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Your Basic Excess will apply to any Legal Liability claim

Additional excesses

These excesses apply in addition to your Basic Excess:

Earthquake or tsunami excess	\$500
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Cover summary ?

<input checked="" type="checkbox"/> Home cover	Insured for \$150,000
<input type="checkbox"/> Contents cover	Not included

Optional cover

<input type="checkbox"/> Motor Burnout	Not included
<input type="checkbox"/> Flood	Not included

Important note: This policy does NOT cover Flood

<input type="checkbox"/> Accidental Damage	Not included
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Home cover options

<input type="checkbox"/> Sum Insured Safeguard	Not included
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Landlord cover options

<input type="checkbox"/> Tenant default	Not included
<input type="checkbox"/> Theft and malicious damage by tenants and their visitors	Not included

Legal Liability

<input checked="" type="checkbox"/> Limit of liability	\$20 million
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Mortgagee

Not applicable


Product issuer
Auto & General Insurance Company Limited Limited
ABN 42 111 586 353
AFS Licence No 285571

Managing agent
Auto & General Services Pty Ltd
AFS Licence No 241411
Customer Services Phone 1800 502 046
Claims Phone 1800 611 422



Your premium

19 Summit Road, Terrigal, NSW 2260

Your premium		Refer to 'Your pay plan' section for your payment schedule				
Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total	
Home premium	\$796.87	\$83.67	\$88.05	\$87.17	\$1,055.76	
Total amount payable					\$1,055.76	

*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.



Declarations

19 Summit Road, Terrigal, NSW 2260

This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your **duty not to make a misrepresentation**.

Policyholder(s) ?

The policyholder(s) are

Name Iouri Ventsov

Date of birth 07/10/1963

Name Svetlana Ventsov

Date of birth 07/10/1963

About the policyholder(s) and household members

Have you held insurance for this address in the last seven days? Yes

Has any policy holder or household member ever been convicted of a criminal offence? You don't have to tell us about convictions the law allows you not to disclose. No

In the last 5 years has any policy holder or household member had an insurance company cancel or refuse to renew insurance? No

In the last 5 years has any policy holder or household member had any thefts or burglaries or made any insurance claims for home and/or contents including personal effects? No

About your home ?

The home

What type of property is the home? Freestanding house

What year was the home built? 1970

Is the home part of a Body Corporate or Strata Title complex? No

What is the main building material of the exterior walls? Double brick

What is the main construction material of the roof? Clay or terracotta tiles

Is the home structurally sound, well maintained, in good condition and watertight? Yes

Occupancy of the home

How is the home occupied? Rented to tenants

Will the home be unoccupied during the term of the policy? No

Home-based business

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment? No

Construction, alterations, renovation or demolition

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished? No



Your pay plan

Your payment schedule

This table shows the payment arrangements to the Direct Debit Request (DDR) or credit card payment authority you authorised to AGS (User ID: 142038) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

For privacy and security reasons we encrypt part of your credit card or account number.

Date (on or after)	Amount (inc. GST)	GST	Account	Status
29/12/2021	\$1,055.76	\$88.05	MASTERCARD 5*****9175	To be lodged

This message was sent by Auto & General Services Pty Ltd as distributor of ING Insurance products.

