



Avid Insurance Pty Ltd T/As Avid Insurance Brokers  
ABN: 72 607 039 636 ACN: 607 039 636  
Authorised Representative No: 1233867 of PSC Connect Pty Ltd  
Phone: 02 6621 9300  
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E info@avidinsurancebrokers.com.au  
A Office 2 Alstonville Plaza, 91 Main Street Alstonville NSW 2477  
P PO Box 899 Alstonville NSW 2477

30 July 2018

Gary Hayley & Louise Cracknell  
1453 Kyogle Road  
UKI NSW 2484

Dear Gary & Louise

**RE:** Householders

**POLICY NUMBER:** PCO1807260004  
**INCEPTION DATE:** 26/07/2018  
**PREMIUM PAYABLE:** \$1099.11  
**PAYMENT DUE BY:** Monthly Instalments  
**PROPOSAL DUE BY:** 15/08/2018

Thank you for your instructions to arrange the above Insurance. After seeking quotes from several Insurers, we have placed the insurance with Insurance Australia Limited as they were the most suitable for your needs.

Please note that your current insurance policy INCLUDES damage as a result of Flood. If you would like to discuss this further and what options may be available please contact our office.

The Standard Excess applicable to claims for renewal under this Policy is \$500. If you have any questions or would like to discuss changing the Excess, please contact our office.

Regarding the sums insured, please refer to the Tax Invoice/Policy Schedule for further information. Please check that the sums insured are adequate for the upcoming policy period and advise if these values need to be amended.

We confirm that your Policy offers cover for Accidental Damage. Please read the Product Disclosure Statement/Policy Wording for further details.

Please find enclosed the following documentation for your attention:

- **Tax Invoice** which summarises the cover offered and the relevant premium payable. Please read thoroughly to ensure all details are correct and Sums Insured are adequate for your requirements.
- **Product Disclosure Statement/Policy Wording** issued by the Insurer. Please read this document to ensure you are fully aware of the Policy terms, conditions and exclusions.
- **Proposal Form/ Declaration Form** - Please read, complete, sign and return to our office with your payment by the date noted above. If you need assistance, please contact us.

Please contact this office if there are any changes to be made to this policy. Any advice we have given has been limited to the covers included in this new policy only and if there are any other insurance covers that you would like to discuss, please do not hesitate to contact our office.

To finalise this matter, please arrange to return any documents requested and to remit premium payment to us by one of the following methods:

**PAYMENT OPTIONS:**

1. Detach payment slip and mail payment to:  
DEFT Payment Systems  
Locked Bag 20015  
Melbourne Vic 3001  
Please make any cheques payable to 'DEFT Payment systems for PSC Connect'.
2. Credit Card (Visa/MasterCard) – DEFT Payment systems - Pay over the internet from your credit card at: [www.deft.com.au](http://www.deft.com.au)
3. BPAY - details are on the front page of the enclosed Tax Invoice.
4. In Person at the Post Office. Please present page intact at any Post Office. Payments may be paid by cash, cheque or EFTPOS.  
Please make any cheques payable to 'DEFT Payment systems for PSC Connect'.
5. Monthly Instalments – Bank Account details already provided.

We thank you for the opportunity to be of service to you.

Kind regards,



David Katschke  
Managing Director



**Avid Insurance Brokers**

ABN 72 607 039 636 AR 1233867

PO Box 899, Alstonville NSW 2477

Phone: 02 6621 9300

Email: info@avidinsurancebrokers.com.au

Authorised Representative of PSC Connect Pty Ltd

ABN 23 141 574 914 AFS Lic No: 344648

You have elected to pay this invoice by Monthly Instalments which will be deducted from your nominated financial institution account. Please ensure funds are available as unpaid instalments may result in cancellation of your cover.

Gary Hayley & Louise Cracknell  
1453 Kyogle Road  
UKI NSW 2484

**TAX INVOICE**

This document is a tax invoice for GST

**Invoice Date:** 30/07/2018

**Invoice No:** 316157

**Our Reference:** HAYLEYG

Should you have any queries in relation to this account, please contact your Account Manager  
**Kristy Bavister**

**NEW POLICY**

**Policy No:** PCO1807260004

**Period of Cover:**

From **26/07/2018**

to **26/07/2019** at 4:00 pm

**Class of Policy:** Householders  
**Insurer:** Insurance Australia Limited  
GPO BOX 933 Sydney NSW 2001  
ABN: 11 000 016 722  
**The Insured:** Gary Hayley & Louise Cracknell

**Details:** See below and attached schedule for a description of risk(s) insured.

**New Business: Contents Only  
Accidental Damage**

**Your Premium:**

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$757.89	\$0.00	\$112.93	\$92.08	\$86.21	\$50.00

**TOTAL \$1,099.11**

(A processing fee applies for Credit Card payments)

**PLEASE READ IMPORTANT NOTICES:**

**NON-DISCLOSURE**

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

**DISPUTES**

Clients who are not fully satisfied with our services should contact our complaints officer. PSC Connect Pty Ltd is a member of the Financial Ombudsman Service (FOS)

You have chosen to pay this invoice by Monthly Instalments which will be deducted from your nominated account.

**PSC Connect Pty Ltd**

**Our Reference:** HAYLEYG

**Invoice No:** 316157

**Due Date:** 26/07/2018

**Premium \$757.89**  
**U'writer Levy \$0.00**  
**Fire Levy \$112.93**  
**GST \$92.08**  
**Stamp Duty \$86.21**  
**Broker Fee \$50.00**

**AMOUNT DUE \$0.00**

**Schedule of Insurance**

<b>Class of Policy:</b> Householders	<b>Policy No:</b> PCO1807260004
<b>The Insured:</b> Gary Hayley & Louise Cracknell	<b>Invoice No:</b> 316157
	<b>Our Ref:</b> HAYLEYG

Please be advised that a Broker Fee may be applied to any refunds or additional premiums due to mid term endorsement/s or cancellation.

The information contained in this schedule is a summary only of your cover and should at all times be read in conjunction with the Insurer's Current Policy Wording and Schedule. The designation "we" and "our" in this document refers to the Insurer.

**Home Policy Schedule - Accidental Damage**

<b>Insured Name</b>	Gary Hayley & Louise Cracknell and Hayley Cracknell Super Fund
<b>Situation</b>	1453 Kyogle Road, UKI NSW 2484
<b>Policy Number</b>	PCO1807260004
<b>Period of Insurance</b>	26 July 2018 to 26 July 2019
<b>Effective Date</b>	26 July 2018

**POLICY PREMIUM SUMMARY & TAX INVOICE**

<b>Premium Payment Mode</b>	Monthly
<b>Total Premium</b>	\$87.01*
<b>Pre-Tax Premium</b>	\$63.16
<b>Fire Services Levy</b>	\$9.41
<b>Goods and Services Tax</b>	\$7.26
<b>Stamp Duty</b>	\$7.18
	* Amount above does not include any broker fee which may be applicable. Refer to the Instalment Schedule section below.

**COVER DETAILS**

<b>Section 1</b>	
<b>Cover type</b>	Contents Only
<b>Section 2</b>	
<b>Liability Cover</b>	Yes
<b>Section 3</b>	
<b>Valuable Items</b>	Yes

**SUMS INSURED**

<b>Buildings Sum Insured</b>	N/A
<b>Contents Sum Insured</b>	\$40,000
<b>Limit of Liability</b>	\$30,000,000

**EXCESSES**

<b>Buildings</b>	N/A
<b>Contents</b>	\$500

**RISK INFORMATION DETAILS**

<b>Has insurance been declined in last 12 months</b>	No
<b>Is the property:</b>	
Currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover?	No
Used for business purposes other than home office or surgery?	No
Under construction, reconstruction or renovation?	No
In poor condition or poorly maintained?	No
Under any heritage listing/National Trust listing or order?	No
Used as hostel, bed and breakfast or Guesthouse?	No
<b>Other policies with IAL</b>	Yes
<b>Occupancy type</b>	Weekender/Holiday Home
<b>Building type</b>	Free standing Home

**BUILDINGS**

<b>Construction Details</b>	
<b>Walls</b>	Weatherboard/Wood
<b>Roof</b>	Tin / Steel / Colourbond

**Schedule of Insurance**

<b>Class of Policy:</b> Householders	<b>Policy No:</b> PCO1807260004
<b>The Insured:</b> Gary Hayley & Louise Cracknell	<b>Invoice No:</b> 316157
	<b>Our Ref:</b> HAYLEYG

Period or year built	1891-1913 (FEDERATION)
Quality	Above average
Number of Levels	N/A
Building Replacement Value	N/A

**SECURITY**

Minimum security among the property's externally accessible doors	None
Minimum security on ALL the property's accessible windows	None
Alarm Security	None

**Valuable Items**

Description	Type	Amount
George Jenson Fusion	Jewellery and Watches	\$4,500

**OTHER INTERESTED PARTIES**

Interested Party	No
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PRINTABLE NOTES N/A

**INSTALMENT SCHEDULE**

The table below outlines your monthly instalment schedule. If your instalment due date is not on a business day we will deduct the relevant instalment on the next business day. Your monthly instalments will continue to be automatically deducted from your nominated account unless otherwise specified.

Please ensure you have enough funds in your account every month to meet your payment. If we are unable to deduct your payment, we may not pay any claim you make under this policy and you may need to pay a dishonour fee.

Due Date	Monthly Instalment (Inc GST)
18 Aug 2018	\$142.01*
18 Sep 2018	\$87.01
18 Oct 2018	\$87.01
18 Nov 2018	\$87.01
18 Dec 2018	\$87.01
18 Jan 2019	\$87.01
18 Feb 2019	\$87.01
18 Mar 2019	\$87.01
18 Apr 2019	\$87.01
18 May 2019	\$87.01
18 Jun 2019	\$87.01
18 Jul 2019	\$87.00

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Total: \$1,099.11\*

\* Includes a Broker Fee of \$55.00 (including GST) payable in the first instalment

IAL uses Ezidebit (a third party payment provider) to collect instalment premiums on their behalf. More information regarding Ezidebit can be found at [www.ezidebit.com.au](http://www.ezidebit.com.au) or by phoning (07) 3124 5500.



<b>Class of Policy:</b>	Householders	<b>Policy No:</b>	PCO1807260004
<b>The Insured:</b>	Gary Hayley & Louise Cracknell	<b>Invoice No:</b>	316157
		<b>Our Ref:</b>	HAYLEYG

### IMPORTANT INFORMATION FOR CLIENTS

For your protection under legislation, we are required to inform you of your duty of disclosure and draw your attention to the following important information.

#### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance, you have a duty under the law to disclose every matter that you know or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of insurance and if so, on what terms. You have the same duty to disclose those matters before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of a matter

- that diminishes the risk to be undertaken;
- that is of common knowledge;
- that the insurer knows or, in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by the insurer.

#### NON-DISCLOSURE

If you fail to comply with your Duty of Disclosure the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure was fraudulent, the insurer may also have the option of voiding the contract from the beginning (i.e. treating it as if it never existed).

Information regarding the full extent of your Duty of Disclosure is contained in your policy wording and should be read carefully at any point in your insurance transaction including when your policy is renewed, extended, varied or reinstated.

#### RETAIL CLIENTS

Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

- Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.
- And that are being provided a financial service or product that relates to the following insurance covers:
- Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

#### WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the insurer for this transaction is available upon request.

#### DISPUTES

Clients not satisfied with our services should contact our Complaints Officer. We are members of the Financial Ombudsman Service (FOS), a free consumer service. Further information is available from our office, or contact FOS directly on 1800 367 287 or visit [www.fos.org.au](http://www.fos.org.au). We also follow the Insurance Brokers Code of Practice.

#### ALTERATIONS

No alterations to the risk whatsoever will be admitted until you have notified us in writing and will not take effect until acceptance is confirmed by the insurance underwriters.

#### AVERAGE / CO-INSURANCE (APPLICABLE TO SOME PROPERTY POLICIES)

It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged to minimise the risk of under-insurance. Also, in some cases your policy may contain Average / Co-insurance provisions which means you may be responsible for paying part of the loss you actually suffer.

#### CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)

If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer, and not refund any part of the brokerage or fees we received for arranging the cover. A broker service fee may also be charged to process the cancellation.

#### CLAIMS MADE POLICIES

Some policies provide cover on a "claims made" basis which means that claims first advised to you (or made against you) during the period of insurance are covered irrespective of when the incident causing the claim occurred. To protect your entitlement to indemnity under this type of policy, you must report all incidents that may give rise to a claim against you to insurers without delay and prior to expiry of the policy period.

#### COOLING OFF

All Retail Products are subject to a "cooling off period" of a minimum of 14 days and details of this are contained in the PDS. During this time, if you are not happy with a Retail Product, you may withdraw from the new contract at no cost to you other than our broker fee, which is not refundable.

#### DISCLAIMER

This notice is a summary only (errors and omissions excepted) and does not purport to be a copy of the insurance underwriters' policy or other documents. In case of any discrepancy, the underwriters' documents will prevail.

<b>Class of Policy:</b> Householders	<b>Policy No:</b> PCO1807260004
<b>The Insured:</b> Gary Hayley & Louise Cracknell	<b>Invoice No:</b> 316157
	<b>Our Ref:</b> HAYLEYG

**NEW POLICIES**

Notwithstanding the above, you may not be insured if you do not submit the relevant Proposal within 30 days from commencement of the risk unless an extension of time has been agreed with us in writing.

**PRIVACY ACT**

The Privacy Act 1988 and Amendment Act 2000 require us to inform you that we collect, use and disclose your personal information. A copy of our Privacy Policy is available at [www.pscconnect.com.au/privacy/](http://www.pscconnect.com.au/privacy/) and upon request.

**PREMIUM FUNDING WARNING**

Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract, full details are available on request.

Please note that should the insurance policy be cancelled before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases insurers also apply minimum premiums to policies, which may further reduce the refund that you might otherwise receive.

The impact of the above on you is that any refund you receive for the mid term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above."

**RIGHTS OF RECOVERY AGAINST OTHERS**

It is a condition of a Contract of Insurance that you may not forego any right of recovery that may exist against another party without prior approval in writing being given by your insurer.

**SUBROGATION**

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your insurer's ability to recover from a third party, your insurers may have the right to refuse to indemnify you for such loss where it is shown that your insurer's rights of recovery have been prejudiced by your action.

**TERMS OF TRADE**

Payment of this account constitutes your acknowledgement and acceptance of these conditions and authorises us to act as your insurance brokers for the risks outlined on the face hereof and no others unless specifically agreed by us in writing.

**THIRD PARTY INTERESTS**

Insurance policies provide cover for those with an interest in the property insured and may not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

**UNDERWRITING AGENTS AND WHOLESALE BROKERS**

In some cases we access insurance products via Underwriting Agents and Wholesale brokers rather than directly with the insurer. In such cases should you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent out to you.

**UTMOST GOOD FAITH**

Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by Insurers.



GPO Box 933  
Sydney NSW 2001

Issue Date: 26 July 2018

## Home Policy Schedule - Accidental Damage

Thank you for choosing IAL. Please check the details in this Policy Schedule to make sure we have the correct details of your cover with us. If you need to make any changes please contact your broker.

Enclosed is the Product Disclosure Statement (PDS) that forms part of your Policy along with this Policy Schedule. Please read it and make sure you understand all the features and benefits of your cover. If you have any questions about your Policy you can contact your broker who will be happy to help you.

**Insured Name** : Gary Hayley & Louise Cracknell and Hayley Cracknell Super Fund  
**Situation** : 1453 Kyogle Road, UKI NSW 2484  
**Policy Number** : PC01807260004  
**Period of Insurance** : 26 July 2018 to 26 July 2019

### Policy Premium Summary & Tax Invoice

**Premium payment mode** : Monthly  
**Total Premium** : \$87.01\*  
**Pre-Tax Premium** : \$63.16  
**Fire Services Levy** : \$9.41  
**Goods and Services Tax** : \$7.26  
**Stamp Duty** : \$7.18

\* Amount above does not include any broker fee which may be applicable. Refer to the Instalment Schedule section below.

### Cover Details

**Section 1**  
**Cover type** : Contents Only

**Section 2**  
**Liability Cover** : Yes

**Section 3**  
**Valuable Items** : Yes

### Sums Insured

**Buildings Sum Insured** : N/A  
**Contents Sum Insured** : \$40,000  
**Limit of Liability** : \$30,000,000

### Excesses

**Buildings** : N/A  
**Contents** : \$500



## Risk Information Details

Has insurance been declined in last 12 months : No  
Is the property:

Currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover? : No

Used for business purposes other than home office or surgery? : No

Under construction, reconstruction or renovation? : No

In poor condition or poorly maintained? : No

Under any heritage listing/National Trust listing or order? : No

Used as hostel, bed and breakfast or Guesthouse? : No

Other policies with this insurer : Yes

Occupancy type : Weekender/Holiday Home

Building type : Free standing Home

## Buildings

### Construction Details

Walls : Weatherboard/Wood

Roof : Tin / Steel / Colourbond

Period or year built : 1891-1913 (FEDERATION)

Quality : Above average

Number of Levels : N/A

Building Replacement Value : N/A

### Security

Minimum security among the property's externally accessible doors : None

Minimum security on ALL the property's accessible windows : None

Alarm Security : None

### Valuable Items

Description	Type	Amount
George Jenson Fusion	Jewellery and Watches	\$4,500

### Other Interested Parties

Interested Party : No

Printable Notes : N/A

## Instalment Schedule

	Due Date	Monthly Instalment ( Inc GST)
The table opposite outlines your monthly instalment schedule. If your instalment due date is not on a business day we will deduct the relevant instalment on the next business day. Your monthly instalments will continue to be automatically deducted from your nominated account unless otherwise specified.	18 Aug 2018	\$142.01*
	18 Sep 2018	\$87.01
	18 Oct 2018	\$87.01
	18 Nov 2018	\$87.01
	18 Dec 2018	\$87.01
Please ensure you have enough funds in your account every month to meet your payment. If we are unable to deduct your payment, we may not pay any claim you make under this policy and you may need to pay a dishonour fee.	18 Jan 2019	\$87.01
	18 Feb 2019	\$87.01
	18 Mar 2019	\$87.01
	18 Apr 2019	\$87.01
	18 May 2019	\$87.01
	18 Jun 2019	\$87.01
	18 Jul 2019	\$87.00
	<hr/>	
	Total*	\$1,099.11*

\* Includes a Broker Fee of \$55.00 (including GST) payable in the first instalment

IAL uses Ezidebit (a third party payment provider) to collect instalment premiums on their behalf. More information regarding Ezidebit can be found at [www.ezidebit.com.au](http://www.ezidebit.com.au) or by phoning (07) 3124 5500.

# Home Insurance

## Confirmation of What You Told Us

New Business - Policy Number: PCO1807260004

This document sets out your answers to questions which may be relevant to the decision of an insurer to accept the risk and the insurance covers which you require us to attempt to arrange. Please review the information and advise PSC Connect Pty Ltd (NSW) immediately if any of the details are incorrect or incomplete.

**Insurer Name** IAL  
**Broker Name** PSC Connect Pty Ltd (NSW)  
**Period of Insurance** 26/07/2018 to 26/07/2019 at 4pm

### Underwriting Acceptance Criteria

Have you been declined insurance in the past 12 months No  
How many criminal convictions has the insured had in the past 3 years? 0

### Insured

**Insured Name** Gary Hayley & Louise Cracknell and Hayley Cracknell Super Fund  
**Date of birth of the oldest insured** 21/08/1958  
**Does the insured have an existing policy with any of the selected insurers?** Yes  
• IAL

### General Details

**Are you the holding broker?** Yes  
**Name of holding underwriter** Suncorp

### Claims

**Has there been any home or contents related claims made within the past 3 years** No

### Instalment Details

**Would you like premiums for instalments as part of this quote?** Yes  
**Instalment Frequency** Monthly  
**Preferred day of month for instalments to be deducted** 18

## Property Details : 1453 Kyogle Road, UKI NSW 2484

### Acceptance Criteria

**Have you been declined insurance in the past 12 months**  
**Is the property**  
- used for business purposes other than home office or surgery No  
- under construction, reconstruction or renovation No  
- in poor condition or poorly maintained No  
- currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover? No  
- under any heritage listing/National Trust listing or order No  
- used as a hostel, bed and breakfast or guesthouse No

### Coverage

**Coverage** Accidental Damage  
**Occupancy Type** Weekender/Holiday Home

# Home Insurance

## Confirmation of What You Told Us

New Business - Policy Number: PCO1807260004

Building Type Free standing Home  
Cover Type Contents Only

### Building

Home address 1453 Kyogle Road, UKI NSW 2484

### Construction

Walls Weatherboard/Wood  
Roof Tin / Steel / Colourbond  
Year Built 1891 – 1913 (Federation)  
Quality Above Average

### Security

What best describes security on the property's externally accessible doors? None  
What best describes security on the property's externally accessible windows? None  
Alarm Security None

### Contents Sum Insured

Contents sum insured (excluding unspecified and specified valuables) \$40,000

### Unspecified Valuables

Portable valuables cover required Not Required

### Specified Valuables

Description	Type	Sum Insured
George Jenson Fusion	Jewellery and Watches	\$4,500

### Interested Parties

None

### Excess Options

Contents Excesses \$500

### Other

Non-Printable Notes None  
Printable notes None

### What you told us

This document sets out your answers to questions which may be relevant to the decision of an insurer to accept the risk and the insurance covers which you require us to attempt to arrange.

Please review the information and advise us immediately if any of the details are incorrect or incomplete.

You may confirm the information is correct and complete by doing any of the following:

- (a) Signing and returning a copy of this form; or
- (b) Providing us with instructions to place the policy of insurance.

Signature of Applicant(s)

Position held

# Home Insurance

## Confirmation of What You Told Us

New Business - Policy Number: PCO1807260004

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Date