

04075 0428 939335

**Landlord Insurance  
Renewal Invitation**



**Insurance**

Policy Number EKA554915HPK

Client Number EK074220  
Client Name PHALANX PTY LTD

27 May 2018

PHALANX PTY LTD  
P O BOX 155  
KALBARRI WA 6536

**Notice Sent Via: Elders Insurance**  
ELDERS INSURANCE GERALDTON  
ABN: 32 485 660 098  
ERIN GOULD & JEREMY FINCH  
21 BRADFORD STREET GERALDTON WA 6530  
(P) 0899658277 (F) 0899658256  
(E) geraldtoninsurance@elders.com.au

Dear SIMONE

Thank you for choosing to insure with Elders Insurance. I am pleased to enclose your Renewal Invitation.

Protection of your valuable assets is important, so we encourage you to read the enclosed notice and schedule carefully to ensure your Policy details are accurate and the cover provided suits your insurance needs. It is advisable to keep these documents in a safe place.

Your annual premium is \$1,222.44 including the Service fee. Your insurance policy is due to expire at 8 July 2018 unless you advise otherwise.

Did you know that you can choose from a number of payment methods? You can choose to pay by BPAY, Credit Card, Cheque, Cash or by including monthly instalments. Please refer to the next page for further details or contact this office if you wish to discuss the alternative methods of payment.

Please refer to the Important Information attached.

Elders Insurance offers a special service for handling claims. In most cases we will handle your claims locally, supporting local business, tradespeople and suppliers, whenever practical. We understand the varying needs of our customers and are proud to provide local, face-to-face service.

I appreciate the opportunity to continue assisting you with your insurance needs. If you have any questions about the Policy, or your insurances, please do not hesitate to contact this office on 0899658277.

Yours faithfully,

ELDERS INSURANCE GERALDTON  
Elders Insurance Authorised Representative

PAID 4/7/18  
BPAY.



09431103-0001255-00628

**Landlord Insurance  
Renewal Invitation**



**Insurance**

Policy Number EKA554915HPK

Client Number EK074220  
Client Name PHALANX PTY LTD

PHALANX PTY LTD  
P O BOX 155  
KALBARRI WA 6536

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(P) 0899658277 (F) 0899658256  
(E) geraldtoninsurance@elders.com.au

**Period of Insurance**  
From 08/07/2018 To 08/07/2019 at 4pm

Your Policy expires at 4.00pm on the FROM DATE. To arrange cover please check that the Sum(s) Insured and Policy wording meet your needs. If any change is needed, please tell us and then pay the premium before the FROM DATE.

**The Insured**

PHALANX PTY LTD



09431103-0001257-00629

**Payment Advice/Options**



**By Mail:**  
If payment is by cheque or credit card please detach this Payment Advice and forward to:

ELDERS INSURANCE GERALDTON  
ERIN GOULD & JEREMY FINCH  
21 BRADFORD STREET  
GERALDTON WA 6530



**Biller Code: 106591**  
**Ref: 0401554915005**

**Telephone & Internet Banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

**Please make Cheque payable to: Elders Insurance**  
**Payment by Credit Card**

MasterCard  Visa

Credit Card

Account Name  Expiry Date  /  /

Signature  Date  /  /

For the Amount of \$

**Client name:** PHALANX PTY LTD  
**Client Number:** EK074220  
**Policy Number:** EKA554915HPK  
**Agent Number:** EK0050050

PAID BY  
BPAY 4/7/18  
Ref # V2774529

**Total Amount Payable** \$1,222.44  
**Due Date** 08/07/2018



**Landlord Insurance  
Renewal Invitation**



Policy Number EKA554915HPK

Client Number EK074220  
Client Name PHALANX PTY LTD

**Insurance**

PHALANX PTY LTD  
P O BOX 155  
KALBARRI WA 6536

Elders Insurance  
ELDERS INSURANCE GERALDTON  
ABN: 32 485 660 098  
ERIN GOULD & JEREMY FINCH  
21 BRADFORD STREET GERALDTON  
WA 6530

**Period of Insurance**  
From 08/07/2018 To 08/07/2019 at 4pm

**The Insured**

PHALANX PTY LTD

**Home Location Summary**

**Address**

U 1 22 WAIKIRI PDE KALBARRI WA 6536

This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.

**Total Premium and Charges**

Premium	\$993.94	ABN	None Noted
Levies	NIL		
GST	\$99.40		
Stamp Duty	\$109.30		
*Intermediary Service Fee	\$18.00		
*Intermediary Service Fee GST	\$1.80		
<b>Total Premium</b>	<b>\$1,222.44</b>		

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

**\*Invoiced for and on behalf of Elders Insurance Authorised Representative.**



09431103-0001259-00630

**Landlord Insurance  
Renewal Invitation**



Policy Number EKA554915HPK

Client Number EK074220  
Client Name PHALANX PTY LTD

**Insurance**

**Cover Details *continued***

**Additional Clauses**

\*\*\* AFTER PAYING THE AMOUNT PAYABLE, SHOULD YOU NEED CONFIRMATION OF \*\*\*  
\*\*\*\* THIS TRANSACTION, PLEASE PHONE 0899658277 \*\*\*\*  
\*\*\* FOR ANY OTHER ENQUIRIES ABOUT YOUR POLICY PLEASE CONTACT YOUR \*\*\*  
\*\*\* LOCAL OFFICE ON THE NUMBER LISTED ON YOUR PAYMENT SLIP BELOW. \*\*\*

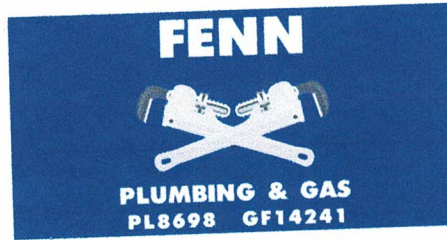
**This completes your policy.**



09431103-0001261-00631



The Trustee for Fenn  
 Family Trust trading as  
 Fenn Plumbing & Gas  
 PO Box 306  
 Kalbarri WA 6536  
 0448 820 157  
 ABN 74 755 742 108



Tax Invoice

**INVOICE TO**  
 Nathan and Simone  
 Chalmers  
 22 Waikiri Parade  
 kalbarri WA 6536

INVOICE NO.	DATE	TOTAL DUE	DUE DATE	TERMS	ENCLOSED
1499	22/07/2018	A\$231.00	06/08/2018	Net 15	

DATE	ACTIVITY	QTY	RATE	AMOUNT	GST
19/07/2018	<b>Hours</b> time spent to change over relief valves on hot water unit at unit due to not relieving. 1x plumber and 1x apprentice	0.50	110.00	55.00	GST
19/07/2018	<b>materials</b> 1x cold relief 1x hot relief	1	155.00	155.00	GST
				<b>SUBTOTAL</b>	210.00
				<b>GST TOTAL</b>	21.00
				<b>TOTAL</b>	231.00
				<b>BALANCE DUE</b>	<b>A\$231.00</b>

BAS SUMMARY		RATE	GST	NET
GST @ 10%			21.00	210.00

Bank Details:  
 Account: Fenn Plumbing and Gas  
 BSB: 066-512  
 Number: 1059-9743

*PAID FROM  
 CONTRIBUTIONS A/C  
 23/7/18  
 REF # 27989109223*



# Water Use and Service Charge Account

Issue date 20 July 2018  
Bill ID 0072



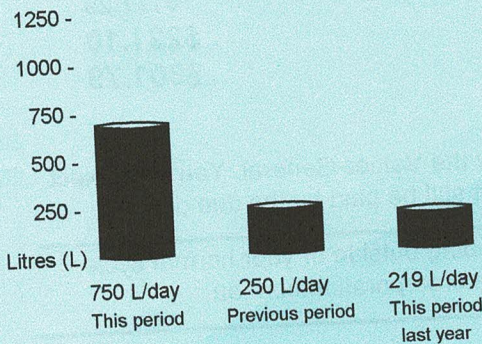
053D 002535 001000

PHALANX PTY LTD  
PO BOX 155  
KALBARRI WA 6536

Account number 90 14003 03 5  
Please pay \$301.79  
Payment due by 6 Aug 2018

Account for VILLA HOUSE AT UNIT 1 / 22 WAIKIRI PDE KALBARRI LOT 5  
Strata lot 1

### Daily water use comparison



### Your account summary (GST does not apply to this account)

Description	Amount
Current charges due 6 August 2018	\$301.79
<b>Total</b>	<b>\$301.79</b>

Turn over for important information

*\$80.69 excess water paid by tenants*

*PAID FROM CONTRIBUTIONS  
A/c 1/8/18  
Ref # 49256052997*

Interest is charged on overdue amounts @ 11.71% p.a.

### Payment slip

UNIT 1 / 22 WAIKIRI PDE KALBARRI LOT 5

Account number 90 14003 03 5  
Please pay \$301.79  
Payment due by 6 August 2018

#### Enquiries?

Need your account in an alternative format?  
Please call us on 13 13 85.

#### Concession Application

If you have a valid Concession Card and are the owner and occupier of this property, call 1300 659 951 or go to [watercorporation.com.au/concessions](http://watercorporation.com.au/concessions) to apply.

#### Need more time to pay?

Visit [watercorporation.com.au/financialassistance](http://watercorporation.com.au/financialassistance) or call 1300 659 752.



Interpreter Services 13 14 50

#### Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

Website: [watercorporation.com.au/contact](http://watercorporation.com.au/contact)

Faults and Emergencies: (24/7) 13 13 75



450025353\*

WBP202NSA 002535 / 005201

B1 - V3 0709



# SHIRE OF NORTHAMPTON

ABN 13 596 797 267  
COUNCIL OFFICE: HAMPTON ROAD  
P.O. BOX 61, NORTHAMPTON, W.A. 6535  
TELEPHONE: (08) 9934 1202 FAX: (08) 9934 1072  
OFFICE HOURS: MON - FRI 8.00 a.m. - 4.30 p.m.

## TAX INVOICE

FOR YEAR ENDING  
30TH JUNE 2019

CHIEF EXECUTIVE OFFICER  
G L KEEFFE

DATE ISSUED  
21.08.2018

ASSESSMENT NUMBER  
**A3955**



### RATE NOTICE

IF THE NAME OR ADDRESS IS INCORRECT PLEASE COMPLETE ADVICE OF CHANGE OVERLEAF

PHALANX PTY LTD  
PO BOX 155  
KALBARRI WA 6536

**NOTICE OF VALUATION AND RATE, LOCAL GOVERNMENT ACT 1995 AND WARR ACT 2007**  
NOTICE IS HEREBY GIVEN THAT THE COUNCIL OF THE SHIRE OF NORTHAMPTON HAS ORDERED AND DIRECTED THAT THE UNDERMENTIONED LAND OF WHICH YOU ARE THE OWNER IS VALUED AND RATED AS HEREIN SPECIFIED.

DETAILS OF RATED PROPERTY		22 WAIKIRI PARADE		WARD	KALBARRI
LOTS/LOCATIONS OR OTHER INFORMATION		1(672) KALBARRI			
ZONE	RESIDENTIAL 30 UNITS/HA	USE			
VALUATION	\$10,296.00 - GRV	RATING DETAIL		<b>DUE DATE</b>	<b>05.10.2018</b>
MINIMUM RATE	\$550.00	RATE IN \$ OR CHARGE PER SERVICE	CURRENT	ARREARS	TOTAL
KALBARRI		7.7230	\$795.16		\$795.16
Emergency Services Levy		0.5070	\$82.00		\$877.16
ESL Category 4, Property Use Residential, GRV \$10,296					\$895.14
KAL TOURISM SPECIFIED RATE		0.1746	\$17.98		\$1,225.14
KALBARRI RESIDENTIAL REFUSE		1@330.00	\$330.00		
GST is nil					
					<b>\$ 1,225.14</b>

<b>OPTION 1</b>	PAYMENT DUE - IF PAID IN FULL	DUE DATE	05.10.2018	<b>\$ 1,225.14</b>
<b>OPTION 2</b>	PAYMENT BY TWO INSTALMENTS INSTALMENT CHARGE \$ 9.93	1ST INSTALMENT DUE DATE	05.10.2018	<b>\$ 617.57</b>
		2ND INSTALMENT DUE DATE	07.12.2018	<b>\$ 617.50</b>
<b>OPTION 3</b>	PAYMENT BY FOUR INSTALMENTS INSTALMENT CHARGE \$ 29.25	1ST INSTALMENT DUE DATE	05.10.2018	<b>\$ 313.74</b>
		2ND INSTALMENT DUE DATE	07.12.2018	<b>\$ 313.55</b>
		3RD INSTALMENT DUE DATE	01.02.2019	<b>\$ 313.55</b>
		4TH INSTALMENT DUE DATE	05.04.2019	<b>\$ 313.55</b>
TOTAL COST \$ 1,235.07				
TOTAL COST \$ 1,254.39				

**NOTE: 1ST INSTALMENT INCLUDES ALL ARREARS OF RATES & CHARGES**

POSTAL REMITTANCES: NO RECEIPT WILL BE ISSUED UNLESS:  
(1) THE NOTICE IS RETURNED INTACT WITH REMITTANCE AND (2) THIS BOX IS TICKED

SEE OVER FOR MORE IMPORTANT INFORMATION AND PAYMENT OPTIONS

IF NO RECEIPT IS REQUIRED RETAIN TOP PORTION FOR YOUR RECORDS AND RETURN LOWER PORTION WITH REMITTANCE

OFFICE COPY ONLY

**SHIRE OF NORTHAMPTON**  
P.O. BOX 61, NORTHAMPTON 6535  
**DUE DATE FOR PAYMENT 05.10.2018**  
ASSESSMENT NUMBER A3955

**iBPAY** Biller Code: 254466 Ref: 1000039557

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

© Registered to BPAY Pty Ltd ABN 69 079 137 518

29/8/18 W661 036306  
FROM CONFIDENTIALS  
Biller Code: 000024  
Cust Ref: 1000039557  
Pay Online: www.northampton.wa.gov.au

OWNER PHALANX PTY LTD  
PROPERTY DETAILS 22 WAIKIRI PARADE

<b>OPTION 1</b>		<b>1,225.14</b>
<b>OPTION 2</b>	(1st INSTAL.)	<b>617.57</b>
<b>OPTION 3</b>	(1st INSTAL.)	<b>313.74</b>

I/WWE ELECT TO PAY ACCORDING TO OPTION  (INSERT)

HEREWITH EXACT AMOUNT OF PAYMENT



**Tax Invoice**



**Ink Station Invoice #: A1798262**

A.B.N. 34 135 131 770 CGA Trading Pty Ltd  
 www.inkstation.com.au Email: sales@inkstation.com.au

Tel: 1300 655 943 Fax: 02 8208 9939  
 PO BOX 3308, Marrickville Metro, NSW 2204

**Bill To:**

**Simone Chalmers**  
 18 Bay Patch Street  
 EAST FREMANTLE, WA 6158

**Ship To:**

**Simone Chalmers**  
 18 Bay Patch Street  
 EAST FREMANTLE, WA 6158  
 Tel: 0893395184

**Payment Method:** Secure Credit Card

Zone: GREEN - A3/A5



**A1798262**

**Order Date:**  
 22-08-2018

QTY	Products	Model	Price (inc GST)	Total (inc GST)
1	5 Pack Genuine Epson T0561-T0564 series [2BK,1C,1M,1Y]	G_T0561-T056	\$95.69	\$95.69

	Simone Chalmers 18 Bay Patch Street EAST FREMANTLE, WA 6158 Tel: 0893395184	Sub-Total: \$95.69 Shipping: \$0.00 Total: <b>\$95.69</b> GST(10%): \$8.70 Balance Due: <b>\$0.00</b>
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## Water Use and Service Charge Account

Issue date 20 September 2018  
Bill ID 0073



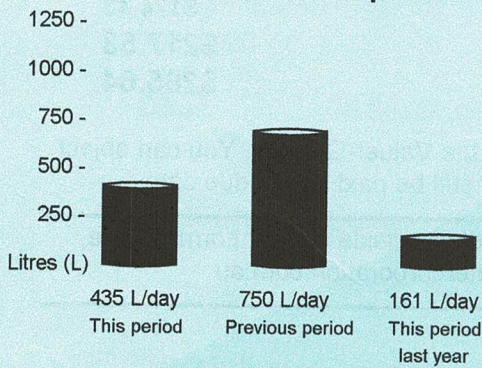
053D 000217 001000

PHALANX PTY LTD  
PO BOX 155  
KALBARRI WA 6536

Account number 90 14003 03 5  
Please pay \$265.64  
Payment due by 8 Oct 2018

Account for VILLA HOUSE AT UNIT 1 / 22 WAIKIRI PDE KALBARRI LOT 5  
Strata lot 1

### Daily water use comparison



### Your account summary (GST does not apply to this account)

Description	Amount
Current charges due 8 October 2018	\$265.64
<b>Total</b>	<b>\$265.64</b>

Turn over for important information

*PAID CONTRIBUTIONS  
B/PAY 11/0/18  
REF # E873256991*

Interest is charged on overdue amounts @ 11.71% p.a.

Payment slip



Trust Account Receipt

## Tenancy Receipt

**Received From:** Nathan & Simone Chalmers on behalf of Nathan & Simone Chalmers  
(ID:100039)  
  
Unit 1 Waikiri STRATA, KALBARRI, WA 6536, AUSTRALIA

**Money Received:** 22/10/2018  
**Receipt Completed:** 23/10/2018  
**Receipt #:** 1180

Description	Amt Exc GST	GST	Amt Received
<b>For Ownership</b> Strata Plan 48716 - 22 Waikiri Pde (ID:27)			
<b>Rent:</b> Rent from 1/11/2018 to 30/04/2019 Part Payment \$0.02 - Effective Paid To* 30/04/2019	\$335.00	\$0.00	\$335.00
	<b>\$335.00</b>	<b>\$0.00</b>	<b>\$335.00</b>

**Payment Method:** Direct Deposit

**Received By:** Loni Visser

\* This is the last day for which rent is fully paid.

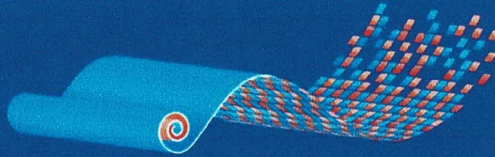
Duplicate Copy



# Jupps

1962

Floor Covering and Tile Specialists



tile boutique™  
YOUR LIFESTYLE - OUR DESIGN®

**Jupps Carpets & Ceramics Pty Ltd**  
Trading as Jupps Floor Covering and Tile Specialists Geraldton  
7 Anzac Terrace Geraldton WA 6530  
PO Box 947 Geraldton WA 6531  
Tel: (08) 9921 2661 Fax: (08) 9921 5056  
ABN : 22 139 768 264

www.juppsfloorcoverings.com.au  
geraldton@juppsfloorcoverings.com.au  
Mon, Tue, Wed, Fri 8:30am - 5:30pm  
Thurs 8:30am - 7:00pm  
Sat 9:00am - 2:00pm

## TAX INVOICE

**GO006340**

Sold To

**SIMONE CHALMERS**  
KALBARRI, WA 6536

Ship To

**SIMONE CHALMERS**  
1/22 WAIKIRI PDE  
KALBARRI, WA 6536

Invoice Date	Tele #1	PO Number	Invoice Number
01/11/18	0458 027 020		GO006340

Inventory	Style/Item	Color/Description
SLIMLINE	VENETIAN	LATTE
VENETIAN		
VISION BLIND	VISION	FLORENCE OAK

Unless stated above, this price does not include furniture movement, removal of existing floorcoverings or preparation of subfloor..

Our standard terms are 50% deposit with the balance payable upon the completion of the job. Any expense, cost or disbursements incurred by Jupps in recovering any outstanding monies, including debt collection commission, charges and legal fees along with Solicitor's costs incurred by Jupps, shall be paid by the Customer.

# D8927022680

50% = \$467.50  
Deposit paid 2/11/18  
Contributions A/c

Sales Representative(s): CHRISTINE NORRIS

GST Included:	\$85.00
Total Inc GST:	\$935.00
Deposit Paid:	\$0.00
<b>BALANCE DUE:</b>	<b>\$935.00</b>

### PAYMENT METHODS

- Cash/Cheque
- EFTPOS
- Mastercard

Direct Deposit: Commonwealth Bank BSB: 066-000 A/C 11361118  
Jupps Carpets & Ceramics Pty Ltd  
(Invoice number as reference)

Card Number: \_\_\_\_\_  
Expiry Date: \_\_\_\_ / \_\_\_\_ CSV: \_\_\_\_\_  
Name on Card: \_\_\_\_\_  
Signature: \_\_\_\_\_

### REMITTANCE ADVICE

Invoice #: GO006340

SIMONE CHALMERS  
KALBARRI, WA 6536

**BALANCE DUE: \$935.00**



# Asteron Life Complete Statement



F 001954 000



Nathan And Simone Chalmers  
The Chalmers Superannuation Fund  
P O Box 155  
KALBARRI WA 6536

## Policy Number

E3073973

**Cover**  
Life

**Insured Person**  
Mr Nathan Chalmers

**Policy Owner**  
The Chalmers Superannuation  
Fund

8 October 2018

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely  
Asteron Life Customer Service


## Important Dates

- Policy anniversary  
6 November each year
- Policy commencement  
06/11/2014


## Your Adviser

Suncorp Financial Services  
1800 631 118

## Customer Service

 1800 221 727 8am-6pm  
02 8275 3999

## Internet

 [www.asteronlife.com.au](http://www.asteronlife.com.au)

► See your Policy Benefits  
and Features over

Amount debited from your National Australia Bank Ltd.  
Northampton account ending with the numbers 231 each  
year.

**\$1,246.67**



# Ray White

Kalbarri

## Tenancy Invoice: Nathan & Simone Chalmers

Nathan & Simone Chalmers  
PO Box 155  
KALBARRI WA 6536  
AUSTRALIA

Issued On: 17/10/2018  
Due By: 31/10/2018  
Tax Invoice #: 2068

Property: Unit 1 Waikiri STRATA, KALBARRI, WA 6536, AUSTRALIA

Item #	Description	Amount Excl GST	GST	Amount Incl GST
1	Strata Levies 01/11/18-01/05/19	\$335.00	\$0.00	\$335.00
		\$335.00	\$0.00	\$335.00

## Tenancy – Statement of Outstanding Items

Statement as at 11:42 AM 17/10/2018

#	Due	Description	Total Amount	Paid/Credited	Outstanding
2068	31/10/2018	Strata Levies 01/11/18-01/05/19	\$335.00	\$0.00	\$335.00
				<b>Total Outstanding:</b>	<b>\$335.00</b>

**Held for Tenancy: \$0.00**

## Payment Advice

Account Name: Eversun Holdings Pty Ltd T/as Ray White Kalbarri  
BSB: 066-512  
Account #: 10441444  
Please include your Tenancy Reference in the funds transfer description : 100039

PAID FROM CONTRIBUTIONS  
22/10/18

REF # V6815997674

# "Things you should know"

Please consider this important information alongside your Product Disclosure Statement, Policy Document and Schedule.

## Explaining premium increases

Insurance premiums increase from time to time and if you have noticed an increase to your premium in your Renewal Notice or Annual Statement it may be for a number of reasons:

- If your policy includes an indexation benefit to help maintain the value of your insurance against inflation, this will trigger an increase to your level of cover or sum insured and may cause an increase in the premiums you pay for your insurance.
- The indexation benefit may still be applied to level premiums and cause an increase to your premiums.
- If you have chosen, or the policy includes a stepped premium your premium may increase each year as you get older.
- We can also change premiums for all policies of the same kind, for example as a result of changes in government fees and charges or increased costs. When we do this we won't single your policy out for a premium increase. If we do apply an increase to your policy, we'll provide you with at least 30 days' notice and you'll be charged the new premium from your next policy anniversary.

If you have any further questions in regards to your premiums, please contact us.

## Risks of cancelling or replacing an existing Life Insurance Policy

When you started your policy, your age, medical history, lifestyle and occupation may have been taken into consideration to calculate your premium and offer you cover. If you cancel your policy and re-apply for life insurance at a later date, either with us or another insurer, you may not be able to obtain the same level of cover for the same price or conditions, especially if your health has changed.

When you are considering replacing an existing policy it is important to remember that a new policy may offer different benefits and conditions. There may for example be different benefit waiting periods, limits and exclusions. You should ensure that any replacement cover continues to meet your needs and that you will not be disadvantaged in cancelling your existing cover.

Cancelling your insurance means you could be losing a valuable safety net. Even if you have some default cover inside super, this may not be accessible or provide enough cover to meet your needs at claim time.

If you have any further questions in regards cancelling or replacing a life Insurance policy, please contact us or speak to a financial adviser.

## If your circumstances change

If you want to change the terms of your policy or are having difficulty meeting your payments, our friendly team of insurance specialists can answer all your questions.

Alternatively, if you feel your financial requirements are more complex and you require financial advice, you can turn to a financial adviser for help. Our contact details are provided in your renewal notice or annual statement.

## What to do in the event of a claim

In the unfortunate event you need to make claim, one of our friendly staff will be there to help take care of you, your nominated beneficiaries or your legal personal representative. Please call us as soon as practical to notify us of the claim and we will provide you with a claim pack detailing what information we may need to assess your claim. For further information on what may be required please view our website or contact us using the details provided in your renewal notice or annual statement.

This document is issued by Suncorp Life & Superannuation Limited (Suncorp), ABN 87 073 979 530 AFSL No. 229880, for information and reference purposes only. It is intended to be used as a guide only and provide general information only and has been prepared without taking into account any persons individual objectives, financial situation or needs. We believe the information in this publication to be accurate and reliable but no warranty of accuracy or reliability of the information or of any information provided by any third party is given. This document is a guide only as to Suncorp's products and is not a substitute for your careful reading of the Product Disclosure Statement.





Part of the Suncorp Group

# Asteron Life Complete Statement



002158 000



Nathan And Simone Chalmers  
The Chalmers Superannuation Fund  
PO Box 155  
KALBARRI WA 6536

22 October 2018

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely  
Asteron Life Customer Service

## Policy Number

E3073970

Cover  
Life

Insured Person  
Mrs Simone Chalmers

Policy Owner  
The Chalmers Superannuation Fund

Important Dates  
- Policy anniversary  
19 November each year  
- Policy commencement  
19/11/2014

Your Adviser  
Suncorp Financial Services  
1800 631 118

## Customer Service

1800 221 727 8am-6pm  
02 8275 3999

## Internet

www.asteronlife.com.au

► See your Policy Benefits and Features over

Amount debited from your National Australia Bank Ltd.  
Northampton account ending with the numbers 231 each  
year.

**\$958.30**

Issuer: Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880

Customer Service GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 or 02 8275 3999 8am to 6pm EST  
Fax: 1300 766 833 Email: life\_customerservice@asteronlife.com.au  
Web: www.asteronlife.com.au



# "Things you should know"

Please consider this important information alongside your Product Disclosure Statement, Policy Document and Schedule.

## Explaining premium increases

Insurance premiums increase from time to time and if you have noticed an increase to your premium in your Renewal Notice or Annual Statement it may be for a number of reasons:

- If your policy includes an indexation benefit to help maintain the value of your insurance against inflation, this will trigger an increase to your level of cover or sum insured and may cause an increase in the premiums you pay for your insurance.
- The indexation benefit may still be applied to level premiums and cause an increase to your premiums.
- If you have chosen, or the policy includes a stepped premium your premium may increase each year as you get older.
- We can also change premiums for all policies of the same kind, for example as a result of changes in government fees and charges or increased costs. When we do this we won't single your policy out for a premium increase. If we do apply an increase to your policy, we'll provide you with at least 30 days' notice and you'll be charged the new premium from your next policy anniversary.

If you have any further questions in regards to your premiums, please contact us.

## Risks of cancelling or replacing an existing Life Insurance Policy

When you started your policy, your age, medical history, lifestyle and occupation may have been taken into consideration to calculate your premium and offer you cover. If you cancel your policy and re-apply for life insurance at a later date, either with us or another insurer, you may not be able to obtain the same level of cover for the same price or conditions, especially if your health has changed.

When you are considering replacing an existing policy it is important to remember that a new policy may offer different benefits and conditions. There may for example be different benefit waiting periods, limits and exclusions. You should ensure that any replacement cover continues to meet your needs and that you will not be disadvantaged in cancelling your existing cover.

Cancelling your insurance means you could be losing a valuable safety net. Even if you have some default cover inside super, this may not be accessible or provide enough cover to meet your needs at claim time.

If you have any further questions in regards cancelling or replacing a life Insurance policy, please contact us or speak to a financial adviser.

## If your circumstances change

If you want to change the terms of your policy or are having difficulty meeting your payments, our friendly team of insurance specialists can answer all your questions.

Alternatively, if you feel your financial requirements are more complex and you require financial advice, you can turn to a financial adviser for help. Our contact details are provided in your renewal notice or annual statement.

## What to do in the event of a claim

In the unfortunate event you need to make claim, one of our friendly staff will be there to help take care of you, your nominated beneficiaries or your legal personal representative. Please call us as soon as practical to notify us of the claim and we will provide you with a claim pack detailing what information we may need to assess your claim. For further information on what may be required please view our website or contact us using the details provided in your renewal notice or annual statement.

This document is issued by Suncorp Life & Superannuation Limited (Suncorp), ABN 87 073 979 530 AFSL No. 229880, for information and reference purposes only. It is intended to be used as a guide only and provide general information only and has been prepared without taking into account any persons individual objectives, financial situation or needs. We believe the information in this publication to be accurate and reliable but no warranty of accuracy or reliability of the information or of any information provided by any third party is given. This document is a guide only as to Suncorp's products and is not a substitute for your careful reading of the Product Disclosure Statement.



# Water Use and Service Charge Account

Issue date 23 November 2018

Bill ID 0074



053D 002186 001000

PHALANX PTY LTD  
PO BOX 155  
KALBARRI WA 6536

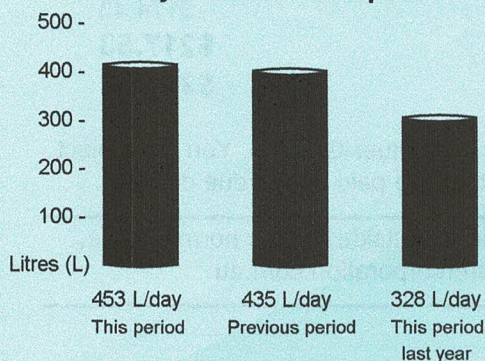
**Account number 90 14003 03 5**

**Please pay \$269.21**

**Payment due by 10 Dec 2018**

**Account for VILLA HOUSE AT UNIT 1 / 22 WAIKIRI PDE KALBARRI LOT 5**  
Strata lot 1

### Daily water use comparison



### Your account summary (GST does not apply to this account)

Description	Amount
Current charges due 10 December 2018	\$269.21
<b>Total</b>	<b>\$269.21</b>

Turn over for important information

Interest is charged on overdue amounts @ 11.71% p.a.

### Payment slip

#### Enquiries?

**Need your account in an alternative format?**


Please call us on 13 13 85.

#### Concession Application

If you have a valid Concession Card and are the owner and occupier of this property, call 1300 659 951 or go to [watercorporation.com.au/concessions](http://watercorporation.com.au/concessions) to apply.

Need more time to pay?

Visit [watercorporation.com.au/financialassistance](http://watercorporation.com.au/financialassistance) or call 1300 659 752.

 **Interpreter Services 13 14 50**

#### Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

**Website:** [watercorporation.com.au/contact](http://watercorporation.com.au/contact)

**Faults and Emergencies:** (24/7) 13 13 75

UNIT 1 / 22 WAIKIRI PDE KALBARRI LOT 5

**Account number 90 14003 03 5**

**Please pay \$269.21**

**Payment due by 10 December 2018**





# Ray White

Kalbarri

## Tenancy Invoice: Nathan & Simone Chalmers

Nathan & Simone Chalmers  
PO Box 155  
KALBARRI WA 6536  
AUSTRALIA

PAID 9/12/18  
REF # V5203169387

Issued On: 5/12/2018  
Due By: 19/12/2018  
Tax Invoice #: 3492

Property: Unit 1 Waikiri STRATA, KALBARRI, WA 6536, AUSTRALIA

Item #	Description	Amount Excl GST	GST	Amount Incl GST
1	Strata Levy balance for increase 01/11/18-30/04/19 period	\$30.00	\$0.00	\$30.00
		\$30.00	\$0.00	\$30.00

## Tenancy – Statement of Outstanding Items

Statement as at 9:57 AM 5/12/2018

#	Due	Description	Total Amount	Paid/Credited	Outstanding
3492	19/12/2018	Strata Levy balance for increase 01/11/18-30/04/19 period	\$30.00	\$0.00	\$30.00
				<b>Total Outstanding:</b>	<b>\$30.00</b>

**Held for Tenancy: \$0.00**

## Payment Advice

Account Name: Eversun Holdings Pty Ltd T/as Ray White Kalbarri  
BSB: 066-512  
Account #: 10441444  
Please include your Tenancy Reference in the funds transfer description : 100039