



2022-2023 Certificate of Insurance Home Buildings



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Get Smart Superannuation Fund ATF Agent
242 Elgar Road
BOX HILL SOUTH VIC 3128

Dear Policyholder,

Thank you for choosing RACV. You will find a summary of your policy opposite and when the payment is due.

Next steps:

1. Review the information on the following pages and if you need to make changes call 13 RACV (13 7228) or +61 3 8627 0122.
2. Please pay by 24 May 2022. If paying in person, take your payment slip with you.
3. On full payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

RACV member benefits

When you purchase insurance with RACV, you get more than just cover. We're a membership organisation and we're all about returning value to our members through quality services, great value products, as well as a wide range of member benefits and discounts. To find out more, visit racv.com.au

Your policy summary

Policy number:	HOM 729 752 670
Annual premium:	\$637.45
New policy valid:	From 3:02pm, 3 May 2022 to 11:59pm, 3 May 2023
Payment due:	24 May 2022
Home insured:	Unit 3, 641 David Street, Albury NSW 2640
The insured:	Get Smart Superannuation Fund ATF Agent
Sum insured:	Buildings: \$207,359 See over for breakdown.
Basic excess:	\$500 See over for all excesses that apply.

Your premium (Includes government charges)

Pay annually:	\$637.45
You have chosen to pay this way	
Please pay by 24 May 2022	
For how to pay, see page 4.	

Your discounts

These discounts have already been deducted from your premium.

Multi-Policy Discount	\$52.28
25% No Claim Bonus Discount	\$174.26

Enquiries 13 RACV
Payments 132 582

Claims 13 19 03
Visit racv.com.au

Your policy details

The following pages list your Policy details. Please keep this certificate, along with your Home Insurance Product Disclosure Statement and Policy Booklet (PDS), and any applicable Supplementary PDS, in a safe place. On full payment these documents will form your Home Insurance Contract. Please review this document including the sum insured to ensure the level of cover is appropriate for you.

Policy number	HOM 729 752 670
Your contract	Valid from 3:02pm, 3 May 2022 to 11:59pm, 3 May 2023
Annual premium	\$637.45
The insured	Get Smart Superannuation Fund ATF Agent
Home insured	Unit 3, 641 David Street, Albury NSW 2640
Year built	Approximately 1980
Construction type	Mainly brick veneer
Roof type	Mainly cement tiles Please advise us if this is incorrect.
Credit provider	There is no finance on this home.

The home

- is occupied by tenants - landlord insuring building
- is used for residential purposes and not used for a business, trade or profession
- is watertight, structurally sound, secure and well maintained
- has 1 storey

Sum insured

Please check that the amount below covers the replacement value of your home. Visit racv.com.au/calculators for assistance.

Buildings

\$207,359

Key policy features

- replacement cover for your buildings
- \$20 million liability cover for incidents that happen on the site
- you are covered for flood

Government charges

The following amounts are included in your premium.

GST	\$53.17
Stamp duty	\$52.63

An estimated amount of \$61.16 of your premium is also used by us to pay the Emergency Services Levy (ESL) which funds NSW emergency services and the SES.

Excesses

The following excesses apply to your policy. In some cases, an excess does not apply. Check the Premium Excess and Discounts Guide for details.

- a \$500 basic excess for each claim

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

Options

Options you may add

You may be eligible to add these options to your policy. Contact us for an estimate or refer to the PDS, and any applicable Supplementary PDS for more information.

- Fusion of electric motors less than 15 years old
- Accidental Damage

Discounts

Discounts you currently receive

These discounts have already been deducted from your premium. Please refer to the Premium Excess and Discounts guide for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.

- Multi-Policy Discount \$52.28
- 25% No Claim Bonus Discount \$174.26

Additional discounts

For details on how to qualify for the following discounts contact us, or refer to the Premium Excess and Discounts guide.

- RACV Years of Membership Benefit

Insurance history

Details of insurance and claim history for each insured are listed here.

Get Smart Superannuation Fund ATF Agent

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

In the last 2 years

- had no previous home insurance claims

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Payment slip



*2369 HOM729752670 240522

Important! Take this payment slip with you when paying in person.

Name: Get Smart Superannuation Fund ATF Agent
Policy number: HOM 729 752 670
Payment amount: **\$637.45**
Due date: **24 May 2022**

Additional information

Making a claim

If you need to make a claim, please call our dedicated Claims Team on 13 19 03. It's available 24 hours a day, 7 days a week, and it may help to have this document with you when you call.

Transaction confirmation

If you would like confirmation of any transaction made on your policy, please contact us.

Privacy of your information

Any personal information you provide to us will be collected, held, used and disclosed in accordance with our Privacy Policy. Please refer to racv.com.au to review the Privacy Policy. You can also ask us to send you a copy by calling 13 RACV (13 7228).

Employees and representatives of RACV

An employee or representative of RACV who arranges this insurance is authorised to do so by us, and in doing so acts on our behalf, not yours.

Distributor and Product Issuer information

Distributed by RACV Insurance Services Pty Ltd
ABN 74 004 131 800 AFS Licence No. 230039
Product Issuer:

Insurance Manufacturers of Australia Pty Limited (IMA)
ABN 93 004 208 084 AFS Licence No. 227678
GPO Box 244
Sydney
NSW 2001

How to pay



Online

Go to racv.com.au/payments and pay by credit card or PayPal.



Phone

Call 13 25 82 to pay by credit card.
Ref: 495 4814 6672 9752 6706



In person

Take this document to any RACV or Australia Post and pay by EFTPOS, cheque, or credit card. Cash payments available only at Australia Post and RACV Agencies. Visit racv.com.au for RACV agency locations.



Biller Code: 315853
Ref: 495 4814 6672 9752 6706

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

Any payment must be for the exact amount of this invoice and be made by the due date. Otherwise, any amount paid will not be accepted and will be returned.

Home Insurance Supplementary Product Disclosure Statement

CONTACT US
Enquiries **13 RACV**
Payments **13 25 82**
Claims **13 19 03**
Visit **racv.com.au**

The Supplementary Product Disclosure Statement is an update to the Product Disclosure Statement and Policy Booklet (PDS).

Please read it carefully and keep it in a safe place with your PDS.

If you would like another copy of your PDS, please go to racv.com.au, call 13 RACV (13 7228) or visit an RACV Shop.

SPDS Edition 1

This Supplementary Product Disclosure Statement (SPDS) is dated 14 July 2021 and will apply to all **RACV Home Insurance Product Disclosure Statement and Policy Booklets** version G018333 04/21 (PDS) taken out with a new business effective date on or after 15 July 2021, or with a renewal effective date on or after 16 August 2021.

The information in this SPDS updates the terms contained in the PDS and should be read together with the PDS and any other applicable SPDS.

If you would like another copy of your PDS, please go to racv.com.au.

Changes to your PDS

Your PDS is amended by the following:

Change 1 - Replacement of the 'General Insurance Code of Practice' section

Your PDS is amended by deleting all of the terms in the 'General Insurance Code of Practice' section on page 92, and replacing those deleted terms with the following new terms:

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit us to high standards of service
- to promote better, more-informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry

- to provide fair and effective mechanisms for resolving complaints you make about us, and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

Our commitment to you:

We have adopted and support the Code and are committed to complying with it. If you would like more information about the Code or the Code Governance Committee you can visit www.codeofpractice.com.au.

This SPDS is issued by
Insurance Manufacturers of Australia Pty Limited
ABN 93 004 208 084 AFS Licence No. 227678

RACV Home Insurance is issued by
Insurance Manufacturers of Australia Pty Limited
ABN 93 004 208 084 AFS Licence No. 227678
1 Nexus Court Mulgrave VIC 3170

RACV Home Insurance is distributed to members of Royal Automobile Club of Victoria (RACV) Ltd, by RACV Insurance Services Pty Ltd
ABN 74 004 131 800 AFS Licence No. 230039

What is this document?

This guide contains information to help you decide whether to use our services to purchase any of the products listed below.

It explains:

- Who provides these products and services
- What products and services can be arranged
- How you can get more information
- Who issues these products
- What we are paid for providing these products and services
- What to do if you have any concerns

Who provides these RACV products and services?

RACV Insurance Services Pty Ltd
Level 7, 485 Bourke Street, Melbourne, VIC, 3000,
ABN 74 004 131 800 AFS Licence No. 230039

We can arrange the following RACV Insurance products:

- Motor Insurance
- Home Insurance
- Landlord Insurance
- Boat Insurance
- Caravan or Trailer Insurance
- On-Site Caravan Insurance
- Veteran, Vintage and Classic Vehicle Insurance (VVC)

We can also provide you with information on our range of Farm and Business Insurance products.

How can you get more information about these products?

Just ask for a Product Disclosure Statement and Policy Booklet (PDS). A PDS includes useful information about a product to help you decide whether or not to purchase it. It outlines the key features and benefits of the cover offered (including some important exclusions) and explains that once you have taken out a policy, you have a 21 day cooling-off period. You will receive a PDS automatically when you buy a policy.

If you would like to know the cost of a policy, ask us for a premium estimate.

Who issues these products?

For Motor, Home, Landlord, Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance the product issuer is:

Insurance Manufacturers of Australia Pty Limited (IMA)
GPO Box 244
Sydney
NSW 2001
ABN 93 004 208 084 AFS Licence No. 227678

What are we paid for arranging RACV Insurance cover?

We receive a commission from IMA for each Motor, Home and Landlord Insurance policy arranged. This amount is not an additional charge to you and represents 13-20% of the gross premium.

We receive a commission from IMA for each Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance policy arranged. This amount is not an additional charge to you and represents 5-12% of the gross premium.

In the course of normal business, staff may be involved in promotional activities whereby they may receive incentives, vouchers and other prizes.

What to do if you have any concerns

Step 1

Call us on 13 RACV (13 7228) or come into your local RACV Shop and talk to one of our staff.

Step 2

If we can't help we will refer you to the RACV Insurance Member Relations Department.

Step 3

If the RACV Insurance - Member Relations Department can't resolve the issue they will advise you of the various external dispute resolution bodies available to help you.

You can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001