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04079-0021071-04204

Mr M McMurtrie and McMurtrie Superco Pty Ltd  
5A Matthews Street  
WOLLONGONG NSW 2500

Dear Mr M McMurtrie and McMurtrie Superco Pty Ltd,

Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite, including how to renew and when the payment is due.

### Next steps:

1. Review the information on the following pages and if you need to make changes call 132 132 or +61 2 8661 7307, access Self Service Centre at [nrma.com.au/selfservice](http://nrma.com.au/selfservice) or visit an NRMA Office at 133 Crown Street WOLLONGONG NSW 2500. Please check our website for the latest operating hours.
2. Please pay by 29 April 2019. If paying in person, take your payment slip on page 3 with you.
3. On full payment, this document becomes your Certificate of Insurance. If you change your cover, we will send you an updated Certificate.

## Maximise your Loyalty Discount

Your Loyalty Discount rewards you for your entire relationship with us. So the longer you stay and the more policies you have, the greater your Loyalty Discount. Now is a great time to take out other eligible policies as you could receive an even bigger discount.

### YOUR POLICY SUMMARY

<b>Policy number:</b>	HOM 629 201 320	
<b>Due date:</b>	29 April 2019	
<b>Current policy expires:</b>	11:59pm on 29 April 2019	
<b>Home insured:</b>	158 Farmborough Road, Farmborough Heights NSW 2526	
<b>The insured:</b>	Mr M McMurtrie McMurtrie Superco Pty Ltd	
<b>Sum insured:</b>	Buildings:	\$556,500
	See over for breakdown.	
<b>Basic excess:</b>	\$2,000	See over for all excesses that apply.

**YOUR ANNUAL PREMIUM** (Includes 25% No Claim Bonus, your chosen Options, 20% Loyalty Discount and government charges - see over for full details)

<b>Annual premium:</b>	<b>\$1,073.41</b>
<b>OR</b>	
For an additional \$30.64 p.a.	
<b>Add Burn out of electric motors cover:</b>	<b>\$1,104.05</b>
<b>Please pay by 29 April 2019</b> For how to pay, see page 4. To pay monthly, please contact us before this date.	

### YOUR LOYALTY DISCOUNT

Loyalty Discount 20%	-\$199.84
Loyalty Years	6
Number of policies	15

**Enquiries 132 132**  
**Payments 131 144**

**Claims 131 123**  
**Visit [nrma.com.au](http://nrma.com.au)**

## YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Home Insurance Buildings and Contents Product Disclosure Statement and Policy Booklet (PDS), in a safe place. On full payment these documents will form your Home Insurance Contract. To help you understand how your renewal premium compares to last year, we have included a comparison below.

**Policy number** HOM 629 201 320  
**Your contract** Valid from 11:59pm, 29 April 2019 to 11:59pm, 29 April 2020

**This year's Annual premium** \$1,073.41

**Last year's Annual premium** \$1,144.22

Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

**The insured** Mr M McMurtrie and McMurtrie Superco Pty Ltd

**Home insured** 158 Farmborough Road, Farmborough Heights NSW 2526

**Year built** Approximately 1960

**Construction type** Mainly cladding

**Roof type** Mainly terracotta/clay tiles  
Please advise us if this is incorrect.

**Credit provider 1st Mortgagee** Bankwest

**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

Each year we increase your sum insured to take into account rising building costs. Please check that the amount below covers the replacement value of your home. Visit [nrma.com.au/calculators](http://nrma.com.au/calculators) for assistance.

**Buildings** **\$556,500**

### Key policy features

- replacement cover for your buildings
- \$20 million liability cover for incidents that happen on the site
- you are covered for flood, rainwater run-off and storm surge

### Government charges & Premium comparison

The Emergency Services Levy (ESL) funds NSW emergency services and the SES.

The following amounts are included in your premium. To help you understand how your charges compare to last year, we have included the following comparison.

	Last year's	This year's
Premium before government charges	\$788.69	\$799.34
ESL	\$165.62	\$95.92
GST	\$95.43	\$89.52
Stamp duty	\$94.48	\$88.63
<b>Total premium</b>	<b>\$1,144.22</b>	<b>\$1,073.41</b>

### Important changes to your policy

There are some changes to your Policy. See the 'Important Changes' section of this renewal.

## EXCESSES

The following excesses apply to your policy:

- a \$2,000 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 for more information.

- Burn out of electric motors (fusion) less than 15 years old
- Accidental Damage
- Pet Lover's Pack
- No Claim Bonus Protection

## YOUR PREMIUM

Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.

Premium including your chosen options and 25% No Claim Bonus	\$999.18
Less 20% Loyalty Discount	\$199.84
Plus Government charges	\$274.07
<b>Total premium</b>	<b>\$1,073.41</b>

## BENEFITS

You've been awarded Claim Free Privilege giving you our maximum **25% No Claim Bonus**. Claim Free Privilege status is your reward for a good claims history.

## INSURANCE HISTORY

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

### Mr M McMurtrie, age 34

#### In the last 5 years

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

- had no claim refused  
**McMurtrie Superco Pty Ltd**

#### In the last 5 years

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

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## PAYMENT SLIP



\*782 HOM629201320 130519

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

Name:	Mr M McMurtrie and McMurtrie Superco Pty Ltd		
Policy number:	HOM 629 201 320		
Payment amount:	Annual premium:		<b>\$1,073.41</b>
	To add Burn out of electric motors cover:		<b>\$1,104.05</b>
Due date:	<b>29 April 2019</b>		

## IMPORTANT CHANGES

The following changes have been made to your Home Buildings policy:

We've redesigned our Product Disclosure Statement and Policy Booklet (PDS). It's now easier for you to find and understand what you're covered for. We've also made some key changes to the cover we provide. For a quick summary of your cover, see pages 2 and 3.

## Product Disclosure Statement and Policy Booklet (PDS)

To check the terms and conditions of your cover, please refer to the PDS (and any applicable Supplementary PDS) together with your Certificate of Insurance. Visit [nrma.com.au/policy-booklets](http://nrma.com.au/policy-booklets) to view previous editions of the PDS.

## How to resolve a complaint or dispute

External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

## ADDITIONAL INFORMATION

Insurance Australia Limited ABN 11 000 016 722 AFS  
 Licence No. 227681 trading as NRMA Insurance in New South Wales, the Australian Capital Territory, Queensland and Tasmania, SGIO in Western Australia and SGIC in South Australia.

### Making a claim

If you need to make a claim, please call our dedicated Claims Team on 131 123. It's available 24 hours a day, 7 days a week, and it may help to have this document with you when you call.

### Proof of loss and ownership

When you make a claim, we may ask you to provide proof of ownership and value for an item - for example, a receipt, valuation or photograph. So, make sure you keep these documents safe.

### 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 [nrma.com.au](http://nrma.com.au) to review the Privacy Policy. You can also ask us to send you a copy by calling 132 132.

## HOW TO PAY



**In person** - Take this document and pay at an NRMA Retail Outlet at 133 Crown Street WOLLONGONG NSW 2500, or any Australia Post Office.



**By phone** - Call 131 144 and have your credit card ready.



**Online** - Go to [nrma.com.au/payments](http://nrma.com.au/payments) and have your credit card ready.



**By BPAY®** - Contact your financial institution to arrange payment from your account.

**Bill code: 90001** (Insurance Australia Limited)  
**Reference: 4666 2920 1320**



**By mail** - Detach this payslip and send it with your cheque or credit card details below to:  
 NRMA Insurance, Customer Correspondence,  
 Reply Paid 9871, In Your Capital City

### Credit card details

Please select one amount

- annual premium \$1,073.41
- to add cover for Burn out of electric motors \$1,104.05

Mastercard  VISA

\_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_

Expiry \_\_\_\_ / \_\_\_\_ Signature \_\_\_\_\_