



# Insurance Brokers

Be Assured

02 4962 4888

1st Floor, 184 Parry Street  
Newcastle West, NSW, 2302  
PO Box 2125, Dangar, NSW, 2309  
enquiries@rminsurancebrokers.com.au

R&M Insurance Brokers Pty. Ltd. ATF Gilkison Family Trust  
ABN 46 523 054 993 | ACN 078 702 977 | AFS Licence No. 239233

You are reminded that the policy mentioned below falls due for renewal on 25/09/2021. To ensure your continued protection, payment should be made within 21 days of this date. If there are any changes that need to be made, please contact our office.

Page 1 of 7

MOONAN TECHNOLOGIES PTY LTD  
PO Box 715  
WOY WOY NSW 2256

## TAX INVOICE

This document will be a tax invoice for GST when you make payment

**Invoice Date:** 31/08/2021

**Invoice No:** 98890

**Our Reference:** MOONAN

Should you have any queries in relation to this account, please contact your Account Manager  
**R&M Insurance Brokers**

**Class of Policy:** LANDLORD INSURANCE  
**Insurer:** ALLIANZ AUSTRALIA INSURANCE LIMITED  
GPO BOX 9870 SYDNEY NSW 2000  
ABN: 15 000 122 850  
**The Insured:** MOONAN SUPER HOLDINGS PTY LTD

## RENEWAL

**Policy No:** 122A021249LLP

**Period of Cover:**

From **25/09/2021**  
to **25/09/2022** at 4:00 pm

**Details:** See attached schedule for a description of the risk(s) insured

PLEASE READ IMPORTANT DISCLOSURE INFORMATION OVERLEAF

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$329.29	\$0.00	\$0.00	\$42.83	\$32.60	\$99.00
<b>TOTAL</b>					<b>\$503.72</b>

EFT, cheque or cash is preferred  
Please see overleaf for Credit Card charges



Acct Name: R & M INSURANCE BROKERS PTY LTD  
BSB: 012780 Account: 353381603  
Reference: MOONAN 98890

Our Reference: MOONAN  
Invoice No: 98890  
Acct Man: R&M



Mail this portion with your cheque payable to:  
R & M Insurance Brokers Pty. Ltd.  
PO BOX 2125  
DANGAR NSW 2309



To pay with your  
Visa or Mastercard  
Call 02 4962 4888

### Pay by Monthly Instalments

	Instalment Amount	\$54.73
	Number of Instalments	10
	First Instalment Date	25/09/2021

To pay by monthly instalments, [Click Here](#) or visit:  
brokerpoint.com.au/pbmi  
and enter Reference: 98XDGYN6XR

<b>10 MONTHLY PAYMENTS OF or AMOUNT DUE</b>	<b>\$54.73 \$503.72</b>
-------------------------------------------------	-----------------------------

## **IMPORTANT INFORMATION:**

### **POLICY**

This invoice refers to a contract of insurance that you have entered into via R&M Insurance Brokers Pty Ltd with the Insurer noted on the first page of this invoice. You should refer to your policy wording (Product Disclosure Statement) for the full terms and conditions applicable to the cover being given. This must be read carefully. Please contact us if you have any questions or are unsure of the scope of cover provided.

### **YOUR DUTY OF DISCLOSURE**

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, 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 to the Insurer before you renew, extend, vary or reinstate a Contract of general insurance.

Your duty however does not require disclosure of matters:

- that diminishes the risk to be undertaken by the Insurer;
- that is common knowledge;
- that your Insurer knows or, in the ordinary course of business, ought to know;
- that the underwriter has waived your duty to tell them about.

### **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.

### **DISPUTE RESOLUTION**

Clients who are not fully satisfied with our services should contact our office. R&M Insurance Brokers subscribe to the Financial Ombudsman Service Ltd, a free service. Further information is available from this office or contact Financial Ombudsman Service Ltd on 1300 780 808. Our membership number is 14111.

### **PRIVACY POLICY**

We are committed to maintaining your privacy. Details can be found in our Privacy Policy. Please contact us if you would like a copy of the Privacy Policy.

### **CREDIT CARD CHARGE**

A credit card surcharge is applied to payments made by credit card. The amount we surcharge (at the time of payment) is the average amount we are charged by the card provider to accept that type of card for that transaction during the previous 12 month period. Currently the fee will range from 1.00% to 3.50% depending on the type of card used.

---

## Schedule of Insurance

<b>Class of Policy:</b> LANDLORD INSURANCE	<b>Policy No:</b> 122A021249LLP
<b>The Insured:</b> MOONAN SUPER HOLDINGS PTY LTD	<b>Invoice No:</b> 98890
	<b>Our Ref:</b> MOONAN

This policy is underwritten by:  
Allianz Australia Insurance Limited  
AFS Licence No. 234708  
ABN 15 000 122 850

Thank you for choosing to insure with Allianz.

### 1. Please read your policy documentation

We want to ensure that you know exactly what you're covered for. Refer to the Product Disclosure Statement PDS(s), any Supplementary PDS or other document that we tell you forms part of your Policy, as these set out the terms and conditions of your cover.

### 2. Please check that the information we have on record is correct

- \* Ensure that everything is correct on your Policy Schedule and contact your broker to make any changes.
- \* Note your Duty of Disclosure, which is set out at the end of your Schedule.
- \* Check whether the cover and sums insured you have nominated are appropriate. You can use our sum insured calculator at [www.einsure.com.au/calculators](http://www.einsure.com.au/calculators) and/or contact your broker for assistance.

### 3. Payment of your premium

If you have chosen to pay annually, your broker will advise the date by which your policy needs to be paid and how it can be paid.

On receipt of your payment this Schedule will become your current Schedule and a tax invoice.

Please keep your current Schedule and Policy Document in a safe place.

Insured Name MOONAN SUPER HOLDINGS PTY LTD  
Trading Name

ABN  
Registered for GST Not Known  
Tax Credit % 0.00%  
Tax Status Not Known

Period of Insurance:  
Effective Date 25/09/2021  
Expiry Date 4.00pm on 25/09/2022

SITUATION 1 Unit 101 Level GROU  
16 ASPINALL STREET  
NUNDAH  
QLD 4012

No Claim Bonus 30.00%

Cover Type Allianz Landlord Insurance

Building Type Unit  
Construction Concrete/Hebel  
Security DEADLOCKS ALL EXTERNAL DOORS

## Schedule of Insurance

**Class of Policy:** LANDLORD INSURANCE  
**The Insured:** MOONAN SUPER HOLDINGS PTY LTD

**Policy No:** 122A021249LLP  
**Invoice No:** 98890  
**Our Ref:** MOONAN

An additional excess amount of \$250 will apply for any claim for damage or loss arising from an earthquake or tsunami.

### CONTENTS

Sum Insured \$ 22050  
Total Excess \$ 650

LIMIT OF LEGAL LIABILITY \$ 20,000,000

Length of Tenancy Agreement Long Term

### OPTIONAL ADDITIONAL COVERS

Rent Default and Theft by Tenant Total Excess of \$650 applies

Accidental Damage by Tenants This cover does not apply

Weekly Rent \$ 380

Flood  
Flood Cover Included

### ADDITIONAL CONDITIONS AND ENDORSEMENTS APPLYING TO THE POLICY

The following condition(s) and/or endorsement(s) apply to this insurance. Where applicable they will replace any terms, conditions or exclusions contained in the policy document.

### MINIMUM PREMIUM MAY APPLY

Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

### RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. 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.

	<b>Last year premium</b>	<b>Current year premium</b>
Premium (Including UW levy)	\$329.29	\$329.29
Emergency services levy	\$0.00	\$0.00
GST	\$32.93	\$32.93
Stamp duty	\$32.60	\$32.60
Broker fee	\$75.00	\$99.00
Fee GST	\$7.50	\$9.90
Total Premium	\$477.32	\$503.72

### Changes to your premium:

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

<b>Class of Policy:</b> LANDLORD INSURANCE	<b>Policy No:</b> 122A021249LLP
<b>The Insured:</b> MOONAN SUPER HOLDINGS PTY LTD	<b>Invoice No:</b> 98890
	<b>Our Ref:</b> MOONAN

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>

#### POLICY CONDITIONS

##### Situation 1

How we will settle your rent default, theft by tenant and legal expenses claim:

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.

#### Supplementary Product Disclosure Statement

("SPDS")

Allianz Landlord Insurance

Preparation Date: 01/02/2021

The effective date of this SPDS is: 05/04/2021

Important changes to your Allianz Landlord Insurance Product Disclosure Statement

This document is an SPDS that updates and amends the Allianz Landlord Insurance Product Disclosure Statement ("PDS")

dated 01/02/2021. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

of GPO Box 9870 Melbourne VIC 3000. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS.

This SPDS amends the PDS as follows:

1. The "Rent Default and Theft by Tenant" section is wholly deleted from the PDS as this cover is no longer available under this

product. This change applies to new policies and existing policies that do not have Rent Default and Theft by Tenant shown

as covered under their policy. It does not apply to renewals of existing policies which have Rent Default and Theft by Tenant

shown as covered under their policy.

#### ALLIANZ PRIVACY NOTICE

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. Further information is in our Privacy Policy available at [www.allianz.com.au](http://www.allianz.com.au).

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

#### How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in

<b>Class of Policy:</b>	LANDLORD INSURANCE	<b>Policy No:</b>	122A021249LLP
<b>The Insured:</b>	MOONAN SUPER HOLDINGS PTY LTD	<b>Invoice No:</b>	98890
		<b>Our Ref:</b>	MOONAN

investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

#### Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our websites Privacy section at [www.allianz.com.au](http://www.allianz.com.au).

#### Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

#### Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

#### Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.allianz.com.au](http://www.allianz.com.au).

#### Telephone Call Recording

## Schedule of Insurance

**Class of Policy:** LANDLORD INSURANCE  
**The Insured:** MOONAN SUPER HOLDINGS PTY LTD

**Policy No:** 122A021249LLP  
**Invoice No:** 98890  
**Our Ref:** MOONAN

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

This document was printed on 31/08/2021