

28 April 2021

Company Secretary  
Normanby Bears  
Po Box 522  
BUNDABERG QLD 4670



## Your insurance

Policy number  
**65-F797499-LLP**

Insured Address  
**148 George St  
Bundaberg QLD 4670**

Monthly premium  
**\$200.12**

Due for renewal on  
**1 June 2021**

## We're renewing your insurance policy

To the Company Secretary,

Thank you for choosing Ray White Insurance to arrange your Landlord insurance. Your policy expires at 4pm on 1 June 2021 and we're looking forward to giving you another year of quality cover and our best service.

### We'll renew your policy automatically

As you've chosen to pay by credit card your policy will renew automatically upon expiry. Please tell us before the expiry date if you don't want to renew, need to update your American Express card account details, or wish to opt out of the automatic renewal process. Otherwise, we'll continue to deduct your monthly instalment of \$200.12 from your American Express card account.

### Please check the details

Since you took out your policy, the terms and conditions of cover has changed, so included with this letter is the new Product Disclosure Statement (PDS).

We want to be sure that you know exactly what you're covered for. So please read the PDS(s) and any applicable Supplementary PDS(s) together with your Policy Schedule, as these set out the renewal terms and conditions. If you need another copy of these policy documents, please call us.

Please also check whether the cover and sums insured remain appropriate. You can use our sum insured calculator at [www.einsure.com.au/calculators](http://www.einsure.com.au/calculators).

### Any questions?

Please call Ray White Insurance on **1300 658 390**. We also offer a range of other insurance products - ask us for details. We'll be happy to help you.

Kind regards,



Kelly Tatlow  
CEO  
Ray White Insurance

## Did you know..?

- There are no extra costs if you pay monthly\*
- We provide a quick and easy claims process
- You are covered by an award winning insurer

With Allianz, you can make a claim online  
at [allianz.com.au](http://allianz.com.au) or call 1300 555 030

Concierge Group Holdings Pty Ltd trading as Ray White Insurance ABN 95 105 230 046 arranges this insurance as an agent of the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available by calling 1300 658 390.

\*There are no extra costs if you pay monthly - If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.

## Partnering with an award winning insurance company



Large General Insurance Company of the Year 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and  
General Insurance Company of the Year 2014, 2012 (Australia Banking & Finance Insurance Awards).

**Concierge Group Holdings Pty Ltd trading as Ray White Insurance as an agent of the insurer Allianz**

ABN 95 105 230 046 ☎ 1300 658 390 ✉ Ray White Corporate Office - Level 26, 111 Eagle Street Brisbane QLD 4000

LLPRNIN01-EX

# Your insurance policy schedule

## Policy number

65-F797499-LLP

### Cover

<b>Insured</b>	Normanby Bears
<b>Policy contact details</b>	
Mobile phone	0414 518 511
Email	BERNIE.KEMPS@JUSTFREIGHT.NET.AU
<i>Please call 1300 658 390 to update your contact details</i>	
Refer to your policy schedule for the period of insurance.	
<b>Registered for GST?</b>	No
<b>Intermediary</b>	Concierge Group Holdings Pty Ltd trading as Ray White Insurance as an agent of the insurer Allianz ABN 95 105 230 046
<b>Insurer</b>	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

### Premium

<b>Base premium</b>	\$2,002.80
<b>Government charges</b>	
Emergency/Fire Services Levy	\$0.00
GST	\$200.28
Stamp duty***	\$198.36
<b>Annual premium</b>	<b>\$2,401.44</b> ✓
<b>Monthly premium</b>	<b>\$200.12</b>
(Subject to rounding; includes GST of \$16.69)	
Last year's premium*	\$2,127.24 ✓
***Not a taxable supply	
*This includes any amendments made during the last policy period.	

Only 1 month different to financial year - use policy as is for consistency

Property is owned by SMSF, have advised client to correct the name of the insured and to pay the premium directly from the super fund



# Your insurance premium breakdown

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty***	Total
Address: 148 George St, Bundaberg QLD 4670					
Buildings	\$1,753.56	\$0.00	\$175.32	\$173.64	<b>\$2,102.52</b>
Rent Default and Theft by Tenant	\$249.24	\$0.00	\$24.96	\$24.72	<b>\$298.92</b>
***Not a taxable supply					
<b>Overall Total</b>					
<b>Total annual premium</b>	<b>\$2,002.80</b>	<b>\$0.00</b>	<b>\$200.28</b>	<b>\$198.36</b>	<b>\$2,401.44</b>
<b>Total monthly premium</b>					<b>\$200.12</b>
Last year's premium*					\$2,127.24

\*This includes any amendments made during the last policy period.

This document will be a **Tax Invoice** for GST when you make a payment.

**Insured Name:** Normanby Bears  
**Policy Number:** 65-F797499-LLP

## INFORMATION ABOUT PREMIUM COMPARISON

The following comparative information is included to help you understand how your premium compares to last year.

1. Address: 148 George St, Bundaberg QLD 4670

	Last year's Aggregated Premium*	Current Renewal Premium
Base Premium	\$ 1,774.08	\$ 2,002.80
ESL/FSL**	\$ 0.00	\$ 0.00
GST	\$ 177.48	\$ 200.28
Stamp Duty	\$ 175.68	\$ 198.36
<b>Total Premium</b>	<b>\$ 2,127.24</b>	<b>\$ 2,401.44</b>
<b>Overall Total</b>	<b>\$ 2,127.24</b>	<b>\$ 2,401.44</b>

### \* Important qualification

Last year's Aggregate Premium is the total premium paid to us for your insurance in the last year. If you have changed your cover in any way mid term during the last year's policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. You can ask for more information.

\*\* ESL - Emergency Services Levy / FSL - Fire Services Levy



# Your landlord insurance policy schedule

## Insured Address

148 George St  
Bundaberg QLD 4670

## Type of policy

Landlord Insurance

## Policy number

65-F797499-LLP

## Policy

### Period of insurance

Effective date	1 Jun 2021
Expiry date	4pm on 1 Jun 2022

### Interested party

Bendigo And Adelaide Bank Limited

### No claim bonus

30% ^

^Your base premium excluding taxes and government charges is discounted by this percentage but only to the extent any minimum premium is not reached. See the **Product Disclosure Statement** for more details.

## Property

**Built** 1965

**External walls** Timber/Weatherboard

**Building type** House on Slab/Foundations

**Strata title plan** No

**Licensed property manager** Yes

**Weekly rent** \$400

**Site greater than 20,000sqms** No

**Security devices** There are no security devices listed on this policy

## Cover

	Sum insured	Excess
<b>Buildings</b>	\$375,180	\$700 **
<b>Contents</b>	nil	nil
<b>Rent Default and Theft by Tenant</b>	\$10,000	\$700 **
<b>Legal liability</b>	\$20,000,000	nil

\*\* Comprises minimum basic excess \$600 and voluntary excess \$100.

# What you're covered for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
<b>Fire or smoke (including bushfires^^ and grassfires^^)</b>	✓
<b>Storm, cyclone^^, rainwater or run-off</b>	✓
<b>Water or other liquid damage</b>	✓
<b>Theft or burglary</b>	✓
<b>Explosion</b>	✓
<b>Accidental breakage of glass or ceramic items</b>	✓
<b>Impact damage</b>	✓
<b>Vandalism or malicious damage</b>	✓
<b>Lightning</b>	✓
<b>Earthquake or tsunami</b>	✓
<b>Riot or civil commotion</b>	✓

## Optional cover

Rent Default and Theft by Tenant	✓
Flood^^	Not covered

^^ A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.

## You're not covered for flood

You have chosen not to apply for the optional cover for flood. This means that you are not covered for loss or damage to your buildings caused by or arising from flood. If you meet our eligibility criteria, you may be able to add this option. An additional premium is payable which may vary from time to time based on periodic reviews of our flood risk data. If you would like to enquire about adding optional cover for flood, please call us on 1300 658 390.

# Supplementary Product Disclosure Statement ("SPDS")

Ray White Landlord Insurance

Preparation Date: 01/02/2021

The effective date of this SPDS is: 22/02/2021

## Important changes to your Ray White Landlord Insurance Product Disclosure Statement

This document is an SPDS that updates and amends the Ray White 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 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:

Under the headings "Optional cover" on page 5, "Optional covers" on page 6 and 7 and "Optional Cover" on page 41, the following paragraph is added:

The "**Rent Default and Theft by Tenant**" option is no longer available for new policies. It is only available to existing customers with the "Rent Default and Theft by Tenant" option shown as covered on their schedule who are renewing their policy.