

Enquiries: 13 11 55
 Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



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 PAVEMENT MAINTENANCE MANAGEMENT P/L
 41 EVANS WAY
 WERRIBEE VIC 3030

Policy number:	HPI034573138
The insured:	Pavement Maintenance Management P/L
Due date:	11.59pm on 19 June 2020
Payment reference number:	034573138
Amount payable:	\$1,006.67
Last year's annual premium:	\$841.17
Change on last year* 19.7%	

Issue date: 20 May 2020

Landlord Insurance Account

Your renewal

Dear Policy Holder,

Thank you for insuring your Property with Suncorp Insurance. Your current policy expires at 11.59 pm on 19 June 2020 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your renewal documents. Please read the information on the following pages carefully to ensure all details are correct. Some policy details such as your excess and sum insured may have changed. If any of the details shown are incorrect or if there is other information you need to tell us, please call us on 13 11 55.

Make sure you read and understand the **Duty of Disclosure** section at the end of your Certificate of Insurance carefully.

Please pay the amount payable by the due date to ensure that your insurance cover continues. If you do not pay by the due date shown, you will not be covered. Our payment options are listed within this document. If you have any questions about your insurance, please call us on 13 11 55 or visit your local Suncorp Bank branch.

Upon payment, this document becomes your Certificate of Insurance. Please keep this document with your Product Disclosure Statement and any Supplementary Product Disclosure Statement we have given you in a safe place.

Regards,

The Suncorp Team

*Why your premium may change

Each year your premium is likely to change even if your personal circumstances haven't. Factors like the number of claims we experience, improved data and changes to the cost of running our business can impact your premium. Your premium may also be impacted by changes to discounts.

For more information please visit
www.suncorp.com.au/insurance/premium

*paid
16/6/2020*

MY SUNCORP

Manage parts of your car or home insurance, including renewals, online in your own time.

To find out more about
 My Suncorp, visit
suncorp.com.au/mysuncorp

MANAGE YOUR PREMIUM

Did you know you can now choose a different Home excess and a different Contents excess to better manage your premiums?

To find out more, call 13 11 55

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Optional Covers

If you've just enjoyed a year's free optional cover, or a free upgrade, for your last period of insurance, you may have recently received a letter to let you know that this offer is coming to an end. Unless you have told us otherwise, the option or upgrade you had last year will be offered in this renewal and included in the premium amount payable. As you have requested, the following options indicated with a ✓ have been added to your policy.

Please check your Certificate of Insurance to see what options and level of cover your policy has and contact us if you would like to make any changes. Options indicated with a * have not been selected. Contact us to make any changes.

Property options:

Accidental damage at the home	x
Motor burnout	x
Safety net protection	x

What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

Home Details

You have told us the following about you and the insured address:

- It is a freestanding home on foundations. The home is on stumps/piers
- The weekly rent is \$305
- There is no business activity operated from this property

You have told us the following about the construction of the insured address:

- Was originally built between 1970 and 1979
- The external walls are constructed primarily of brick veneer and the roof is constructed primarily of tiles
- It has a single storey, built on a flat slope of land and is of an above average construction quality
- It has 3 bedrooms and 2 bathrooms. The size of the main bedroom is large
- The insured address is not currently undergoing construction, reconstruction, renovation or being relocated
- The insured address is in a good condition and well maintained. There are no leaks in the roof, no evidence of white ant damage and the fences & outbuildings are in good condition. Refer to the Product Disclosure Statement for the definition of 'good condition'

You have told us the following about the security of the insured address:

- All accessible windows (less than three metres above the ground or any solid structure) do NOT have key locks or security grilles
- All external hinged doors do NOT have key operated deadlocks and all sliding/French doors do NOT have patio bolts
- The insured address does NOT have an alarm system
- The insured address does NOT have additional door or building security

Insurance and criminal history

You have told us that in the past 3 years:

- You or anyone to be insured under this policy has NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim
- You or anyone to be insured under this policy has had NO insurance claims or losses relating to home or contents insurance (excluding any claims made on this policy)
- You or anyone to be insured under this policy has NOT committed any criminal acts in relation to Fraud, Theft or Burglary, Drugs, Arson, Criminal, Malicious and/or Wilful damage

(If any of the above information is incorrect, please contact us.)



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Supplementary Product Disclosure Statement



This is a Supplementary Product Disclosure Statement (**SPDS**) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as Suncorp Insurance.

This SPDS supplements the following Product Disclosure Statements (each a **PDS**):

- Suncorp Boat Insurance Product Disclosure Statement, prepared date 19 October 2012;
- Suncorp Car Insurance Product Disclosure Statement, prepared date 21 March 2018;
- Suncorp Caravan Insurance Product Disclosure Statement, prepared date 19 October 2012;
- Suncorp Home and Contents Insurance Product Disclosure Statement, prepared date 19 October 2012;
- Suncorp Landlord Insurance Product Disclosure Statement, prepared date 19 October 2012;
- Suncorp Motorcycle Insurance Product Disclosure Statement, prepared date 19 October 2012;
- Suncorp Motorhome Insurance Product Disclosure Statement, prepared date 19 October 2012; and
- Suncorp Strata Insurance Product Disclosure Statement, prepared date 10 March 2015

and must be read together with the PDS that you hold and any other SPDS we have given you or may give you for the relevant PDS you hold.

The purpose of this SPDS is to:

1. for the **Boat Insurance, Caravan Insurance, Motorcycle Insurance, Motorhome Insurance and Strata Insurance PDS's listed above**: remove all references to a 'cancellation fee' in the PDS's; and
2. for **each PDS**: update the information in each PDS for seeking an external review of a complaint due to a change to the relevant external dispute complaint scheme. The Financial Ombudsman Service (FOS) Australia will no longer accept new complaints on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service complaints, on and from this date.

Changes to the PDS's

1. The following change applies to the Boat Insurance PDS, Caravan Insurance PDS, Motorcycle Insurance PDS, Motorhome Insurance PDS and Strata Insurance PDS listed above only.

We do not charge a cancellation fee when you cancel cover for a Suncorp Boat, Caravan, Motorcycle, Motorhome or Strata Insurance cover.



Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the *Insurance Contracts Act 1984*.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed or is incorrect. If we do this please advise us about any change or tell us that there is no change.

If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You have this duty until we agree to renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Other Important Information

The Product Disclosure Statement (PDS) is an important legal document that contains details of your insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

Your Privacy

We appreciate privacy is important to you. Suncorp is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting www.suncorp.com.au/privacy or call us on 13 11 55.

For complaints concerning Suncorp products or services, you can phone us on 1300 264 053; write to us at: Suncorp Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@suncorp.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as Suncorp (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

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suncorp.com.au/insurance



Policy number: **HPI034573138**
The insured: **Pavement Maintenance Management P/L**

Certificate of Insurance

You have a Duty of Disclosure in renewing this insurance. Your Duty of Disclosure is explained at the end of this Certificate of Insurance. Please read this information carefully as failure to meet your Duty of Disclosure obligations could mean we reduce or refuse to pay a claim, or cancel the policy.



Cover Details - Landlord

Insured address: **12 JELlicoe ST, WERRIBEE VIC 3030**
Type of cover: **Property**
Period of insurance: **From 19 June 2020 until 11.59pm 19 June 2021**
Sum insured: **Property** **\$578,900**
Legal Liability **\$20 million**

Your Discounts

Nil

If you believe you may qualify for our Multiple Policy Discount, but have not received it, please contact us.

Excess Details

You may be able to reduce your premium if you choose a higher standard excess.

Property	Standard Excess:	\$600
Theft or burglary by tenants or their guests excess:		\$500
Malicious acts or vandalism by tenants or their guests excess:		\$500
Loss of rent - tenant default excess:		\$500
Earthquake and tsunami excess:		\$300
Unoccupied excess:		\$1,000

Property insurance account for policy HPI034573138

This document will be a tax invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

Your discounts

Nil

Suncorp Insurance offers a Multiple Policy Discount (MPD) when you have 3 or more eligible products. If you believe you may qualify for the MPD and it is not listed above, please contact us.

Period of insurance: **19 June 2020 to 11.59pm 19 June 2021**

Transaction type: **Renewal**

Your Premium Details

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Type of Cover	Sum Insured	Base Premium	GST	Stamp Duty	Total Amount
Insured address: 12 JELLCOE ST, WERRIBEE VIC 3030					
Last Year					
Property	\$ 551,300	\$ 695.18	\$ 69.52	\$ 76.47	\$ 841.17
This Year					
Property	\$ 578,900	\$ 831.95	\$ 83.20	\$ 91.52	\$ 1,006.67
This Year's GST / Total Amount			\$ 83.20		\$ 1,006.67

If you are registered for GST purposes, your input tax credit entitlement or adjustment (whichever is applicable) is or is based on the GST amount shown above.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.



Billers Code: 655829
Ref: 034573138

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



Phone: To pay via our automated credit card payment system call **1300 125 323**.
Mastercard, VISA or AMEX
Reference Number: **034573138**



In person: Visit any Suncorp Bank branch to pay by cash, card or cheque



Internet: To pay by Mastercard, VISA or American Express visit:
suncorp.com.au/insurance
Reference Number: **034573138**



Mail: Send this payment slip with your cheque made payable to:
Suncorp Insurance,
GPO Box 1453, Brisbane, QLD 4001



Direct Debit: Call 13 11 55 to arrange automatic payment by monthly instalments. It costs more to pay by the month.
Instalment payable: \$100.66

Payment slip

Policy number

HPI034573138

Reference number

034573138

Amount payable

\$1,006.67

All references to a 'cancellation fee' in the Boat Insurance PDS, Caravan Insurance PDS, Motorcycle Insurance PDS, Motorhome Insurance PDS and Strata Insurance PDS are removed.

2. The following change applies to each PDS.

Under the heading **'How we will deal with a complaint'**, all references to "the Financial Ombudsman Service (the FOS)" is replaced with "the Australian Financial Complaints Authority (AFCA)" and all references to "the FOS" is replaced with "AFCA".

Under the heading **'What if you are not satisfied with our final IDR decision?' or 'Step 3. Seek review by an external service'** replace the wording under the heading with the following new wording:

"We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

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

By visiting: www.afca.org.au