

Cover letter

Important information



This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement*
- *Supplementary Product Disclosure Statement (if applicable)*
- *Insurance Certificate*
- *Declarations*

After reading the documents carefully, you should keep them in a safe place for future reference.

What you need to do now

Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Declarations*. It's an important part of your **duty not to make a misrepresentation** to tell us if any details are incorrect or need updating.

How to read these documents

We've included icons to make it easier for you to read the documents.

- | | | | |
|---|---------------------------------------|---|------------------------------|
| ⓘ | Important Information | ✔ | What you are covered for |
| ❓ | Check the information you've provided | ✘ | What you are not covered for |

Insurance Certificate

31 Beatrice Street, Walkervale, QLD 4670



This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

Policy number - 112224991 06 ?	
Policyholder(s)	Donald Smith Janine Smith
Period of insurance	
Start date	5 June 2022 12:00am AEST
Expiry date	4 June 2023 11:59pm AEST
Insured address	31 Beatrice Street, Walkervale QLD 4670

Contact details ?	
Contact number(s)	0488 984 304
Postal address	40 Wessells Road, Bargara QLD 4670
Email address	donjansmith@bigpond.com

Excess(es) on claims !	
Home Basic Excess	\$500
Your Basic Excess will apply to any Legal Liability claim	
Additional excesses	
These excesses apply in addition to your Basic Excess:	
Earthquake or tsunami excess	\$500

Cover summary ?	
<input checked="" type="checkbox"/> Home cover	Insured for \$491,328
<input checked="" type="checkbox"/> Contents cover	Not included
Optional cover	
<input checked="" type="checkbox"/> Motor Burnout	Not included
<input checked="" type="checkbox"/> Flood	Not included
Important note: This policy does NOT cover Flood	
<input checked="" type="checkbox"/> Accidental Damage	Not included
Home cover options	
<input checked="" type="checkbox"/> Sum Insured Safeguard	Not included
Landlord cover options	
<input checked="" type="checkbox"/> Tenant default	Not included
<input checked="" type="checkbox"/> Theft and malicious damage by tenants and their visitors	Not included
Legal Liability	
<input checked="" type="checkbox"/> Limit of liability	\$20 million

Mortgage	Not applicable
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Product issuer

Auto & General Insurance Company Limited

ABN 42 111 586 353

AFS Licence No 285571

Managing agent

Auto & General Services Pty Ltd

AFS Licence No 241411

Customer Services Phone **1800 724 678**

Claims Phone **1800 662 884**

Your premium

31 Beatrice Street, Walkervale, QLD 4670

Your premium

Refer to 'Your pay plan' section for your payment schedule



Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Home premium	\$2,075.82	\$0.00	\$207.58	\$205.51	\$2,488.91
Total amount payable					\$2,488.91



About your renewal premium

The premium we quote is the amount you must pay for this insurance. The premium takes into account factors such as:

- all relevant government charges, taxes, and levies
- any optional covers you choose
- any previous claims
- people who live in your home
- the amount of your excess
- the location and characteristics of your home
- the security features you have
- your nominated sum insured.

We may change these or other factors at any time, and this might affect your premium. The premium we quote for insurance is at our discretion.

*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.

Declarations

31 Beatrice Street, Walkervale, QLD 4670

This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your **duty not to make a misrepresentation**.

Policyholder(s) ?

The policyholder(s) are

Name **Donald Smith**

Date of birth **13/09/1952**

Name **Janine Smith**

Date of birth **16/09/1952**

About the policyholder(s) and household members

Has any policy holder or household member ever been convicted of a criminal offence?
You don't have to tell us about convictions the law allows you not to disclose.

No

In the last 5 years has any policy holder or household member had an insurance company cancel or refuse to renew insurance?

No

In the last 5 years has any policy holder or household member had any thefts or burglaries or made any insurance claims for home and/or contents including personal effects?

No

About your home ?

The home

What type of property is the home?

Freestanding house

What year was the home built?

1945

Is the home part of a Body Corporate or Strata Title complex?

No

What is the main building material of the exterior walls?

Double brick

What is the main construction material of the roof?

Other metal

Is the home structurally sound, well maintained, in good condition and watertight?

Yes

Occupancy of the home

How is the home occupied?

Rented to tenants

Will the home be unoccupied during the term of the policy?

Yes

What date will the home be unoccupied from?

3 July 2017

What date will the home be occupied?

9 July 2017

Important note: We have agreed to extend cover while the property is unoccupied for up to 6 days.

Home-based business

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment?

No

Construction, alterations, renovation or demolition

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished?

No

Your pay plan

Your payment schedule

This table shows the payment arrangements to the Direct Debit Request (DDR) or credit card payment authority you authorised to AGS (User ID: 142038) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

For privacy and security reasons we encrypt part of your credit card or account number.

Date (on or after)	Amount (inc. GST)	GST	Account	Status
05/06/2022	\$2,488.91	\$207.58	MASTERCARD 5*****1932	To be lodged



Customer Services

1800 724 678 (TEL) 07 3377 8855 (FAX)

Monday - Friday 8:00am - 10:00pm EST, Sat 8:00am - 5:00pm EST

Claims

1800 662 884 (TEL) 07 3377 8866 (FAX)

Monday - Friday 8:00am - 6:00pm EST, Sat 8:00am - 2:00pm EST



**MR & MRS SMITH
40 WESSELLS ROAD
BARGARA QLD 4670**

5 June 2021

Dear Mr Smith

Policy Number 112224991 05
Insured Address 31 BEATRICE STREET, WALKERVALE 4670
Cover Type Home Insurance

Thank you for choosing Virgin Home & Contents Insurance Price Saver administered by Auto & General Services. Enclosed you'll find your new policy documents - once you have read them, keep this cover letter and documents in a safe place for future reference.

WHAT YOU NEED TO DO NOW

- ☑ **Check all of the enclosed documents carefully, particularly the Insurance Certificate and Your Declarations. This is an important part of your Duty of Disclosure (Product Disclosure Statement).** If you find any errors or omissions, or just need some help, please call us.

Yours Sincerely,

Paul Dilnot
General Manager, Customer Services Department

Insurance Certificate - your personal details

Important: Please check the information you have given us and notify us of any changes or corrections. This is an important part of your Duty of Disclosure

Policyholder(s):	Mr & Mrs Smith	Insured Address:	31 BEATRICE STREET WALKERVALE QLD 4670
Phone Numbers:	0488984304	Postal Address:	40 WESSELLS ROAD BARGARA QLD 4670
Policy Starts:	5 June 2021 16:00 AEST	Policy Ends:	5 June 2022 16:00 AEST

Home Insurance

Sum Insured:	\$467,932
Accidental Damage:	Not Included
Flood:	Not Included
Motor Burnout:	Not Included
Sum Insured Safeguard:	Not Included
Theft/Malicious Damage by Tenants:	Not Included
Tenant Default:	Not Included

Contents Insurance

	This policy does not include cover for Contents Insurance.
Personal Effects	Not Included

Excesses

Home Basic Excess:	\$500	Contents Basic Excess:	Not Included
		Personal Effects Excess:	Not Included

Additional Excesses *(Payable in addition to the Basic Excess)*

Earthquake or Tsunami Excess : **\$500**

Legal Liability

Limit of Liability:	\$20 million
Excess on Claims:	Your Basic Policy Excess will apply

Important Note: This policy does NOT cover Flood.

This is part of your INSURANCE CONTRACT together with the most recent of the following:

- ▶ **PRODUCT DISCLOSURE STATEMENT**
- ▶ **YOUR DECLARATIONS**
- ▶ **COVER LETTER**

Payment Details:

	Amount	Emergency Services Levy	Stamp Duty	GST	Total
Home Premium	\$1727.44		\$171.02	\$172.74	\$2071.20
Total Payable					\$2071.20

Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

Pay Plan

The table below outlines the payment arrangements to the Direct Debit Request (DDR), credit card payment authority you authorised to AGS (User ID: 142038) either over the telephone or via the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

Deduction Details:

Date*	Amount	GST	Account**	Status
05/06/2021	\$2071.20	\$172.74	MASTERCARD - 5*****1932	To be Lodged

* On or soon after.

** Please note that for privacy and security reasons, we encrypt part of your credit card or account number. If you believe the information could be incorrect please contact our Customer Service Department on the number shown on the front of your Insurance Certificate.

Cover is extended while the property is unoccupied for up to 6 days.

Your Declarations - what you have told us

Important: Please check the information you have given us and notify us of any changes or corrections. This is an important part of your Duty of Disclosure.

The Insured

Name	Mr Donald Smith
Date of Birth	13/09/1952
Sex	Male
Name	Mrs Janine Smith

The Insured and All Household Members

In the last 5 years, has an insurance company cancelled or refused to renew insurance for the policy holder or any of the household members?

No

In the last 5 years has the insured or any household member had any thefts, burglaries or made any insurance claims for home and/or contents?

No

Has the policy holder or any of their household members ever been convicted of a criminal offence?

No

(We don't want to know about convictions or offences the law permits you not to disclose).

The Dwelling

How is the home occupied?	Landlord - Rented To Tenants
What type of property is the home?	Freestanding House
Is the home part of a Body Corporate or Strata Title complex?	No
What year was the home built?	1945
What is the main building material of the exterior walls?	Double Brick
What is the main construction material of the roof?	Metal Other
Will the home be unoccupied during the term of the policy?	Yes
From what date will the home be unoccupied?	03/07/2017
What date will the home be reoccupied?	09/07/2017
Is the home in good condition?	Yes

Home Based Business

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment?

No

Your Declarations - what you have told us

Important: Please check the information you have given us and notify us of any changes or corrections. This is an important part of your Duty of Disclosure.

Renovation, Alteration, Extension or Demolition

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished?

Not Under Construction, Renovation Or Being Demolished

Claims and Unclaimed losses in the last 5 years

Type/Extent of Loss

Year

None Disclosed