



# Your Insurance Solutions Pty Ltd

ABN 48 155 885 313 AFS CAR No. 420745  
Authorised Representative of Oracle Group (Australia) Pty Ltd  
AFSL 363610

PO Box 435  
ALBANY CREEK QLD 4035

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You are reminded that the policy mentioned below falls due for renewal on 10/02/2021. To ensure your continued protection, payment should be made by this date.

## TAX INVOICE

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

**Invoice Date:** 2/02/2021  
**Invoice No:** 241818  
**Our Reference:** PURCELLKER

Should you have any queries in relation to this account, please contact your Account Manager  
**YIS-FRANK**

Lacuna Resolve Pty Ltd  
Unit 122/390 Simpsons Road  
BARDON QLD 4065

## RENEWAL

**Policy No:** P00235126  
**Period of Cover:**  
From **10/02/2021**  
to **10/02/2022** at 4:00 pm

**Class of Policy:** Landlords - Residential  
**Insurer:** Guild Insurance Ltd T/as ACERTA  
Level 6, 20 Bond Street, Sydney NSW 2000  
ABN: 55 004 538 863  
**The Insured:** Trecell Pty Ltd

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

Landlords - Unit 1 71 Birley Street 2021-2022

## Your Duty of Disclosure

**Please read attached**  
"Important Information for Clients"

Clients who are not fully satisfied with our services please contact our Operations Manager on (08) 6454 0911. If an issue is not resolved, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA:  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678

## Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$335.00	\$0.00	\$0.00	\$36.00	\$33.17	\$25.00
<b>TOTAL</b>					<b>\$429.17</b>

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



**Billers Code:** 20362  
**Ref:** 40403881912746435



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au) or Call 1300 78 11 45. A surcharge may apply.  
**DEFT Reference Number: 40403881912746435**



\*498 404038 81912746435



For payments by cheque see reverse.

**Oracle Group (Australia) Pty Ltd**  
**Our Reference:** PURCELLKER  
**Invoice No:** 241818  
**Due Date:** 10/02/2021

**Premium** \$335.00  
**U'writer Levy** \$0.00  
**Fire Levy** \$0.00  
**GST** \$36.00  
**Stamp Duty** \$33.17  
**Broker Fee** \$25.00

**AMOUNT DUE \$429.17**

**Class of Policy:** Landlords - Residential  
**The Insured:** Trecell Pty Ltd

**Policy No:** P00235126  
**Invoice No:** 241818  
**Our Ref:** PURCELLKER

This policy has been placed through

Oracle Group Australia Pty Ltd  
ABN 75 131 025 600  
1/8 James St, Burleigh Heads QLD 4220

Oracle Group Australia Pty Ltd is a wholesale broker who has placed the policy with

Guild Insurance Ltd T/as ACERTA  
ABN 55 004 538 863  
Level 6, 20 Bond Street, Sydney NSW 2000

Please note that we have used the services of a Wholesale Broker to facilitate the placement of this insurance as we are unable to directly access the insurance from the underwriter involved. This is because:

- a) The Wholesale Broker has developed a specialised product and competitive pricing for risks that are not commonly available from most underwriters, or
- b) In some cases we do not have an agency with the underwriter.

This means we are not dealing with the end insurer directly but via the Wholesale Broker. All Wholesale Brokers are required to hold an Australian Financial Services Licence and to place all client funds received into a Trust Account and are required to meet the same high standards in the delivery of their services that apply to us. Importantly all claims will be the ultimate responsibility of and be paid for by the end insurer.

#### **POLICY SUMMARY**

<b>Policy Number</b>	P00235126
<b>Policy Type</b>	Landlords Insurance
<b>Policy Wording</b>	GLD102583 v04/2020
<b>Date of Issue</b>	29/01/2021
<b>Period of Cover</b>	10/02/2021 to 10/02/2022 at 4:00pm
<b>Insured(s)</b>	Trecell Pty Ltd
<b>Interested Parties</b>	None
<b>INSURED LOCATION</b>	Unit 1 71 Birley Street, SPRING HILL QLD 4000

#### **SUMMARY OF SECTIONS TAKEN**

Landlords Building	N
Landlords	Y

## Schedule of Insurance

**Class of Policy:** Landlords - Residential  
**The Insured:** Trecell Pty Ltd

**Policy No:** P00235126  
**Invoice No:** 241818  
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Flood Cover Y

### COVER FOR LOCATIONS

#### Landlords Contents

Standard Contents Sum Insured	\$60,000
Additional Contents Sum Insured	Nil
Total Contents Sum Insured	\$60,000
Removal of Debris Limit	\$6,000
Malicious Damage to Building Limit	\$60,000

**Landlords Flood Cover** Included

#### Landlords Loss of Rent

Maximum Weekly Rent	\$1,000
Loss of Rent No. of Weeks	52 weeks
Loss of Rent Limit	\$52,000

#### Landlords Liability

Liability Sum Insured	\$20,000,000
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#### Your Excess

Excess	\$375
Flood Excess	\$375
Legal Liability Excess	Nil

### CHANGES TO YOUR STANDARD COVER

#### Endorsements attaching to and forming part of the policy:

##### Tenant Default Cover

The following Endorsement forms part of Your policy wording and should be read in conjunction with your policy schedule, PDS and SPDS:

##### Tenant Default

You have chosen to include this cover. If the tenant defaults then We will pay loss of rent under Tenant Default cover.

The Maximum benefit for Loss of rent following tenant default is 9 weeks of rent or \$5,000 whichever the lesser per tenancy.

The Maximum benefit for Loss of rent following tenant eviction is 9 weeks of rent or \$5,000 whichever the lesser per tenancy.

The Maximum benefit for Legal expenses is \$5,000.

##### Condition of Cover

It is a condition of cover that the following answers to the risk acceptance questions below have been given by You:

Q: Has your tenant or property manager advised you that the tenant has lost their job or had their hours/income reduced by more than 20% as a result of COVID-19? Your Answer: NO.

Q: Has the tenant been behind in their rental payments for more than 14 days in the last two months? Your Answer: NO.

**Class of Policy:** Landlords - Residential  
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**Policy No:** P00235126  
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Q: Have you ever had a claim for tenant default at the property to be insured? Your Answer: NO

### **IMPORTANT NOTICES**

#### **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. If We do this, You must tell 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.

### **Addendum**

#### **Landlords Insurance**

#### **Important information - please read carefully**

This Addendum summarises Our understanding of Your circumstances based on information You have previously provided to Us. It is important the information contained in the Addendum is accurate because We rely on this information to determine whether to insure You, the Premium We charge and the terms on which We will insure You.

Your duty of disclosure, as outlined in the Schedule under Important Notices, also applies to the information in this Addendum.

If any information is incorrect, please call us immediately on 1300 029 510.

### **GENERAL**

**Policy number** P00235126

**Insured(s)** Trecell Pty Ltd

### **PROPERTY DETAILS**

What is your rental income per week?	\$500.00
What is the type of property?	Flat/Unit/Apartment
Building level of property	Level 1
What are the property's external walls made of?	Brick or Brick Veneer
Is the property currently vacant?	No
Is the property used for holiday rentals?	No
Is the property professionally managed?	Yes

## Schedule of Insurance

**Class of Policy:** Landlords - Residential  
**The Insured:** Trecell Pty Ltd

**Policy No:** P00235126  
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Managing agent's name Lucana Property

### ADDITIONAL QUESTIONS

Has a residential tenancy agreement for less than 3 months been entered into? No

Has a bond equivalent to 4 weeks rent been lodged with the appropriate State Body? Yes

Has a tenancy application form been completed by each adult occupant who will reside at the property? Yes

Is rent currently in arrears or has rent been in arrears in the last 2 months? No

Is the property under a contract of sale? No

Is the property undergoing renovation? No

### INSURANCE HISTORY

Has an insurer ever declined to insure you or declined to renew a policy or imposed special terms or conditions? No

Have you had more than two claims in the past three years on this property under a landlords insurance policy? No

In the last 5 years have you had any criminal convictions relating to fraud, theft, arson, burglary or wilful damage? No

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**Retail Clients**

Under the Corporations Act 2001 and associated Regulations, Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.

**What advice is being provided (Retail Clients Only)**

If you are a **Retail Client** (refer above) purchasing a Motor Vehicle (under 2 tonne), home building, contents, personal and domestic, Sickness and Accident or travel policy and a Statement of Advice has not been provided to you with this invoice, then the advice that we are giving you related to this transaction is General Advice. General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs. If the advice provided relates to the acquisition or possible acquisition of a new insurance policy we will have attached the insurer's Product Disclosure Statement (PDS) for your review. You should consider the PDS prior to making the decision to purchase this product.

Further information regarding the income we have earned from the insurer for this transaction is available upon request.