

31 March 2021

Company Secretary
Ad Brown Property 1 Pty Ltd Atn 624546149
19 Campbell Pl
MERRYLANDS NSW 2160



Your insurance

Policy number
63-S011234-LLP

Insured Address
**4 Woodburn Crs
Meadow Heights VIC 3048**

Amount due (See over for 'How to pay')
\$1,275.40

Due by 4pm on
20 April 2021

It's time to renew your insurance policy

To the Company Secretary,

Thank you for choosing us for your Landlord insurance. Your policy expires at 4pm on 20 April 2021 and we're looking forward to giving you another year of quality cover and our best service.

Renew now

To get all the benefits of another year of cover, please pay the annual payment of \$1,275.40 by 20 April 2021. See 'How to pay' for details.

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.

Any questions?

Please call us on **1300 484 586**. We also offer a range of other insurance products - ask us for details. We'll be happy to help you.

Kind regards,

Richard Feledy
Managing Director
Allianz Australia Limited

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

**Renew your
cover today**



With Allianz, you can make a claim online at
allianzclaims.com.au or call 1300 555 030

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 484 586.

*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.



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).

How to pay

Phone

Reference 116 300 008 424 28
--

Pay by phone with **Visa, MasterCard** or **AMEX**. Call 1300 368 808.

Cheque

All cheques must be payable to Allianz Australia Insurance Limited. A cheque with the amount due and this payment slip, should be forwarded to:
GPO Box 9870 Melbourne VIC 3001

BPAY®

	Billers Code 90399
	Reference 116 300 008 424 28

Telephone & Internet Banking- BPAY - Call your bank, credit union or building society to make this payment from your cheque, savings or credit card account.

Australia Post

All cheques must be payable to Allianz Australia Insurance Limited. Use the **Post Billpay** service at any **Australia Post** outlet paying with either cash, cheque or EFTPOS.



*71 133 63S011234LLP 79



Amount due
\$1,275.40

Due on
20 April 2021

Policy number
63-S011234-LLP

Your insurance policy schedule

Policy number

63-S011234-LLP

Cover

Insured Ad Brown Property 1 Pty Ltd At

Policy contact details

Mobile phone 0431 061 553

Email aussieal9@hotmail.com

Please visit allianz.com.au/paperless to update your contact details

Refer to your policy schedule for the period of insurance.

Registered for GST? No

Insurer Allianz Australia Insurance Limited
ABN 15 000 122 850
AFS Licence No. 234708

Premium

Base premium \$1,054.04

Government charges

Emergency/Fire Services Levy \$0.00

GST \$105.41

Stamp duty*** \$115.95

Annual premium **\$1,275.40**

Last year's premium* \$1,067.40

***Not a taxable supply

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



Your insurance premium breakdown

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty***	Total
Address: 4 Woodburn Crs, Meadow Heights VIC 3048					
Buildings	\$938.99	\$0.00	\$93.90	\$103.29	\$1,136.18
Rent Default and Theft by Tenant	\$115.05	\$0.00	\$11.51	\$12.66	\$139.22

***Not a taxable supply

Overall Total

Total annual premium	\$1,054.04	\$0.00	\$105.41	\$115.95	\$1,275.40
Last year's premium*					\$1,067.40

*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:

Ad Brown Property 1 Pty Ltd Atn 624546149

Policy Number:

63-S011234-LLP

INFORMATION ABOUT PREMIUM COMPARISON

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

1. Address: 4 Woodburn Crs, Meadow Heights VIC 3048

	Last year's Aggregated Premium*	Current Renewal Premium
Base Premium	\$ 882.12	\$ 1,054.04
ESL/FSL**	\$ 0.00	\$ 0.00
GST	\$ 88.20	\$ 105.41
Stamp Duty	\$ 97.08	\$ 115.95
Total Premium	\$ 1,067.40	\$ 1,275.40
Overall Total	\$ 1,067.40	\$ 1,275.40

* 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

4 Woodburn Crs
Meadow Heights VIC 3048

Type of policy

Landlord Insurance

Policy number

63-S011234-LLP

Policy

Period of insurance

Effective date 20 Apr 2021
Expiry date 4pm on 20 Apr 2022

Interested party Perpetual 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.

Cover

	Sum insured	Excess
Buildings	\$300,135	\$500
Contents	nil	nil
Rent Default and Theft by Tenant	\$10,000	\$500
Legal liability	\$20,000,000	nil

Property

Built	1980
External walls	Double Brick
Building type	House on Slab/Foundations
Strata title plan	No
Licensed property manager	Yes
Weekly rent	\$300
Site greater than 20,000sqms	No
Security devices	There are no security devices listed on this policy

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

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 484 586.

Supplementary Product Disclosure Statement (“SPDS”)

Allianz Landlord Insurance

Preparation Date: 01/02/2021

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

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 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.