

EBM RCP BP111
2 February 2022

Bebbel Pty Ltd ATF Nissen Property Trust
26 Amethyst Court
CARRARA QLD 4211

Hi there,

Your landlord insurance policy with EBM RentCover is due for renewal. Before renewing cover, we want to make sure your policy still meets the needs of your rental property. It may not be suitable if:

- * The property is not a standard residential rental property (e.g. is it a hostel, shipping container, motel, etc)
- * The property has been sold
- * The property is no longer used as a rental, or you now live in the property
- * The way it is rented out has changed (e.g. it has changed from a long-term rental to a short-term rental or vice versa)
- * You have taken out cover elsewhere and forgotten to let us know

Changes to your rental property can impact cover. If something has changed at your rental property, it is important that you let us know. We can talk you through different options. Contact EBM RentCover for help - 1800 661 662.

You should also know that if your property is in Western Australia that there have been some changes to coverage, with the extension for Domestic Workers Compensation no longer included as part of this landlord's insurance. If you require cover for domestic workers employed by you at the property you will now need to source an alternate policy for those needs.

If nothing has changed and you believe the policy is still suitable, great. You do not need to do anything. Simply pay the premium owing and your policy will automatically renew.

Your premium is below, and we have compared the price of your policy to last year - this will allow you to clearly see any changes in your premium.

	Last Year	This Year
Base Premium	\$ 1,430.21	\$ 1,472.26
Emergency Services Levy	\$	\$
Goods and Services Tax	\$ 143.02	\$ 147.23
Stamp Duty	\$ 141.59	\$ 145.76
Special + Admin Fees	\$ 54.05	\$ 54.12
GST on Fees	\$ 5.41	\$ 5.41
Total Premium	\$ 1,774.28	\$ 1,824.78

For a breakdown of what makes up your premium, please visit:
www.RentCover.com.au/Info-Centre/How-we-work-in-the-marketplace

We endeavor to keep premium increases to a minimum. However, sometimes they are necessary to ensure we can continue offering the services our clients have come to know and love. If you have any questions or concerns about your premium, cover, or claims please contact the EBM RentCover team.

Thank You.
The EBM RentCover Team.

Bebbel Pty Ltd ATF Nissen Property Trust
26 Amethyst Court
CARRARA QLD 4211

TAX INVOICE I4310507

Invoice Date : 01.02.2022
Client Number : EBM RCP BP111
Invoice Ref : I4310507 Cover No : 1340261/003
Class : RentCover Platinum
Placement with/by : Various Insurers
Period : 22.04.2022 to 22.04.2023
Agent Name : Realty at the Bay*

Premium 1,472.26
Stamp Duty 145.76
Admin Fee 54.12
SubTotal Excl. GST 1,672.14
GST Total 152.64

Total Amount \$ 1,824.78

*SCHEDULED PAYMENT FROM CDIA 2389 ACCOUNT
ON 19-05-2022.*

TRANSACTION DESCRIPTION

** RENEWAL **

INSURED

Bebbel Pty Ltd ATF Nissen Property Trust

PROPERTY INSURED

19 Broadwater Street RUNAWAY BAY

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PAYMENT OPTIONS (our credit terms are 30 days)

Client Number : EBM RCP BP111 Client Name : Bebbel Pty Ltd ATF Nissen Property Trust
Invoice No : I4310507 Cover No : 1340261/003 Brief Description: 19 Broadwater Street RUNAWAY B
Agent Name : Realty at the Bay* Agent Code : C113/C113



Billor Code: 20362
Reference: 4027 4330 1363 21384

Total Amount \$ 1,824.78

Cheque or Money Order : Payable to EBM Insurance Brokers (please return with this remittance slip)



DEFT
PAYMENT SYSTEMS



*498 402743 30136321384

COVER SUMMARY

CLIENT	PLACEMENT WITH/BY	02.02.22
Kevin Bebbel Pty Ltd ATF Nissen Property Trust 26 Amethyst Court CARRARA QLD 4211	Various Insurers	

CLASS OF RISK	PERIOD OF INSURANCE
RentCover Platinum Policy No : 34-PL08140-HHH	From: 22nd April 2022 To : 22nd April 2023 at 4.00pm Local Time Our Ref : EBM RCP BP111 1340261/003

COVER SUMMARY This summary is not a policy document and is only an outline of the cover. The terms conditions and limitations of the Insurer's policy shall prevail at all times.

RENTCOVER SECTION:	291.85
BUILDING & CONTENTS SECTION:	1,473.40

Broker Fee	59.53
Total Premium	1,824.78
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INSURED DETAILS:

INSURED : Bebbel Pty Ltd ATF Nissen Property Trust
 SITUATION : 19 Broadwater Street RUNAWAY BAY
 POSTCODE : 4216
 DWELLINGS : 1
 CONSTRUCTION: Other
 YEAR BUILT : 1960
 MORTGAGEE : Nil Noted

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RENTCOVER SECTION:

POLICY DETAILS

All details of cover, please refer to the PDS and Policy Wording

Section 1 : Cover for your Premises and Contents (Fixtures & Fittings)
- Tenant and Accidental Damage

Sum Insured: \$ 65,000

Excesses : Section 1
Malicious damage by tenant \$400 per claim
Theft by tenant \$400 per claim
Accidental damage \$400 per event

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency HAWTHORN EAST VIC 3123	34-AG39956-SRP	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

BUILDING & CONTENTS SECTION:

Section 2 : Cover for your Premises - Insured Events

Sum Insured: \$ 465,000

Section 3 : Cover for your Contents - Insured Events

Sum Insured: \$ 65,000

Accidental & Malicious Damage by Tenant to Non-Fixed Contents Not Insured

Excesses : Sections 2 and 3
Earthquake or Tsunami \$250 per event
Cyclone \$500 per event
all other claims \$200 per event

INSURER	POLICY NUMBER	PROPORTION
RentCover Underwriting Agency HAWTHORN EAST VIC 3123	34-PL08140-HHH	100.0000%
* SUPPORTING INSURERS		
- QBE Insurance (Australia) Ltd 82 Pitt Street SYDNEY NSW 2000	100.0000%	

SPECIAL ENDORSEMENTS:

Section 4 : Cover for Rent and legal Expenses

Sum Insured
Up to \$1,500 per week loss of rent

Legal Expenses
Up to \$5,000

Section 5 : Cover for your Legal Liability - Property owners

Limit of Liability
\$30,000,000 any one occurrence plus approved legal costs

Section 6 : Cover for your Taxation Audit

Sum Insured

- 1) Up to \$1,000 any one audit
- 2) Up to \$2,000 any one policy period
- 3) Up to \$4,000 in total for all policies you have insured with us.

Excesses : Sections 4, 5 and 6
Nil excess applicable

Special Notice : Please note that we have placed, renewed or varied this policy of insurance under an authority given to us by the Insurers and will therefore be effecting the contract as agents of the Insurers and not as your agent.

Bushfire Notice : There will be no cover provided under this policy in respect to any loss or damage arising out of or in connection with bush fires for a period of 72 hours from:

- the commencement date of this insurance (if a new policy);
or
- the date any additional covers or increases in sums insured or loss limits added by endorsements.

Policy : QM2178-0221
Wording

Premium Details :

Premium	1,472.26
Stamp Duty	145.76
Broker Fee	54.12
GST	152.64
TOTAL	1,824.78

GENERAL ADVICE NOTICE

CLIENT	PLACEMENT WITH/BY	02.02.22
Kevin Bebbel Pty Ltd ATF Nissen Property Trust 26 Amethyst Court CARRARA QLD 4211	Various Insurers	
Your account is managed by: UNIT23 Queensland		

CLASS OF RISK	PERIOD OF INSURANCE	
RentCover Platinum Policy No : 34-PL08140-HHH	From: 22nd April 2022	at 4.00pm Local Time
	To : 22nd April 2023	
	Our Ref : EBM RCP BP111 1340261/003/01	

GENERAL ADVICE NOTICE

In respect to this transaction, we have provided general advice only and not personal advice. In giving this advice we have not taken into account your personal circumstances, objectives, financial situation or needs.

Please read the policy documentation, including any Product Disclosure Statement to ensure the policy satisfies your requirements.

If you have any queries or require a copy of the Product Disclosure Statement or our Financial Services Guide, please contact your EBM Account Manager or Representative.