



Infocus General Insurance Brokers T/as
CA Insurance Brokers
AFS Licence No. 237092
Unit 4/21 Station Rd
Indooroopilly QLD 4068
Ph: (07) 3878 1844
ABN 23 097 915 574
Web: www.caib.com.au

RENEWAL TAX INVOICE

M J & M A Crace
3 Laura Street
CLEVELAND QLD 4163

Date: 13/02/2020

Invoice Number: 167205

Account Executive: Andrew Howard

Thank you for using our services to arrange this insurance cover.

Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	Landlords
Insured	M J & M A Crace
Policy Description	Landlords Insurance
Insurer	CGU Insurance

Policy Number 06L3397970
Period of Insurance 11/03/2020 to 11/03/2021
Effective Date 11/03/2020

Premium	FSL	Insurer Policy Charge	Insurer Total GST	Stamp Duty	Broker Fee	Broker Fee GST	Invoice Total
\$ 352.08	\$ 0.00	\$ 0.00	\$ 35.22	\$ 34.87	\$ 40.00	\$ 4.00	\$ 466.17

Payment Options



DEFT
PAYMENT SYSTEMS

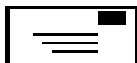
DEFT is a service of Macquarie Bank

DEFT Reference Number 40145521672050

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 30 10 90**. Payments by credit card may attract a surcharge.



*498 401455 21672050



Detach payment slip and mail with payment to: CA Insurance Brokers
PO Box 569 Indooroopilly Qld 4068 Please make cheques payable to 'CA Insurance Brokers'



Biller Code: 20362
Ref: 40145521672050

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account. Enter the Biller Code and BPAY reference number as detailed above.

CA Insurance Brokers

Name: M J & M A Crace
Invoice No: 00167205
Total: **\$ 466.17**

Payments can be made in person at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.
Please present page intact at any Australia Post Office.

Total Due: **\$ 466.17**

+401455 21672050 <

000046617<4+

IMPORTANT NOTICES & INFORMATION

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Executive if you have any questions or require further advice/assistance.

ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

AVERAGE OR CO-INSURANCE

Some policies contain an Average or Co-insurance clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance.

Some business interruption policies contain an Average/Co-Insurance clause which has a different application. Check your policy and contact us with any questions.

CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

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STEADFAST LANDLORDS RESIDENTIAL INSURANCE

Insured Name(s) - M J & M A Crace

Situation 1 - U 63 14 KENSINGTON PL, BIRKDALE, QLD 4159

	SUM INSURED

BUILDINGS	Not Insured
CONTENTS	\$12,800
SPECIAL CONTENTS	Not Insured
TOTAL SUM INSURED FOR ALL CONTENTS	\$12,800
LOSS OF RENT	\$23,300
RENT DEFAULT AND THEFT BY A TENANT	Insured

Excess applicable to all above \$600

Additional excesses apply for earthquake and tsunami claims. These are shown in the policy wording.

LIABILITY	\$15,000,000
WORKERS' COMPENSATION	Not Insured

POLICY VARIATIONS AND EXTENSIONS

Excess Change

We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

Important Information

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

(1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?

(2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?

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(3) Have there been any changes to the insured property which might increase the risk of loss or damage?

IMPORTANT NOTICES

POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

POLICY EXCESS

For each separate identifiable incident for which your policy provides cover any applicable excess will apply for each incident giving rise to a claim.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a refund of premium paid, provided you have not made a claim under the policy.

Workers' Compensation insurance is compulsory if you have employees. This cover is not provided unless specifically shown on the schedule. CGU Insurance can arrange separate cover in those states where legislation permits.

IMPORTANT CHANGE TO YOUR POLICY

There have been some changes to the cover under your policy. These changes are described below in this document. This document should be read in conjunction with your policy booklet as the terms described now form part of your policy. The following additional exclusion now applies to all sections of this policy, other than Workers' Compensation. Contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public. We will continue to cover losses, such as property damage, from other forms of terrorism, in accordance with your policy's existing terms and conditions.

To provide some protection against increased costs, the sum insured on Buildings &/or Contents has been increased. You may select different sums insured if you wish.

Your renewal

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS)

for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us:

By phone on 131532, or

By writing to Insurance Australia Limited, GPO Box 9902 in your Capital City, or

By completing our e-Form or e-Mail at www.cgu.com.au

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This Supplementary Product Disclosure Statement (SPDS) updates, and should be read with, the Landlords Residential Property Insurance Disclosure Statement and Policy - Accidental Damage Cover with Flood Cover (PDS) dated 01/05/2017 version CID0242 F REV7 08/17. These documents together with your current schedule make up the terms and conditions of your insurance contract with us. Your current schedule outlines the cover you have chosen.

This SPDS will apply to policies with a commencement date on or after 01/03/2019 or with a renewal effective date on or after 01/03/2019.

Changes to your PDS

Your PDS is amended by the following:

Change 1: Excesses

Your PDS is amended to remove any additional excesses payable in the event of a claim other than the standard policy excess, and any additional excesses, noted on your schedule and the excess if loss or damage occurs as a result of an earthquake or tsunami.

In the 'Words that have a special meaning' on page 14, the fifth sentence of the definition of 'excess' is deleted and replaced with the following:

'Your Excess will be increased for claims for an earthquake or tsunami as shown on page 23.'

In the section "Paying Claims - Policy excess" on page 23, the third paragraph is deleted.

In the section "Paying Claims - Policy excess" on page 23, the following paragraph is deleted:

The additional \$400 excess for claims arising from accidental loss or damage by tenants, their visitors, or their visitors children, does NOT apply to claims arising from:

- fire
- explosion
- liquid that escapes from:
 - . a fixed pipe or something attaching to a pipe, fixed gutter, fixed tank or a drain
 - . a bath, basin, shower, sink, toilet or tiled floor that has drainage holes

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- . a washing machine or dishwasher
- . an aquarium
- . a waterbed
- impact by a vehicle
- accidental breakage of
 - . fixed glass in the buildings
 - . fixed shower bases, basins, sinks, baths or toilets.

In the section "Excess" on page 32, the second paragraph is deleted.

Change 2: Pet Damage

Your PDS is amended to include cover for damage to your rental property by pets owned by your tenant which live in or at your rental property, to a limit of \$2,500 for any one claim, subject to all other policy terms, conditions and exclusions.

Under Section 1 Buildings and Contents - Accidental damage cover on page 17 to 19, in the section 'What is insured' under the section 'We will cover your building and contents for any accidental damage or accidental loss including that caused by:' on page 19, the following additional dot point is added:

'a tenant`s pet up to \$2,500 per claim'.

In the 'Words that have a special meaning' on page 14, the definition of 'Deliberate or Intentional Damage' in the section under 'This does not include' the clause 'damage caused by pets belonging to tenants, their visitors or children of the tenants or their visitors' is deleted and replaced with 'damage caused by pets belonging to visitors or children of the tenants or their visitors'

In the 'Words that have a special meaning' on page 15, the definition of 'Malicious Damage or Vandalism' in the section under 'This does not include' the clause 'damage caused by pets belonging to tenants, their visitors or children of the tenants or their visitors' is deleted and replaced with 'damage caused by pets belonging to visitors or children of the tenants or their visitors'

In the 'Words that have a special meaning' on page 15, a definition of 'pet' is added with the meaning 'a domestic animal kept in or at your rental property'.

In the 'Words that have a special meaning' on page 15, the definition of 'tenant' is amended by deleting the word 'pets' in the first and second sentences.

Change 3: External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

How to resolve a complaint or dispute

All references to Financial Ombudsman Service Australia Limited (FOS) and its contact phone number, is deleted and replaced with Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

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