

**MR HARTMAN & MR REYNOLDS
33 TRUSTY PARKWAY
BALDIVIS WA 6171**

11 June 2021

Dear Mr Hartman

Policy Number 118211799 01
Insured Address 121 CHIDLOW STREET EAST, NORTHAM 6401
Cover Type Home Insurance

Thank you for choosing Budget Direct in association with Auto & General Services. Please keep this cover letter and your enclosed policy documents in a safe place after you have read them.

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, update your policy details online or 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 Hartman & Mr Reynolds	Insured Address:	121 CHIDLOW STREET EAST NORTHAM WA 6401
Phone Numbers:	0438524103	Postal Address:	33 TRUSTY PARKWAY BALDIVIS WA 6171
Policy Starts:	27 June 2021 00:01 AEST	Policy Ends:	27 June 2022 16:00 AEST

Home Insurance

Sum Insured:	\$200,000
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**

Please Turn Over - Important Information Overleaf

Payment Details:

	Amount	Emergency Services Levy	Stamp Duty	GST	Total
Home Premium	\$422.90		\$46.52	\$42.29	\$511.71
Total Payable					\$511.71

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, PayPal agreement, 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
05/07/2021	\$511.71	\$42.29	VISA - 4*****1138	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.

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 Robert Hartman
Date of Birth	11/09/1950
Sex	Male
Name	Mr Rodney Reynolds
Date of Birth	04/09/1948
Sex	Male

The Insured and All Household Members

Have you held insurance for this address in the last 7 days? **Yes**

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?	Asbestos
What is the main construction material of the roof?	Cement Tiles
Will the home be unoccupied during the term of the policy?	No
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**

Please Turn Over - Important Information Overleaf

Your Declarations - what you have told us

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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

Financial Services Guide

THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE (FSG)

The financial services referred to in this FSG are offered by Auto & General Services Pty Ltd ACN 003 617 909 which holds Australian Financial Services Licence Number 241411 (**AGS, us, we**). The purpose of this FSG is to give you important information to assist you to decide if you wish to use any of the financial services provided by us as set out in this FSG. The guide explains the services we can offer to you, how we (and our associates) are remunerated and details of our internal and external dispute resolution procedures and how you can access them. This FSG does not provide information about the financial services offered by AGS in respect of life and income insurance products. Further information regarding those products can be found in our FSG for these insurances. Before purchasing any financial product through us, you should read the Product Disclosure Statement (**PDS**) applicable to the insurance product you are purchasing which is available from us. The PDS contains information about the particular product to help you make an informed decision about whether or not to buy that product. Any advice given is general in nature and does not take into account your objectives, financial situation or needs.

AUTHORISED FINANCIAL SERVICES

AGS is licensed to deal in, and provide advice on, general insurance products.

WHO WE ACT FOR

Auto & General Insurance Company Limited (AFSL 285571) (**Insurer**) issues and underwrites the insurance products. For general insurance products, other than pet insurance, AGS acts under a binder agreement with the Insurer. AGS is authorised by the Insurer under the binder agreement to enter into insurance policies, and to vary, amend, or cancel insurance and administer claims on behalf of the Insurer. AGS acts on behalf of the Insurer when providing these services and not on your behalf. For pet insurance products, Pet Health Insurance Services Pty Ltd ACN 638 910 675 (**PHIS**) acts under a binder agreement with the Insurer. PHIS is authorised by the Insurer under the binder agreement to enter into pet insurance policies, and to vary, amend or cancel pet insurance and administer pet insurance claims on behalf of the Insurer. PHIS also acts as an Authorised Representative of the Insurer under a written agreement (AR Number 1282153) and can provide factual information and general advice and arrange for the issue of pet insurance products as Authorised Representative of the Insurer. When providing these services, PHIS acts on behalf of the Insurer and not on your behalf. The Insurer, AGS and PHIS are related companies.

HOW WE ARE PAID

For general insurance products, other than pet insurance, AGS receives a commission of up to 27% of your premium (excluding any fees or government taxes and charges) from the Insurer for providing the services described above. We may also receive remuneration by way of additional commission to cover referral or administration fees (see HOW WE PAY OTHER PARTIES below). Our sales staff are paid a salary and may receive bonuses. For pet insurance, AGS receives a benefit in the form of a direct reimbursement of its marketing costs for the pet insurance product from the Insurer. The Insurer remunerates PHIS by covering their administrative costs which are attributable to the arranging of and dealing in the pet insurance products (including the processing of any claims in relation to those insurance policies) and costs associated with the maintenance and setting up of PHIS, plus a 10% mark-up over these costs.

HOW WE PAY OTHER PARTIES

Where you have been introduced to us by one of our partners and you decide to acquire one of those products, we may pay our partner. The payment amount depends on the product type, premium, and the specific arrangement entered into with that partner.

The remuneration may also be paid on renewal and premium adjustments. Any remuneration paid to our partners is not charged directly to you. If you would like more details about the remuneration (including commission) or other benefits the partner receives, please ask for it within a reasonable period after you receive this document and before the relevant insurance is issued to you.

FEES THAT MAY BE CHARGED

Fees (inclusive of GST) that you could incur once you have taken out a policy through AGS are:

Early Cancellation	\$40.00
Monthly Instalment Processing	12 payments of 66 cents per \$100 of premium or part thereof
Fortnightly Instalment Processing	26 payments of 31 cents per \$100 of premium or part thereof

WHAT YOU SHOULD DO IF YOU HAVE A COMPLAINT

We want to resolve any complaint for you as quickly as possible. Should you have a complaint you can contact the appropriate department using the contact details shown on the Cover Letter to your Insurance Certificate.

Our teams will try and resolve your complaint immediately. If we are unable to resolve your complaint to your satisfaction, we will escalate it to our Customer Disputes Resolution team who will work together with you to try and resolve your complaint.

We aim to resolve complaints within 30 days. If we are unable to do so or you are dissatisfied with our final decision we will provide you with the contact details for the external dispute resolution scheme run by the Australian Financial Complaints Authority (AFCA), their contact details are located on our website.

You can contact AFCA using the following details:

- Visit www.afca.org.au
- Phone 1800 931 678 (free call)
- Write to Australian Financial Complaints, GPO Box 3, Melbourne VIC 3001; or
- Email info@afca.org.au

COMPENSATION ARRANGEMENTS

AGS has professional indemnity insurance arrangements in place to cover retail clients for losses suffered because of breaches of financial services laws, negligence, and other misconduct. Subject to the terms of the insurance these arrangements cover claims in relation to conduct of employees/representatives of AGS, even after they have ceased employment. These arrangements comply with the requirements of s 912B of the Corporations Act.

HOW TO CONTACT US

You may instruct and contact us by any of the following ways:

- (a) by calling the numbers shown on the Cover Letter to your Insurance Certificate if you already have a policy with us, or
- (b) by writing to us at PO Box 342, Toowong QLD 4066.

DATE PREPARED

This FSG was prepared on 08 April 2021.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

If you elect to make a Payment to AGS by direct debit from your Account through the Bulk Electronic Clearing System, then the following terms and conditions of this DDR Service Agreement, your DDR and the Pay Plan apply.

We have included with this DDR Service Agreement (or, if you completed your DDR on-line, we will forward to you) a copy of the Pay Plan. The Pay Plan sets out details of your direct debit arrangements and DDR. Please let us know in writing to our Address if any details in the Pay Plan are incorrect.

Please note that, while preferred contact methods are specified under nominated conditions in the DDR Service Agreement, you can contact us at any time by phone, email, online chat or in writing to our Address to discuss any concerns about your DDR Service Agreement.

OUR COMMITMENT TO YOU**1. Drawing Arrangements:**

You have authorised us to debit the Payment from your Account in accordance with your DDR. We will comply with your DDR when debiting any Payments. Where the debit date for a Payment falls on a non-Business Day in the place of lodgement, we will draw the Payment on the next Business Day. If you are uncertain about when a Payment will be due, you should contact your Financial Institution. We will not change the amount or frequency of a Payment or the terms of this DDR Service Agreement unless we give you at least 14 days written notice.

We will notify you by sending a notice by the communication method you have nominated to us in the DDR. Any notice sent by ordinary post will be deemed to have been received on the seventh Business Day after having been posted. Any email notice is deemed to be received 2 hours after the time sent, unless we receive an automated message that the email has not been delivered. For fortnightly or monthly Payment arrangements, if you miss a Payment then you agree that we will automatically spread the next missed Payment across the balance of your deductions after the outstanding Payment is made. If you do not make the outstanding Payment noted above your policy may cancel. The overall premium will not increase. We may cancel or suspend the DDR Agreement if you provide us with any incorrect Account details, a Payment is dishonoured or you stop a Payment.

2. Your Rights:

You may stop any Payment or cancel the DDR Agreement at any time by sending written notice directly to us to our Address or by notifying your Financial Institution. Notice given to us should be received by us at least 7 Business Days prior to the due date for a Payment which you wish to stop.

You may request a change or deferment of a Payment or your DDR by contacting us in writing at our Address and advising your requirements not less than 7 Business Days prior to the due date for a Payment which you wish to change or defer.

YOUR COMMITMENT TO US**1. Your Responsibilities:**

It is your responsibility to ensure that sufficient funds are available in your Account to meet a Payment on its due date. If there are insufficient funds in your Account to make a Payment and your Financial Institution dishonours the Payment:

- we may attempt to re-process the Payment;
- we may cancel or suspend the DDR Agreement;
- we will charge you a fee as set in the FSG; and
- you must arrange with us a suitable alternate payment method.

You should check your Account regularly to ensure that the correct amounts have been debited from your Account in accordance with the DDR.

It is your responsibility to ensure that the authorisation given to draw on your Account is identical to the account signing instruction held by your Financial Institution.

It is your responsibility to advise us in writing to our Address if your Account is transferred or closed.

It is also your responsibility to arrange with us a suitable alternate payment method if you wish to stop a Payment or cancel your DDR.

2. Your Account:

Direct debiting through the Bulk Electronic Clearing System may not be available on all accounts including your Account. You should check the details of your Account (as set out in the Pay Plan) against a recent statement from your Financial Institution and if you are uncertain of your Account details, you should check them with your Financial Institution.

3. Your Indemnity:

You agree to indemnify us for any loss or expense we suffer which arises from or in connection with you giving us incorrect or false information in the DDR. This indemnity will survive termination of the DDR Agreement.

DISPUTE RESOLUTION

Where you consider that a Payment has been incorrectly processed or you dispute any Payment you may take the matter up directly with us by notifying us in writing to our Address or with your Financial Institution.

If you write to us about a dispute, we will attempt to resolve the dispute within 14 days of receiving your written dispute. We will write to you about our decision. If you are not happy with our decision, you may refer the dispute to your Financial Institution.

PRIVACY

We will keep all information pertaining to your Account and your DDR private and confidential in accordance with our Privacy Policy which can be obtained by contacting us. Our financial institution may require information pertaining to your Account and your DDR if there is a claim made on it relating to an alleged incorrect or wrongful debit.

There are risks associated with providing DDR information on-line and you are responsible for keeping that information safe and confidential along with any related security devices or measures.

Definitions:

Account	Your account (held with the Financial Institution) that you have nominated and advised to us in the DDR.
Address	PO Box 342, Toowong, Qld 4066.
DDR	Direct debit request authorised and requested by you to AGS to make a Payment by direct debit from your Account.
DDR Agreement	This direct debit request service agreement.
Financial Institution	The financial institution with which your Account is held.
FSG	The AGS Financial Services Guide applicable to the product purchased from AGS to which the DDR relates.
Pay Plan	The AGS Pay Plan setting out certain details of your DDR.
Payment	A direct debit payment made by you to AGS either in accordance with your DDR or for any future fees and premiums owed to AGS.
You	The person who authorised and requested the DDR.
we or us or our	Means or refers to AGS.