

Certificate of Insurance

Date of Issue	15 October 2019
Policy Number	HPA071072667
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Home Insurance

Thank you for being an AAMI Building and Contents Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct. We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 3.

We'd like to let you know that you can easily manage this policy online. Simply visit aami.com.au/login to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44.

Take care,

The AAMI Team

Insured Address

125 BLACKSANDS RD,
THREE BRIDGES VIC 3797

The Insured

Mr Mark Barber, Mrs Kerry Barber

Period of Insurance

18 November 2019 to 11:59pm 18 November 2020

Policy Type

Building and Contents Insurance

Combined Building and Contents Discount Yes

Building and Contents Cover

Complete Replacement Cover[®] Option: Yes

You have Complete Replacement Cover[®] (CRC). This cover is now optional, you can choose to remove CRC and nominate a building sum insured instead.

Building Sum Insured: Complete Replacement

Contents Sum Insured: \$157,500

Legal Liability: \$20 million

Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums[®] Excess: \$3,000

Contents Flexi-Premiums[®] Excess: \$1,000

Unoccupied Excess: \$1,000

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

The Building

Occupied As:	Owner
Dwelling Type:	House
Wall Construction:	Brick Veneer
Roof Construction:	Tile
Year Built:	Approx. 1975

The Building cont.

Well maintained and in good condition:	Yes
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	Yes
Trust Classification:	None
No of Storeys:	Single
Quality of Construction:	Standard
Slope of Land:	Moderate
No of Bedrooms:	3
Bedroom Size:	Average
No of Bathrooms:	2
Ducted AC/Heating:	Yes
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	Yes
Garden Shed:	Large
Garage/Carport:	More than 3
Water Tanks:	Yes

Security Features

You have told us the following about the security at the building:

Deadlocks:	No
Keyed Window Locks:	No
Alarm Type:	No Alarm
Restricted Access:	No

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Your Contents Cover

You have your Contents covered for \$157,500, which includes the below Specified Contents:

- 250gms Gold Bullion covered up to \$14,000

Extra Cover for Portable Valuables Option

Extra Cover Specified Items

Not taken

Extra Cover Unspecified Items

Not taken

Note: If you've just enjoyed a year's free optional cover for your last period of insurance this will no longer be included free of charge. Unless you have told us otherwise, the option you had last year will be offered in this renewal and included in the premium amount payable. Contact us to make any changes.

Insurance and Criminal History

You have told us that in the past **three** years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You have had the following claim/s or losses:
 - 2014 - escaped water or other liquid
 - (above list excludes any claims made on this policy)
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

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 or is incorrect. If we do this, please advise 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.

Supplementary Product Disclosure Statement (SPDS)

This is an SPDS issued by AAI Limited ABN 48 005 297 807 AFSL 230859, trading as AAMI. This SPDS updates, and must be read with, the Home Building Insurance Product Disclosure Statement (PDS), prepared 1 October 2013, and any other SPDS we have given you or may give you for this PDS. On the back cover of the PDS insert 'Contact us about a claim' before the words '24 hours a day'. SPDS prepared on 1 March 2018.

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Supplementary Product Disclosure Statement (SPDS)

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