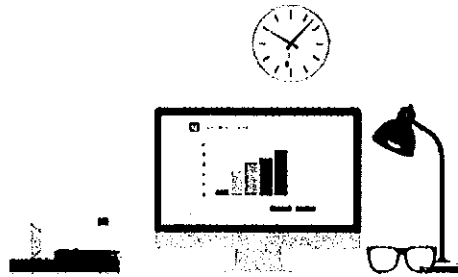


**Australia Post**



**Thank you.  
Your information has  
been received.**



**SMSF Gateway Service - Tax Invoice**

Australia Post  
ABN 28 864 970 579  
111 Bourke Street  
Melbourne, VIC, 3000

**Billed to**

Kerry Barber ( Markerry Pty Ltd )

Receipt number: **664488-158548**

Customer number: **1023799**

Date paid: **Wed 15 April 2020**

<b>Service details</b>	<b>Amount (ex GST)</b>
3 Year(s) Registration for ABN 55 302 732 280	\$ 131.82
<b>Total GST amount</b>	<b>\$ 13.18</b>
<b>Total amount (inc GST)</b>	<b>\$ 145.00</b>

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Thank you.

**You have received this letter to confirm you have successfully registered for the SMSF Gateway Service provided by Australia Post. Your personal information is managed in accordance with Australia Post's privacy policy which is available at [www.auspost.com.au](http://www.auspost.com.au). Australia Post may only disclose the information provided by you if required or authorized by law, or in accordance with our privacy policy. You may obtain access to your personal information by contacting the Privacy Contact Officer, Australia Post, GPO Box 1777, Melbourne, Vic, 3001.**

**Australia Post does not represent, warrant or guarantee that the integrity of this email communication has been maintained nor that the communication is free of errors, viruses or interference.**

**Terms & conditions | Privacy Policy | Help & support**

## Certificate of Insurance

Date of Issue 8 April 2020  
Policy Number HPA109685397  
Page 1 of 3

### Home Insurance

Thank you for choosing AAMI Building and Contents Insurance.

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](http://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

36 MCLOUGHLINS RD,  
MCLOUGHLINS BEACH VIC 3874

#### The Insured

Markerry PTY LTD

#### Period of Insurance

8 April 2020 to 11:59pm 8 April 2021

#### Policy Type

Building and Contents Insurance

Combined Building and Contents Discount Yes

#### Building and Contents Cover

Complete Replacement Cover<sup>®</sup> Option: Not taken

Building Sum Insured: \$280,000

Contents Sum Insured: \$42,000

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<sup>®</sup> Excess: \$3,000

Contents Flexi-Premiums<sup>®</sup> Excess: \$600

Unoccupied Excess: \$1,000

#### The Building

You have told us the following about the building at the insured address:

Occupied As: Holiday Home

Dwelling Type: House

Wall Construction: Fibro/Asbestos

Roof Construction: Iron (Corrugated)

Year Built: Approx. 1975

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](mailto: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.



## The Building cont.

Well maintained and in good condition:	Yes
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Financed:	No
Trust Classification:	None
No of Storeys:	Single
Quality of Construction:	Standard
Slope of Land:	Flat
No of Bedrooms:	3
Bedroom Size:	Average
No of Bathrooms:	1
Ducted AC/Heating:	No
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	Yes
Garden Shed:	Large
Garage/Carport:	Double
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

## Your Contents Cover

You have your Contents covered for \$42,000

## Extra Cover for Portable Valuables Option

### Extra Cover Specified Items

Not taken

### Extra Cover Unspecified Items

Not taken

## 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 or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding 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.

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](mailto: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.



## Your Duty of Disclosure

Before you enter into an insurance contract, 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. You have this duty until we agree to insure you.

Before you extend, vary or reinstate an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You do not need to tell us anything that:

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

### 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 Contents Insurance Product Disclosure Statement (PDS), prepared 1 October 2013, and any other SPDS we 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.

A03692 31/03/18 A

## 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.

A03691 31/03/18 A

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](mailto: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.

[aami.com.au](http://aami.com.au)  
13 22 44

LUCKY YOU'RE WITH  
**AAMI**





# Insurance Account

MARKERRY PTY LTD  
125 BLACKSANDS RD  
THREE BRIDGES VIC 3797

Date of Issue	8 April 2020
Policy Number	HPA109685397
Period of Insurance	8 April 2020 to 11:59pm 8 April 2021
Instalment Amount	\$68.08
First Debit Date	8 April 2020
Subsequent Debit Date	On or around the 8th of each month

Note: Paying annually is cheaper

## Home Insurance

Dear Policy Holder,

Thank you for choosing AAMI Building and Contents Insurance.

Please find enclosed your Certificate of Insurance, a copy of our Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statements (SPDS) (if any). These documents form part of your contract of insurance with us and should be read carefully to understand what your policy covers including the conditions, limits and exclusions that apply.

Your Certificate of Insurance is a record of the information you provided us during your application. Please review this information and the Duty of Disclosure at the end of your Certificate carefully. If any details shown are incorrect or there is other information you need to tell us, please call 13 22 44.

Take care,

The AAMI Team

### Insured Address

36 MCLOUGHLINS RD, MCLOUGHLINS BEACH VIC  
3874

### Policy Type

Building

<b>Building Base Premium</b>	\$462.50
<b>Stamp Duty</b>	\$50.88
<b>GST</b>	\$46.25
<b>Total Amount Payable for Building</b>	<b>\$559.63</b>

### Policy Type

Contents

<b>Contents Base Premium</b>	\$212.68
<b>Stamp Duty</b>	\$23.40
<b>GST</b>	\$21.27
<b>Total Amount Payable for Contents</b>	<b>\$257.35</b>

## Direct Debit Confirmation Certificate

Instalment payments that have a debit due date within 14 days of the policy expiry date will result in the premium being debited by 11 instalments rather than 12. This will not impact your total amount payable.

This confirms your direct debit details based on the information you have previously provided to us. If any of the following information is incorrect please call 13 22 44. (Deductions will continue to be made in accordance with the details shown, subject to the terms of the Direct Debit Service Agreement.)

You have authorised AAMI, User ID Number 452599, to debit the amounts stated and all amounts payable to AAMI in relation to your above policy, and subsequent renewals to the account stated.

Once payment is made this document is a Tax Invoice, enabling you to claim input tax credits if applicable to your business.

### Payment Details

Financial Institution:	COMMONWEALTH - VIC
BSB:	063853
Account Number:	XXX44077
Account Name:	Kerry Barber

**First Instalment Date:** 8 April 2020

**Subsequent Instalment Date:** On or around the 8th of each month

**Instalment Amount:** \$68.08

## Here's how we look after you

We give you value

### Optional Complete Replacement Cover®

Our best protection against under insurance. If your home is damaged or destroyed by an insured event we'll choose to repair or rebuild your house as it was or pay you the cash equivalent based on our assessed costs.

### Combined home and contents discount

When you combine both home contents insurance and home building insurance under one policy with AAMI, you'll qualify for a discount.

### AAMI Flexi-Premiums®

With AAMI Flexi-Premiums®, you have the option to vary your excess, so you can choose how much you pay. By choosing a higher excess, you'll be able to lower your insurance premium.

### Flexible payment options

Choose to pay your premium annually or monthly (annually is cheaper) – whichever is more convenient for you.

We give you peace of mind

### Lifetime repair guarantee

The quality of workmanship and the materials arranged by AAMI in the repair of your home are guaranteed for the life of the property.

### Temporary accommodation

If you can't live in your home while it's being repaired or rebuilt, we'll cover the cost of temporary accommodation (of a comparable standard), for up to 12 months.

### Your home is safe with us

As soon as you tell us about any damage to your home, we'll arrange or pay for the temporary work needed to make your home safe and secure.



AAMI

## LUCKY CLUB

Welcome to AAMI Lucky Club, a place where our customers come to get exclusive access to amazing experiences. As an AAMI customer you can get access to all these benefits now.



**WE PARTNER  
WITH EVENTS**

Special access to great shows, concerts and attractions.



**ENHANCE  
EXPERIENCES**

We add a little something extra just for you.



**AND YOU GET  
THE BENEFITS**

We package experiences for you to enjoy with family and friends.

Visit [aami.com.au/luckyclub](http://aami.com.au/luckyclub) to find out more.



Did you know that you can manage your AAMI policies online?

Simply visit [aami.com.au/login](http://aami.com.au/login) to view and update your policy details, make payments and access AAMI Lucky Club.