



16 December 2018



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16318-0005045-00836

L & J Beach Custodian Pty Ltd
29 Hull Road
MOUNT MARTHA VIC 3934

RACV Insurance Services Pty Ltd
ABN 74 004 131 800
AFS Licence No. 230039

Level 7, 485 Bourke Street
Melbourne
VIC 3000
Telephone 13 RACV (13 7228)
Facsimile 03 9703 6011
racv.com.au

Dear Policyholder,

We're improving your Landlord Insurance

At RACV, we're always looking for ways to make our insurance policies better for our members. So, from this renewal, you'll notice some changes to your policy that will ensure your rental property receives even greater protection.

Here are some of the new benefits you'll enjoy when you renew your RACV Landlord Insurance.

- Cover for unauthorised alterations by the tenant
- Cover for damage caused by the tenant's pet
- Cover for contamination damage if your rental property was used as an illegal drug lab by the tenant
- Cover for replacement of locks if your keys cannot be recovered from the tenant
- Cover for the lawful removal of possessions left by a former tenant
- Cover for lost rent in the case of a tenant's death
- Cover for lost rent while your strata scheme rental property is being repaired.

Obviously, each of these new benefits has various limits, conditions and excesses that apply. You can discover all the details in the attached Product Disclosure Statement (PDS), which is also available at racv.com.au. And, of course, your current coverage for things like theft, fire, storm surge, flood, loss of rent, and \$20 million in liability cover will remain.

These additional protections will result in an increase to your premium, but these changes are intended to provide you with the extra peace of mind you've come to expect when protecting your rental property with RACV Landlord Insurance.

If you would like to discuss this further, simply call 13 RACV (13 7228) or visit an RACV Shop.

Yours sincerely

Stacey Maher
General Manager, Home Insurance

RACV Landlord Insurance is issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678. Please consider your own circumstances and the Product Disclosure Statement before buying. For a copy call 13 RACV (13 7228).

HOM517176306006829

HOMRNL Issued at 9.17am on 15/12/2018

Your 2019-2020 Certificate of Insurance Landlord Renewal



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L & J Beach Custodian Pty Ltd
29 Hull Road
MOUNT MARTHA VIC 3934

By renewing your Insurance, you will continue to be a member of RACV, which gives you access to:

- A discount of at least 25% off the standard non-member accommodation rate at RACV Resorts,
- Savings at RACV shops,
- Discounts at our Show Your Card & Save partners
- A 5% (Bronze) discount on most RACV products, including Insurance, Emergency Roadside Assistance, and Emergency Home Assist, as part of our years of membership benefits program.

You will also continue to have peace of mind knowing that RACV is committed to making sure our members are covered in tough times when it matters most.

There is no need for you to do anything as your Insurance will renew with your first instalment deduction.

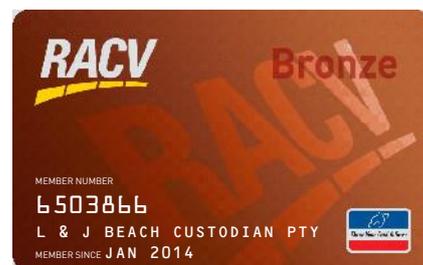
Payment

On payment, this document becomes your Certificate of Insurance and tax invoice.

* Your next instalment is due 15 January 2019. Unless otherwise advised by you we will continue to deduct these instalments from your account.

You pay an extra \$45.27 per annum to pay this way.

To pay annually please contact us on 13 RACV (13 72 28) before 13 January 2019.



First Instalment

\$186.04*

Instalment Due 15/01/19

Your Policy

Policy number

HOM 517 176 306

Rental property insured

21 Somerton Street,
Deeragun QLD 4818

Your current policy expires

11:59pm on 15/01/2019

Continue to pay by direct debit and your new policy will commence automatically.

Your Discounts

25% No Claim Bonus Discount	\$652.74
Bronze 5% Years of Membership Benefit	\$97.91

These discounts have already been deducted from your premium.

Contact Us

care@racv.com.au
or 13 RACV (13 72 28)

Policy number HOM 517 176 306

Pay Monthly \$186.04*

OR

Pay Annually \$2,185.23

Due Date 15/01/19

Your Policy Details

The following pages list your Policy details. Please keep this certificate, along with your Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS), in a safe place. On payment these documents will form your Landlord Insurance Contract.

Policy number	HOM 517 176 306	Year built	Approximately 2013
Your contract	Valid from 11:59pm, 15 January 2019 to 11:59pm, 15 January 2020	The rental agreement	Weekly rental amount \$280 Period is for Greater than 1 month
Premium	Refer to payment schedule		Please check that the amount below covers the replacement value of the rental property. Visit racv.com.au/calculators for assistance.
The insured	L & J Beach Custodian Pty Ltd		
Rental property insured	21 Somerton Street, Deeragun QLD 4818		
Credit provider	1st Mortgagee Perpetual Limited	Landlord Buildings	\$448,814
		Landlord Contents	\$0
The rental property	Is occupied by tenant(s) Is used for residential purposes and not used for a business, trade or profession Is watertight, structurally sound, secure and well maintained Is mainly constructed from brick veneer Has mainly a cement tiles roof Has 1 storey	Government charges	The following amounts are included in your premium. GST \$186.03 Stamp Duty \$184.17
		Key policy features	Replacement cover for your rental property \$20 million liability cover for incidents that happen on the site Rent default by your tenant Cover for damage by tenants You are covered for flood

Excesses

The following excesses apply to your policy:

A \$1,000 basic excess for each claim

When you claim for Rent Default we will deduct from your claim 4 times the weekly rental amount and a rent default excess of \$300

When you claim for Damage by Tenants, we will deduct from your claim 4 times the weekly rental amount and the \$1,000 basic excess

When you claim for Theft or Attempted Theft by a Tenant or their guest, we will deduct from your claim 4 times the weekly rental amount and the \$1,000 basic excess

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

15% off Travel Insurance for all RACV Members leaves you more for your holiday

Go to racv.com.au/travelinsurance, call 13 13 29 or visit an RACV shop for a quick quote.



RACV has received the 2017 Canstar Outstanding Value award for Seniors Travel Insurance. Visit the Canstar website to view the full report.



RACV

* Limits, exclusions & conditions apply. This insurance is issued by Tokio Marine & Nichido Fire Insurance Co., Ltd (Tokio Marine & Nichido) ABN 80 000 438 291 AFSL 246548. This is general advice only. Please consider your own financial situation, needs and objectives and read the Combined PDS and FSG available from RACV before deciding to purchase this insurance.



Insured History

Details of insurance and claim history for each insured are listed here.

Insured	L & J Beach Custodian Pty Ltd
In the last 5 years	Had no insurance refused, cancelled, treated as never having operated, or renewal not offered Had no claim refused
In the last 2 years	Had no landlord insurance claims

Discounts

Discounts you currently receive

These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV (13 72 28).

- | | |
|---|----------|
| • Bronze 5% Years of Membership Benefit | \$97.91 |
| • 25% No Claim Bonus Discount | \$652.74 |

Additional discounts

For details on how to qualify for the following discounts contact us, or refer to the PDS.

- Multi-Policy Discount

Important Changes

Additional features and changes have been added to your Landlord Insurance policy.

For information on these changes, refer to the Frequently Asked Questions and the 'Premium, Excess, Discounts and Benefits Guide' which are available to download from racv.com.au/insurancefaqs

Product Disclosure Statement and Policy Booklet (PDS)

To check the terms and conditions of an insurance contract, please refer to the PDS together with your Certificate of Insurance. Visit racv.com.au to view previous editions of the PDS and any applicable SPDS.

Additional Information

Making a claim

If you need to make a claim, please call our dedicated Claims Team on 13 19 03. It's available 24 hours a day, 7 days a week, and it may help to have this document with you when you call.

Privacy of your information

Any personal information you provide to us will be collected, held, used and disclosed in accordance with our Privacy Policy. Please refer to racv.com.au to review the Privacy Policy. You can also ask us to send you a copy by calling 13 RACV (13 72 28).

Employees and representatives of RACV

An employee or representative of RACV who arranges this insurance is authorised to do this by us, and in doing so acts on our behalf, not yours.

Distributor and Product Issuer information

Distributed by: RACV Insurance Services Pty Ltd, ABN 74 004 131 800, AFS Licence No. 230039

Product Issuer:

Insurance Manufacturers of Australia Pty Limited (IMA)

ABN 93 004 208 084 AFS Licence No. 227678

1 Nexus Court

Mulgrave VIC 3170

Payment Schedule

Your monthly instalments will continue to be automatically deducted from your nominated account unless otherwise specified.

Make sure you have enough funds in your account every month to meet your payment.

If we are unable to deduct your payment, we may not pay any claim you make under this policy. If your instalment due date is not a business day we will deduct the relevant instalment on the next business day.

If you would like to change to an annual payment, contact us.

The table below outlines your monthly instalments.

Due Date	Amount before GST	GST	Monthly Instalments
15/01/2019	\$170.54	\$15.50	\$186.04
15/02/2019	\$170.51	\$15.51	\$186.02
15/03/2019	\$170.51	\$15.51	\$186.02
15/04/2019	\$170.51	\$15.51	\$186.02
15/05/2019	\$170.30	\$15.50	\$185.80
15/06/2019	\$170.30	\$15.50	\$185.80
15/07/2019	\$170.30	\$15.50	\$185.80
15/08/2019	\$170.30	\$15.50	\$185.80
15/09/2019	\$170.30	\$15.50	\$185.80
15/10/2019	\$170.30	\$15.50	\$185.80
15/11/2019	\$170.30	\$15.50	\$185.80
15/12/2019	\$170.30	\$15.50	\$185.80
Totals	\$2,044.47	\$186.03	\$2,230.50

You have chosen to pay your policy by direct debit. This agreement outlines the terms and conditions applicable to your direct debit request payment arrangement for your RACV Insurance product. You agree to these terms and conditions unless you notify us otherwise before the first debit day.

Definitions

account means the account or credit card held at your financial institution from which we are authorised to arrange funds to be debited.

agreement means this Direct Debit Request Service Agreement between us and you, including the direct debit request.

business day and **banking day** means a day other than a Saturday or a Sunday or a listed public holiday.

debit day means the day that payment is due, according to your direct debit request.

debit payment means a particular transaction where a debit is made, according to your direct debit request.

direct debit request means the direct debit request payment arrangement between us and you.

us and **we** and **our** means RACV Insurance Services Pty Ltd ABN 74 004 131 800 AFS Licence No. 230039, the company you have authorised to debit your account.

you means the customer(s) who provided consent to the direct debit request agreement.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 By providing consent to a direct debit request, you have authorised us to arrange for funds to be debited from your account according to the agreement we have with you.
- 1.2 We will only arrange for funds to be debited from your account:
 - as authorised in the direct debit request; and/or
 - according to any notice sent to you by us, specifying the amount payable for a product and the date the payment is due.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following or previous banking day. If you are unsure about which day your account has or will be debited, please check with your financial institution.

2. Changes by us

- 2.1 We may vary any details in this agreement or a direct debit request at any time by giving you at least fourteen days written notice.

3. Changes by you

- 3.1 Subject to 3.2, 3.3, 4.2, 4.3, 4.5 and 5.1, you may change the arrangements under a direct debit request by contacting us on 13 RACV (13 7228) or visit one of our shops.
- 3.2 If you wish to stop or defer a debit payment you must contact us at least two business days before the next debit day.
- 3.3 You may also cancel your direct debit request at any time by contacting us at least two business days before the next debit day.

4. Your obligations

- 4.1 It is your responsibility to ensure that:
 - there are sufficient clear funds available in your account to allow a debit payment to be made; and
 - the account details you have provided to us are correct, current and valid - see 6.1.
- 4.2 If the debit payment is declined because there are insufficient clear funds available in your account to meet a debit payment:
 - you or your account may be charged a fee and/or interest by your financial institution;
 - you or your account may be charged a fee to reimburse us for charges we have incurred for the failed transaction;
 - we will notify you that we will make another attempt to debit your account fourteen days after the debit day. You must have sufficient clear funds in your account at this time, or another time we agree with you, so that we can process the debit payment or contact us to make payment by another method, otherwise we may refuse a claim and cancel your policy.

This does not apply if the debit payment is declined because the credit limit for your account has been exceeded, in which case 4.3 applies.

4.3 If the debit payment is declined for any reason other than because there are insufficient clear funds available in your account, for example because the account details you have provided to us are not valid or the credit limit for your account has been exceeded:

- we will notify you to contact us to arrange for the payment to be made using a valid account; and
- you must contact us to provide valid account details within fourteen days of the failed debit day or another time we agree with you so that we can process the payment, otherwise we may refuse a claim or cancel your policy.

4.4 If your first debit payment in the first year of your policy is declined for any reason:

- we will not attempt to debit your account again;
- we will notify you to contact us to make the payment; and
- you must contact us to provide valid account details by the date nominated by us in the notice we send you so that we can process the payment, otherwise we may refuse a claim and cancel your policy.

4.5 Please check your account statement to verify that the amounts debited from your account are correct.

4.6 If we are liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the GST included in the consideration payable for the supply.

5. **Dispute**

5.1 If you believe that there has been an error in debiting your account you should contact us as soon as possible so that we can resolve your query quickly. We may request written confirmation of the transaction.

5.2 If our investigations show that your account has been incorrectly debited we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you of the amount by which your account has been adjusted.

5.3 If our investigations show that your account has not been incorrectly debited we will respond to your query by providing you with reasons and copies of any evidence for this finding.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. **Accounts**

6.1 You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- your account details which you have provided to us are correct, current and valid by checking them against a recent account statement or with your financial institution;
- if there is any other reason your financial institution may decline a debit payment.

6.2 Warning: if the account number you have quoted is incorrect, you may be charged a fee to reimburse costs in correcting any deductions from:

- an account you do not have the authority to operate; or
- an account you do not own.

7. **Confidentiality**

7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- to the extent specifically permitted by law; or
- for the purposes of this agreement (including disclosing information in connection with any query, dispute or claim).

8. **Notice**

8.1 If you wish to notify us in writing about anything relating to this agreement, you should contact us on 13 RACV (13 7228) for the correct mailing address.



Direct Debit Request Service Agreement *continued*

CONTACT US
Enquiries **13 RACV**
Payments **13 25 82**
Claims **13 19 03**
Visit **racv.com.au**

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- 8.2 We will notify you in accordance with your Product Disclosure Statement and Policy Booklet.
- 8.3 Any notice we send:
- to you by ordinary post, is considered to have been received four business days from when it is posted;
 - to your email address, is considered to have been received 24 hours from when we send it.

