

## Your 2020-2021 Certificate of Insurance Landlord Renewal



032

08895-0008678-01296

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 2020. 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 2020.



## First Instalment

# \$207.46\*

Instalment Due 15/01/20

### Your Policy

#### Policy number

HOM 517 176 306

#### Rental property insured

21 Somerton Street,  
Deeragun QLD 4818

#### Your current policy expires

11:59pm on 15/01/2020

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

### Your Discounts

25% No Claim Bonus Discount	\$727.99
Bronze 5% Years of Membership Benefit	\$109.20

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 \$207.46\*

OR

Pay Annually \$2,442.36

Due Date 15/01/20

## 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), and any applicable Supplementary PDS, in a safe place. On payment these documents will form your Landlord Insurance Contract.

<b>Policy number</b>	HOM 517 176 306	<b>Year built</b>	Approximately 2013
<b>Your contract</b>	Valid from 11:59pm, 15 January 2020 to 11:59pm, 15 January 2021	<b>The rental agreement</b>	Weekly rental amount \$280 Period is for Greater than 1 month
<b>Premium</b>	Refer to payment schedule		Please check that the amount below covers the replacement value of the rental property. Visit <a href="http://racv.com.au/calculators">racv.com.au/calculators</a> for assistance.
<b>The insured</b>	L & J Beach Custodian Pty Ltd		
<b>Rental property insured</b>	21 Somerton Street, Deeragun QLD 4818		
<b>Credit provider</b>	<b>1st Mortgagee</b> Perpetual Limited		<b>Landlord Buildings</b> \$480,230 <b>Landlord Contents</b> \$0
<b>The rental property</b>	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	<b>Government charges</b>	The following amounts are included in your premium. GST                                    \$207.47 Stamp Duty                         \$205.40
		<b>Key policy features</b>	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.



**RACV offers a range of travel insurance cover so you can choose the plan that's right for you.**

Our International plans provide cover for:

- Overseas medical emergencies
- Emergency Expenses
- Lost luggage\*

Go to [racv.com.au/travelinsurance](http://racv.com.au/travelinsurance), call 13 RACV or visit an RACV store.

\*Details are subject to the terms and conditions including the applicable policy and cover. For more information, please refer to the Product Disclosure Statement (PDS) for the relevant plan. RACV Insurance Services Pty Ltd ABN 74 004 131 800 Licence No 230039. Level 7, 485 Bourke Street, Melbourne, Victoria, 3000. Fax: 03 9703 6011. Email: [care@racv.com.au](mailto:care@racv.com.au). Website: [racv.com.au](http://racv.com.au)



## Insured History

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

<b>Insured</b>	L & J Beach Custodian Pty Ltd
<b>In the last 5 years</b>	Had no insurance refused, cancelled, treated as never having operated, or renewal not offered Had no claim refused
<b>In the last 2 years</b>	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, and any applicable Supplementary PDS 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 | \$109.20 |
| • 25% No Claim Bonus Discount           | \$727.99 |

### Additional discounts

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

- Multi-Policy Discount

## Important Changes

### How to resolve a complaint or dispute

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

### 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](http://racv.com.au) to view 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](http://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

GPO Box 244

Sydney NSW 2001

## 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
15/01/2020	\$190.13	\$17.33	\$207.46
15/02/2020	\$190.17	\$17.30	\$207.47
15/03/2020	\$190.17	\$17.30	\$207.47
15/04/2020	\$190.17	\$17.30	\$207.47
15/05/2020	\$189.94	\$17.28	\$207.22
15/06/2020	\$189.94	\$17.28	\$207.22
15/07/2020	\$189.94	\$17.28	\$207.22
15/08/2020	\$189.94	\$17.28	\$207.22
15/09/2020	\$189.94	\$17.28	\$207.22
15/10/2020	\$189.94	\$17.28	\$207.22
15/11/2020	\$189.94	\$17.28	\$207.22
15/12/2020	\$189.94	\$17.28	\$207.22
Totals	\$2,280.16	\$207.47	\$2,487.63

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.





# Landlord Insurance Supplementary Product Disclosure Statement

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

The Supplementary Product Disclosure Statement is an update to the Product Disclosure Statement and Policy Booklet (PDS).

Please read it carefully and keep it in a safe place with your PDS.

If you would like another copy of your PDS, please go to [racv.com.au](http://racv.com.au), call 13 RACV (13 7228) or visit an RACV Shop.

**This Supplementary Product Disclosure Statement (SPDS) is an update to the most recent RACV Landlord Insurance Product Disclosure Statement and Policy Booklet (PDS).**

**This SPDS was prepared on 19 May 2019 and applies to policies with a commencement date on or after 19 May 2019 or with a renewal effective date on or after 30 June 2019.**

This SPDS should be read with your PDS. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us.

If you would like another copy of your PDS, please go to [racv.com.au](http://racv.com.au), call 13 RACV (13 7228) or visit an RACV Shop.

### Changes to your PDS

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

### HOW TO RESOLVE A COMPLAINT OR DISPUTE (Page 74 of the PDS)

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

### STEP 3 - Seek an external review of the decision

Under Step 3, the reference to Financial Ombudsman Service Australia (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).

### Your premium (Page 12 of the PDS)

We have amended the 'Your premium' section of the PDS. The words under the heading 'What happens if you don't pay on time' are deleted and replaced with the following:

When you take out insurance, you need to pay your annual premium or first monthly instalment by the due date. If you don't pay on time, then we will cancel your policy.

A monthly instalment is unpaid if it can't be deducted from your nominated account or credit card.

If an ongoing monthly instalment is unpaid for:

- 14 days after its due date, then we will refuse any claims for incidents that take place after that time
- one month after its due date, then we will cancel your policy.

RACV Landlord Insurance is issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678 of GPO Box 244 Sydney NSW 2001

RACV Landlord Insurance is distributed to members of Royal Automobile Club of Victoria (RACV) Ltd, by RACV Insurance Services Pty Ltd ABN 74 004 131 800 AFS Licence No. 230039

## What is this document?

This guide contains information to help you decide whether to use our services to purchase any of the products listed below.

It explains:

- Who provides these products and services
- What products and services can be arranged
- How you can get more information
- Who issues these products
- What we are paid for providing these products and services
- What to do if you have any concerns

## Who provides these RACV products and services?

RACV Insurance Services Pty Ltd  
Level 7, 485 Bourke Street, Melbourne, VIC, 3000,  
ABN 74 004 131 800 AFS Licence No. 230039

## We can arrange the following RACV Insurance products:

- Motor Insurance
- Home Insurance
- Landlord Insurance
- Boat Insurance
- Caravan or Trailer Insurance
- On-Site Caravan Insurance
- Veteran, Vintage and Classic Vehicle Insurance (VVC)

We can also provide you with information on our range of Farm and Business Insurance products.

## How can you get more information about these products?

Just ask for a Product Disclosure Statement and Policy Booklet (PDS). A PDS includes useful information about a product to help you decide whether or not to purchase it. It outlines the key features and benefits of the cover offered (including some important exclusions) and explains that once you have taken out a policy, you have a 21 day cooling-off period. You will receive a PDS automatically when you buy a policy.

If you would like to know the cost of a policy, ask us for a premium estimate.

## Who issues these products?

For Motor, Home, Landlord, Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance the product issuer is:

Insurance Manufacturers of Australia Pty Limited (IMA)  
GPO Box 244  
Sydney  
NSW 2001  
ABN 93 004 208 084 AFS Licence No. 227678

## What are we paid for arranging RACV Insurance cover?

We receive a commission from IMA for each Motor, Home and Landlord Insurance policy arranged. This amount is not an additional charge to you and represents 13-20% of the gross premium.

We receive a commission from IMA for each Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance policy arranged. This amount is not an additional charge to you and represents 5-12% of the gross premium.

In the course of normal business, staff may be involved in promotional activities whereby they may receive incentives, vouchers and other prizes.

## What to do if you have any concerns

### Step 1

Call us on 13 RACV (13 7228) or come into your local RACV Shop and talk to one of our staff.

### Step 2

If we can't help we will refer you to the RACV Insurance Member Relations Department.

### Step 3

If the RACV Insurance - Member Relations Department can't resolve the issue they will advise you of the various external dispute resolution bodies available to help you.

You can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001