

Enquiries: 13 11 55  
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)  
suncorp.com.au/insurance



*Acc No. R005467500*

MRS RF & MR BG ADAIR  
162 BENTLEYS RD  
HOMEBUSH QLD 4740

Policy number:	HPI008007657
The insured:	Roslyn Frances Adair & Barry George Adair
Due date:	11.59pm on 31 October 2020
Amount payable:	\$2,372.97
Payment reference number:	008007657

## Landlord Insurance Account

### Your renewal

Issue date: 18 October 2020

Dear MRS RF & MR BG ADAIR,

Thank you for insuring your Property and Landlord Contents with Suncorp Insurance. Your current policy expires at 11.59 pm on 31 October 2020 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your renewal documents. Please read the information on the following pages carefully to ensure all details are correct. Some policy details such as your excess and sum insured may have changed. If any of the details shown are incorrect or if there is other information you need to tell us, please call us on 13 11 55.

Make sure you read and understand the **Duty of Disclosure** section at the end of your Certificate of Insurance carefully.

Please pay the amount payable by the due date to ensure that your insurance cover continues. If you do not pay by the due date shown, you will not be covered. Our payment options are listed on the reverse side of this letter. If you have any questions about your insurance, please call us on 13 11 55 or visit your local Suncorp Bank branch.

Upon payment, this document becomes your Certificate of Insurance. Please keep this document with your Product Disclosure Statement and any Supplementary Product Disclosure Statement we have given you in a safe place.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Regards,

The Suncorp Team

#### MY SUNCORP

Manage parts of your car or home insurance, including renewals, online in your own time.

To find out more about  
My Suncorp, visit  
[suncorp.com.au/mysuncorp](http://suncorp.com.au/mysuncorp)

#### MANAGE YOUR PREMIUM

Did you know you can now choose a different Home excess and a different Contents excess to better manage your premiums?

To find out more, call 13 11 55

*3375.13 HOUSE  
2366.97*

# Property and Landlord Contents insurance account for policy HPI008007657

This document will be a tax invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

## Your discounts

Your premium includes our 15% Multiple Policy Discount.

Period of insurance: **31 October 2020 to 11.59pm 31 October 2021**  
Transaction type: **Renewal**

	Base Premium	GST	Stamp Duty	Total Amount
<b>Insured address:</b>	<b>10 COLONIAL ST, OORALEA QLD 4740</b>			
Property	\$ 1,857.99	\$ 185.80	\$ 183.94	\$ 2,227.73
Landlord Contents	\$ 121.14	\$ 12.11	\$ 11.99	\$ 145.24
<b>TOTALS</b>	<b>\$ 1,979.13</b>	<b>\$ 197.91</b>	<b>\$ 195.93</b>	<b>\$ 2,372.97</b>
<b>Total amount payable:</b>				<b>\$ 2,372.97</b>



**Biller Code:** 655829  
**Ref:** 008007657

**Telephone & Internet Banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Phone:** To pay via our automated credit card payment system call **1300 125 323**.  
Mastercard, VISA or AMEX  
Reference Number: **008007657**



**In person:** Visit any Suncorp Bank branch to pay by cash, card or cheque



**Internet:** To pay by Mastercard, VISA or American Express visit:  
[suncorp.com.au/insurance](http://suncorp.com.au/insurance)  
Reference Number: **008007657**



**Mail:** Send this payment slip with your cheque made payable to:  
Suncorp Insurance,  
GPO Box 1453, Brisbane, QLD 4001



**Direct Debit:** Call 13 11 55 to arrange automatic payment by monthly instalments. It costs more to pay by the month.  
Instalment payable: **\$244.79**

## Payment slip

**Policy number**

**HPI008007657**

**Reference number**

**008007657**

**Amount payable**

**\$2,372.97**

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Policy number: **HPI008007657**  
The insured: **Roslyn Frances Adair & Barry George Adair**

## Certificate of Insurance

You have a Duty of Disclosure in renewing this insurance. Your Duty of Disclosure is explained at the end of this Certificate of Insurance. Please read this information carefully as failure to meet your Duty of Disclosure obligations could mean we reduce or refuse to pay a claim, or cancel the policy.

Please also check the amount of cover meets your needs.



### Cover Details - Landlord

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Insured address:	<b>10 COLONIAL ST, OORALEA QLD 4740</b>		
Type of cover:	<b>Landlord Property and Contents</b>		
Period of insurance:	<b>From 31 October 2020 until 11.59pm 31 October 2021</b>		
Sum insured:	<b>Property</b>		<b>\$420,000</b>
	<b>Landlord Contents</b>		<b>\$6,300</b>
	<b>Legal Liability</b>		<b>\$20 million</b>

### Your Discounts

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Your premium includes our 15% Multiple Policy Discount

### Excess Details

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You may be able to reduce your premium if you choose a higher standard excess.

<b>Property</b>	Standard Excess:	<b>\$1,000</b>
<b>Landlord Contents</b>	Standard Excess:	<b>\$600</b>
Theft or burglary by tenants or their guests excess:		<b>\$500</b>
Malicious acts or vandalism by tenants or their guests excess:		<b>\$500</b>
Loss of rent - tenant default excess:		<b>\$500</b>
Earthquake and tsunami excess:		<b>\$300</b>
Unoccupied excess:		<b>\$1,000</b>

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## Optional Covers

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If you've just enjoyed a year's free optional cover, or a free upgrade, for your last period of insurance, you may have recently received a letter to let you know that this offer is coming to an end. Unless you have told us otherwise, the option or upgrade you had last year will be offered in this renewal and included in the premium amount payable. As you have requested, the following options indicated with a ✓ have been added to your policy.

Please check your Certificate of Insurance to see what options and level of cover your policy has and contact us if you would like to make any changes. Options indicated with a ✕ have not been selected. Contact us to make any changes.

### Property options:

Accidental damage at the home	✓
Motor burnout	✓
Safety net protection	✕

### Landlord contents options:

Accidental damage at the home	✓
Motor burnout	✕

## What you have told us

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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.

## Home Details

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### You have told us the following about you and the insured address:

- It is a freestanding home on a concrete slab
- The weekly rent is \$420
- There is no business activity operated from this property

### You have told us the following about the construction of the insured address:

- Was originally built in 2008
- The external walls are constructed primarily of brick veneer and the roof is constructed primarily of iron (corrugated)
- It has a single storey, built on a flat slope of land and is a standard construction quality
- It has 4 bedrooms and 2 bathrooms. The size of the main bedroom is small to average
- The insured address is not currently undergoing construction, reconstruction, renovation or being relocated
- The insured address is in a good condition and well maintained. There are no leaks in the roof, no evidence of white ant damage and the fences & outbuildings are in good condition. Refer to the Product Disclosure Statement for the definition of 'good condition'

### You have told us the following about the security of the insured address:

- All accessible windows (less than three metres above the ground or any solid structure) have key locks or security grilles
- All external hinged doors have key operated deadlocks and all sliding/French doors have patio bolts
- The insured address does NOT have an alarm system
- The insured address does NOT have additional door or building security

## Cyclone Resilience

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Of the below building and mitigation features, you have told us that you have the following:

### Cyclone Preparation:

- Secure outdoor fittings and furniture ✓
- Use a Cyclone Checklist to prepare ✓

### Locks, upgrades and cyclone protection to external windows and doors:

- Do not have any casement windows ✓
- Plywood covering install to all windows ✗      Cyclone Shutters installed on all windows ✗
- All external hinged doors have key operated deadlocks and all sliding/French doors have patio bolts ✓

### Roller Doors:

- New roller door installed after 2012 ✗      Aftermarket bracing upgrade ✓

### Shed:

- Do not have a shed ✓

### Improvements to your roof:

- Upgrade to screws and straps (connections) in the roof ✗
- Upgrade to Ridge caps ✗      Sarking ✗
- A roof over batten system ✗      Replaced original roof cladding ✗

As a result of having the above building and mitigation features a reduction has been factored in to your total amount payable.

## Insurance and criminal history

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### You have told us that in the past 3 years:

- You or anyone to be insured under this policy has 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 has had NO insurance claims or losses relating to home or contents insurance (excluding any claims made on this policy)
- You or anyone to be insured under this policy has NOT committed any criminal acts in relation to Fraud, Theft or Burglary, Drugs, Arson, Criminal, Malicious and/or Wilful damage

(If any of the above information is incorrect, please contact us.)

## Your Duty of Disclosure

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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.

## Other Important Information

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The Product Disclosure Statement (PDS) is an important legal document that contains details of your insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

## Your Privacy

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We appreciate privacy is important to you. Suncorp is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting [www.suncorp.com.au/privacy](http://www.suncorp.com.au/privacy) or call us on 13 11 55.

For complaints concerning Suncorp products or services, you can phone us on 1300 264 053; write to us at: Suncorp Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@suncorp.com.au](mailto:idr@suncorp.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 Suncorp (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.