



# RENEWAL INVITATION AND RENEWAL SCHEDULE

## Landlords Residential Property Insurance

CGU Centre 181 William Street  
Melbourne VIC 3000

General Enquiries or Change of Details: 1300 134 256

24 Hour Claims: 1300 134 256



R02

NOVUS-7049179-2-Run9-ALB001-000200 /EG/HD  
SUPERBOULES PTY LTD  
GENEVIEVE BOUDAN  
PO BOX 188  
NEW LAMBTON NSW 2305

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Date of this notice: 03/04/22

Policy Number: 06L 3840370 06

Intermediary

Date Amount Due:

09/05/22



Your current policy expires at 4.00 p.m. on 09/05/22

Our philosophy is to provide you with cover that is easy to manage, and help ensure you get the right cover for *your* needs. We would just like to remind you of the many benefits we offer:

- A choice of different product options, tailored to your needs.
- Skilled, helpful customer service consultants.
- 24 hour online access.
- Easy payment methods - direct debit, credit card, bill me, or cheque.
- Paperless claims.

If you have any questions about your policy, or there is something we could do to make managing your insurance even easier, you can contact us by phone on **1300 134 256**, or by email via the Aon Personal Insurance website at <https://business-insurance.aon.com.au/Personal-Insurance>.

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Insurer: Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

WFS2433

EG/HD

### Premium Payment



Bill Code: 30742  
Ref: 06123840370060

#### Telephone & Internet Banking - BPAY®

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



Billpay Code: 3020  
Ref: 2238 4037 0061 7062 2387 3950

In person at any Post Office,  
phone 13 18 16 or go to  
[postbillpay.com.au](http://postbillpay.com.au)



\*3020 22384037006 170622 387.39 50

® Registered to BPAY Pty Ltd  
ABN 69 079 137 518

Policy Number:

06L 3840370 06

Intermediary Details:

AON PERSONAL INS (B2B)  
1255030

Date Amount Due:

09/05/22

Amount Due:

\$387.39

*Paid 15/5/22*

*8:58 AM*

*Receipt 95950147*

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0829411 1533 99038 60



## Details of your policy cover

This Schedule must be attached to and read as part of the Company's policy.

<b>Policy Number:</b>	06L 3840370 06	<b>Intermediary</b>	
<b>Insured:</b>	SUPERBOULES PTY LTD GENEVIEVE BOUDAN PO BOX 188 NEW LAMBTON 2305	AON PERSONAL INS (B2B) HEAD OFFICE RETAIL-CONSUMER DI 181 WILLIAM STREET MELBOURNE 3000	
<b>Policy Type:</b>	Landlords Residential Property Insurance	<b>Intermediary Number:</b>	1255030
<b>Period of Insurance:</b>	From 09/05/22 To 09/05/23	<b>Intermediary Phone:</b>	1300 134 256
<b>Situation of Property Insured</b>		<b>Mortgagee/Interested Party</b>	
U 23/32 LEWIS ST OLD BAR 2430			

WHAT IS INSURED	SUM	
	INSURED	PREMIUM
*** SEE IMPORTANT CHANGES ON THIS DOCUMENT ***		
SITUATION AS ABOVE		
CONTENTS		
ALL OTHER CONTENTS	\$20200	
TOTAL CONTENTS SUM INSURED	\$20200	\$216.89
POLICY EXCESS \$500		
AN ADDITIONAL EXCESS APPLIES TO CLAIMS FOR EARTHQUAKE. IF COVER HAS BEEN REQUESTED FOR RENT DEFAULT AND THEFT BY TENANT IT WILL BE SHOWN ON YOUR POLICY SCHEDULE.		
LIABILITY (AMOUNT OF COVER - \$20000000)		\$78.00
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	*Last Term's Premium	This Term's Premium
-----		
TOTAL BASIC PREMIUM	\$289.44	\$294.89
ESL/FSL	\$34.89	\$28.20
GOODS AND SERVICES TAX	\$32.43	\$32.31
STAMP DUTY	\$32.11	\$31.99
TOTAL	\$388.87	\$387.39

### Premium Summary

\*Last term's premium in the above table represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.  
Government taxes and any state or territory duties or levies are listed separately.

Changes to your premium :

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>

NSW Insurance Duty Exemption

From 1 January 2018 eligible small businesses (generally with less than \$2million turnover) will not be required to pay duty on certain types of

Continued on following page

# The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and the Deputy Monitor, respectively on 8 June 2016.

Information about the Insurance Monitor can be found at:

[www.eslinsurancemonitor.nsw.gov.au](http://www.eslinsurancemonitor.nsw.gov.au)

TO PROVIDE SOME PROTECTION AGAINST INCREASED COSTS, THE SUM INSURED ON BUILDINGS &/OR CONTENTS HAS BEEN INCREASED BY 5.0%.

YOU MAY SELECT DIFFERENT SUMS INSURED IF YOU WISH.

WORKERS COMPENSATION INSURANCE IS COMPULSORY IF YOU HAVE EMPLOYEES.

THIS COVER IS NOT PROVIDED UNLESS SPECIFICALLY SHOWN ON THE SCHEDULE.

CGU INSURANCE CAN ARRANGE SEPARATE COVER IN THOSE STATES WHERE LEGISLATION PERMITS.

## Cooling - Off Period

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a full refund of premium paid, provided you have not made a claim under the policy.

## Your Renewal

In line with modern business practice, we do not automatically provide receipts for payment of renewals. If you require confirmation of your renewal, or you require a tax invoice, you can contact us.

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us.

You can contact us:

By phoning the telephone number on the front page of the schedule, or

By writing to CGU Insurance

GPO Box 4962 Melbourne 3001, or

By completing our e-Form or e-Mail at [www.cgu.com.au](http://www.cgu.com.au)

## Supplementary Product Disclosure Statement

### SPDS Edition 1

This Supplementary Product Disclosure Statement (SPDS) was prepared on 28 July 2021 and will apply to all **Aon CGU Personal Insurance Rental Protection Plus Insurance Product Disclosure Statement and Policies with Flood Cover** (Preparation date 26/03/2021) version PID1343\_F REV14 04/21 (PDS) with a new business effective date on or after 2 December 2021, or with a renewal effective date on or after 2 December 2021.

The information in this SPDS updates the terms contained in the PDS and should be read together with the PDS and any other applicable SPDS. These documents together with your policy schedule make up the terms and conditions of your insurance contract with us. Your current policy schedule outlines the cover you have chosen.

### Changes to Your PDS

#### Change 1 - Replacement of the complaints handling process

**Your PDS is amended by deleting all of the terms in the 'What to do if you have a dispute' section on page 3, and replacing those deleted terms with the following new terms:**

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you or your insurance adviser can do.

If you experience a problem or are not satisfied with our products, our services or a decision we have made, you or your insurance adviser should let us know so we can help. Contact information can be found within this PDS or you can call us on 13 24 81.

We will try to resolve complaints at first contact or shortly thereafter.

If we are not able to resolve your complaint when you contact us or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

**Free Call:** 1800 045 517

**Email:** Customer.Relations@iag.com.au

Customer Relations will contact you or your insurance adviser if they require additional information or have reached a decision. Customer Relations will advise you or your insurance adviser of the progress of your complaint and the timeframe for a decision in relation to your complaint.

We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by Customer Relations you or your insurance adviser may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

**Free Call:** 1800 931 678

**Email:** info@afca.org.au

**Mail:** Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

**Visit:** www.afca.org.au



## NON-RENEWAL NOTICE

### Landlords Residential Property Insurance

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Melbourne VIC 3000

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SUPERBOULES PTY LTD

GENEVIEVE BOUDAN

PO BOX 188

NEW LAMBTON NSW 2305

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Date of this notice:

15/05/22

Policy Number:

06L 3840370 06

Intermediary

old BAR

**AON**

Paid 15/5/22

Receipt 95950147

Your policy expired at 4.00 p.m. on 09/05/22

- If you have paid your premium or your broker has accepted the renewal in the last few days, you do not need to read the rest of this notice.
- As you did not pay your renewal premium (or your broker had not accepted the renewal) by 09/05/22, your policy expired at 4.00pm on 09/05/22 and did not renew. Accordingly, you no longer have insurance cover under this policy.
- Please contact us on 1300 134 256 if you wish to discuss this policy.
- We strongly recommend you obtain insurance cover for your property as you are no longer insured under this policy.

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Insurer: Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

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