

Wayne Seaton  
6 Gorman St  
MODBURY SA 5092

22/02/2018

***Welcome to Woolworths Landlords Insurance***

Policy number: LAN105113024

Dear Wayne,

Thank you for choosing Woolworths Landlords Insurance. You are covered as of 12:01 am 19/03/2018. Please check your Certificate of Insurance to make sure the information in it is correct and that you have complied with your duty of disclosure. If not, please contact us immediately as you may not be covered.

We have enclosed our Product Disclosure Statement (PDS) which along with the Certificate of Insurance sets out the terms and conditions of your insurance cover. It is important that you read these documents together so that you know what you're covered for and also keep them in a safe place for future reference. If you require a replacement, please contact us or visit our website [www.woolworths.com.au/insurance](http://www.woolworths.com.au/insurance)

A calculator can assist with an estimate of your building's value, please visit [woolworths.com.au/Building-Calculator](http://woolworths.com.au/Building-Calculator) provided by Cordell Information Pty Ltd.

If you have any questions, please feel free to contact our friendly customer service team on 1300 641 379. Our lines are open from 8am to 8pm weekdays and 9am to 5pm (AEST) Saturday and Sunday (except public holidays). To find out more about any of our products visit our website, [www.woolworths.com.au/insurance](http://www.woolworths.com.au/insurance)

Yours sincerely,



Chris Cramond  
Woolworths Insurance

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On the following pages you will find your Certificate of Insurance.

Please make sure that you keep it in a safe place.

22/02/2018

## *Certificate of Insurance and Tax Invoice*

This Certificate of Insurance is confirmation of your Woolworths Landlords Insurance cover(s). We would like to thank you for trusting us with your insurance.

### **What you need to do**

We advised you of your duty of disclosure when you applied for cover (which we set out below) and of the importance of being honest in answering our questions. We rely on the information you provide us with to decide whether to insure you and the terms on which we will insure you. You also need to:

- check and make sure the information in this Certificate of Insurance is accurate and that the cover provided suits your needs; and
- check that your answers and confirmations to various questions we asked which we have printed on this certificate are accurate and that nothing has changed.

If any information is inaccurate or there have been any changes, please contact us as if it is not accurate or up to date you may not have cover.

### **Your Duty of Disclosure**

*Before you enter into this contract of insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984. We may ask you questions that are relevant to our decision to insure you and on what terms. If we do, you must tell us anything that you know and that a reasonable person in the circumstances would include in their answer. It is important that you understand that you are answering for yourself and anyone else to whom these questions apply.*

*You have this duty until we agree to insure you.*

*If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay 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.*

#### *Details*

Policy number	LAN105113024
Insured name(s)	Wayne Seaton Colleen Seaton
Period of insurance	From 12:01 am 19/03/2018 to 11:59 pm 19/03/2019. Time based on EST (Eastern Standard Time).

## *Your premium*

Base Premium	\$524.20
Fire Services Levy*	\$0.00
GST	\$52.42
Stamp Duty	\$63.42
Total Premium	\$640.04

\*SES levy is included and applicable for NSW only.

## *Your payment*

Method of payment	Annual by Direct Debit
Premium due date	19/03/2018

Cooling off period and cancellation  
 fee

You have 14 days after buying or renewing this policy to decide if it meets your needs and you wish to continue. If you choose to cancel your policy within the 14 days after buying this policy we will give you a refund provided you have not made a claim. Should you decide to cancel after the cooling off period we will deduct a \$30 fee to cover reasonable administration expenses.

## *Your Landlords insurance*

Insured address	10 Dalaston St Modbury SA 5092
Financial interest	None listed

## *Landlords cover details*

Building sum insured	\$280,000
Contents sum insured	\$20,000
Legal liability	\$20 million
Building flood cover	Covered
Contents flood cover	Covered
Optional covers	None

Please read this Certificate of Insurance with the Product Disclosure Statement (PDS) as together they set out the full terms and conditions (including any limits and exclusions) of your policy with us.

## You have told us that

The property is tenanted and is well maintained.  
 The main construction type of the House is Brick Veneer with a Tiles roof.  
 The property is not heritage listed.  
 The property is not used for business purposes.

You have told us that you have the following  
security features

Do you have deadlocks/patio bolts on all external doors Yes

Monitored back to base alarm No

## *Excesses*

Building excess	\$500
Contents excess	\$500
Earthquake excess	\$500 **
Flood excess	\$500 **
Malicious Acts and Theft by Tenants excess	\$500 **

\*\* If you have a claim for one of these events, the higher of your selected excess or fixed excess will apply.

## *Declared information*

You have told us that you or any named insured, have not had:

- an insurance claim declined for fraud or dishonesty;
- any criminal convictions in the last 5 years.

You have also advised that you, your partner (legal or de-facto) or any other named insured are not currently bankrupt or subject to a personal insolvency agreement under Part 9 of the Bankruptcy Act.

## *Claims history in the past 3 years*

No claims

## *Special condition(s)*

Special conditions of your insurance

### Valid Lease Agreement

If there is no valid lease agreement and a condition report is not completed annually (or when a new lease commences or when a tenant vacates), then we will not cover:

- Loss of Rent;
- Malicious Acts and Theft by Tenants; and
- Rent Default (where this option has been selected)