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22364-0065121-09782

Unwin Property Trust Pty Ltd
18 Attenborough Circuit
REDLAND BAY QLD 4165

Dear Policyholder,

Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite, including how to renew and when the payment is due.

Next steps:

1. Review the information on the following pages and if you need to make changes call 132 132 or +61 2 8661 7307.
2. Please pay by 21 September 2021. If paying in person, take your payment slip on page 3 with you.
3. On full payment, this document becomes your Certificate of Insurance. If you change your cover, we will send you an updated Certificate.

NRMA Insurance supports the Salvos

Did you know that NRMA Insurance supports the Salvation Army Emergency Services who provide assistance to communities in times of disaster? To find out more about how we are helping make our communities safer, visit nrma.com.au/community

YOUR POLICY SUMMARY

Policy number:	HOM 613 739 036
Due date:	21 September 2021
Current policy expires:	11:59pm on 21 September 2021
Home insured:	45 Unwin Road, Redland Bay QLD 4165
The insured:	Unwin Property Trust Pty Ltd
Sum insured:	Buildings: \$584,345 See over for breakdown.
Basic excess:	\$1,000 See over for all excesses that apply.

YOUR ANNUAL PREMIUM

(Includes 25% No Claim Bonus, your chosen Options, 5% Loyalty Discount and government charges - see over for full details)

Annual premium:	\$1,649.56
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OR

For an additional \$34.17 p.a.

Add Burn out of electric motors cover:	\$1,683.73
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Please pay by 21 September 2021

For how to pay, see page 4.
To pay monthly, please contact us before this date.

YOUR LOYALTY DISCOUNT

Loyalty Discount 5%	-\$72.41
Loyalty Years	4
Number of policies	1

Loyalty discount is based on the policy holder with the highest loyalty discount. You can view all your policies via your online account at nrma.com.au or call us on 132 132.

Enquiries 132 132
Payments 131 144

Claims 131 123
Visit nrma.com.au

YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Home Insurance Buildings and Contents Product Disclosure Statement and Policy Booklet (PDS), and any applicable Supplementary PDS, in a safe place. On full payment these documents will form your Home Insurance Contract. Please review this document including the sum insured to ensure the level of cover is appropriate for you.

Policy number HOM 613 739 036
Your contract Valid from 11:59pm, 21 September 2021 to 11:59pm, 21 September 2022

Government charges & Premium comparison

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>

The following amounts are included in your premium. To help you understand how your charges compare to last year, we have included the following comparison.

	Last year's	This year's
Premium before government charges	\$1,179.04	\$1,375.78
GST	\$117.90	\$137.58
Stamp duty	\$116.72	\$136.20
Total premium	\$1,413.66	\$1,649.56

Last year's premium 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.

The insured Unwin Property Trust Pty Ltd
Home insured 45 Unwin Road, Redland Bay QLD 4165
Year built Approximately 2015
Construction type Mainly brick veneer
Roof type Mainly tin/colourbond
Please advise us if this is incorrect.

Credit provider
1st Mortgagee Bank Of Queensland Limited

The home

- is occupied by tenants - landlord insuring building
- is used for residential purposes and not used for a business, trade or profession
- is watertight, structurally sound, secure and well maintained
- has 1 storey

Sum insured

Each year we increase your sum insured to take into account rising building costs. Please check that the amount below covers the replacement value of your home. Visit nrma.com.au/calculators for assistance.

Buildings **\$584,345**

Key policy features

- replacement cover for your buildings
- \$20 million liability cover for incidents that happen on the site
- you are covered for flood, rainwater run-off and storm surge

EXCESSES

The following excesses apply to your policy:

- a \$1,000 basic excess for each claim

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

OPTIONS

Options you may add

You may be eligible to add these options to your policy. Contact us for an estimate or refer to the PDS, and any applicable Supplementary PDS for more information.

- Burn out of electric motors (fusion) less than 15 years old
- Accidental Damage
- Pet Lover's Pack
- No Claim Bonus Protection

YOUR PREMIUM

Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.

Premium including your chosen options and 25% No Claim Bonus	\$1,448.19
Less 5% Loyalty Discount	\$72.41
Plus Government charges	\$273.78
Total premium	\$1,649.56

BENEFITS

You've been awarded Claim Free Privilege giving you our maximum **25% No Claim Bonus**. Claim Free Privilege status is your reward for a good claims history.

INSURANCE HISTORY

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

Unwin Property Trust 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

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PAYMENT SLIP



*782 HOM613739036 51021

Important! Take this payment slip with you when paying in person.

Name:	Unwin Property Trust Pty Ltd	
Policy number:	HOM 613 739 036	
Payment amount:	Annual premium:	\$1,649.56
	To add Burn out of electric motors cover:	\$1,683.73
Due date:	21 September 2021	