

15 September 2019

Company Secretary
Sheena And Robert Coupe Pty Ltd
Unit 2
47 Pine St
CAMMERAY NSW 2062



Landlord Insurance

Policy number
21-S000455-LLP

Risk address
**Level 4
Unit 27
65 Constitution Ave
Campbell ACT 2612**

Amount due (See 'How to pay')
\$165.00

Due by 4pm on
11 October 2019

It's time to renew your insurance cover

To the Company Secretary,

Thank you for choosing us to cover your rental property. Your policy expires at 4pm on 11 October 2019 and we invite you to renew your insurance cover with us.

Renew now

To get all the benefits of another year of cover, please pay the annual premium of \$165.00 by 11 October 2019. See **How to pay** for details.

Please check the details for your renewing policy

We want to be sure you know exactly what you're covered for on renewal. So please read the Product Disclosure Statement (PDS) and any applicable Supplementary PDS together with your Policy Schedule, as these set out the renewal terms and conditions.

Please ensure that everything is correct and call us to make any changes. If you need another copy of any of your policy documents, please call us.

Any questions?

Please call **13 1000** - we'll be happy to help you.

Kind regards,



Richard Feledy
Managing Director
Allianz Australia Insurance Limited

**Did you know you
can also get these 5
covers with Allianz?**

- 1 Home Insurance
- 2 Life Insurance
- 3 Travel Insurance
- 4 Car Insurance
- 5 Business Insurance

**Call 13 1000 or visit
allianz.com.au today**

If you need to make a claim, call us on 13 10 13
or go to allianzclaims.com.au

Important information

Insurance is issued by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No: 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the Product Disclosure Statement, available from allianz.com.au or by calling us on **13 1000**.

How to pay

Amount due
\$165.00

Due by
11 October 2019

Policy number
21-S000455-LLP

Online

(BRN) Biller Reference Number
162 100 078 856 99

Go to allianz.com.au and
choose 'Make a Payment'.

Scan



Download a **QR Code**
reader from your
favourite app store,
then scan this QR code
to go online and make
your payment.

BPAY®



Bill Code **116517**
Reference **162 100 078 856 99**

Telephone & Internet Banking- BPAY - Call your bank,
credit union or building society to make this payment
from your cheque, savings or credit card account.

Phone

Pay by phone with **Visa, MasterCard** or
AMEX. Call 1300 368 808.

Reference
162 100 078 856 99

Australia Post

Use the **Post BillPay** service at any **Australia Post** outlet paying with either cash, cheque or
EFTPOS.



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Your landlord insurance policy schedule

Type of policy

Landlord Insurance

Risk address

Level 4
Unit 27
65 Constitution Ave
Campbell ACT 2612

Policy number

21-S000455-LLP

Policy

Insured	Sheena And Robert Coupe Pty Lt
<i>Policy contact details</i>	
Mobile phone:	0411 171 454
Email:	srcoupe@iprimus.com.au
<i>Please visit allianz.com.au/preferences to update your contact details</i>	
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708
Period of insurance	
Effective date	11 October 2019
Expiry date	4pm on 11 October 2020
No claim bonus	30%
Registered for GST?	No

Cover

	Sum insured	Excess
Buildings	nil	nil
Contents	\$11,025	\$600*
Legal liability	\$10,000,000	nil

* Comprises minimum basic excess \$600.

Premium

Base premium	\$150.00
Emergency/Fire Services Levy	\$0.00
Stamp Duty	\$0.00
GST	\$15.00
Annual premium	\$165.00

This document will be a Tax Invoice for GST when you make a payment.

Property

Built	2015
External walls	Concrete/Hebel
Roof material	Concrete Tile
Building type	Unit
Security devices	Local alarm, Key operated deadlocks on all external doors, Key operated locks on all accessible windows.
Strata title plan	Yes
Licensed property manager	Yes
Weekly rent	\$540

Certain words in this Policy Schedule and the PDS have special meanings that are set out in the PDS or in other policy documentation we provide you with.

List of insured events

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Accidental breakage (of glass)	✓
Earthquake/Tsunami [^]	✓
Explosion	✓
Fire or smoke	✓
Impact damage	✓
Lightning or thunderbolt	✓
Malicious acts	✓
Riot or civil commotion	✓
Storm, rainwater or run-off	✓
Theft, burglary or housebreaking	✓
Water or other liquid damage	✓

Optional additional covers

Rent Default and Theft by Tenant	Not taken
Flood	Not taken
Landlord Workers' Compensation	Not taken

[^] Additional excess applies, refer to your PDS for details.

You're not covered for flood

You have chosen not to take up the optional insured event flood. This means that you are not covered for loss or damage to your contents caused by or arising from flood. If you meet our eligibility criteria, you may be able to add this option. An additional premium is payable which may vary from time to time based on periodic reviews of our flood risk data. If you would like to enquire about adding the insured event flood to your policy, please call us on 13 1000.

Minimum premiums

Minimum premiums may apply. Any discounts/ entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to any flood component of the premium (if applicable).

Insured Name:

Policy Number:

Sheena And Robert Coupe Pty Ltd
21-S000455-LLP

INFORMATION ABOUT PREMIUM COMPARISON

The following comparative information is included to help you understand how your premium compares to last year.

1. Address: Level 4, Unit 27, 65 Constitution Ave, Campbell ACT 2612

	Last year's Aggregated Premium*	Current Renewal Premium
Base Premium	\$ 157.50	\$ 150.00
ESL/FSL**	\$ 0.00	\$ 0.00
GST	\$ 15.75	\$ 15.00
Stamp Duty	\$ 0.00	\$ 0.00
Total Premium	\$ 173.25	\$ 165.00

Overall Total	\$ 173.25	\$ 165.00
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* Important qualification

Last year's Aggregate Premium is the total premium paid to us for your insurance in the last year. If you have changed your cover in any way mid term during the last year's policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. You can ask for more information.

** ESL - Emergency Services Levy / FSL - Fire Services Levy

Supplementary Product Disclosure Statement (“SPDS”)

Preparation Date: 1 March 2019

From 1 November 2018, the Australian Financial Complaints Authority or ‘AFCA’ is the new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. It replaces the Financial Ombudsman Service Australia (FOS).

Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000 (Allianz) is a member of AFCA and this SPDS takes into account the above change.

This document is an SPDS that updates and amends any Product Disclosure Statement (PDS) that has been provided to you in relation to the insurance underwritten by Allianz issued to you.

This SPDS is issued by Allianz and must be read together with the applicable PDS issued by Allianz, and any other SPDS that you are given which updates or amends the relevant PDS, for your insurance product.

Changes to the PDS

Any reference in the PDS (or any prior issued SPDS) to

- ‘Financial Ombudsman Service Australia’ is replaced with the ‘Australian Financial Complaints Authority’.
- ‘FOS’ is replaced by ‘AFCA’.
- the Financial Ombudsman Service Australia or FOS contact details are replaced with:

‘The Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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