

This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement*
- *Supplementary Product Disclosure Statement (if applicable)*
- *Insurance Certificate*
- *Declarations*

After reading the documents carefully, you should keep them in a safe place for future reference.

What you need to do now

Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Declarations*. It's an important part of your **duty not to make a misrepresentation** to tell us if any details are incorrect or need updating.

How to read these documents

We've included icons to make it easier for you to read the documents.



Important Information



What you are covered for



Check the information you've provided



What you are not covered for



Insurance Certificate

906/33 Warwick Street, Walkerville, SA 5081

**Budget
Direct**

This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

Policy number - 118420595 01 ?

Policyholder(s) **The Adams Family
Superannuation Fund**

Period of insurance

Start date **23 October 2021 6:06 PM AEST**

Expiry date **22 October 2022 11:59 PM AEST**

Insured address **906/33 Warwick Street,
Walkerville SA 5081**

Contact details ?

Contact name **Mr Tim Adams**

Contact number(s) **0400 582 146**

Postal address **33 Parkway Avenue,
Walkley Heights SA 5098**

Email address **tim.adams@sapowernetworks.com.au**

Excess(es) on claims !

Contents Basic Excess **\$500**

Your Basic Excess will apply to any Legal Liability claim

Additional excesses

These excesses apply in addition to your Basic Excess:

Earthquake or tsunami excess **\$500**

Cover summary ?

☒ Home cover **Not included**

☒ Contents cover **Insured for \$30,000**

Optional cover

☒ Motor Burnout **Not included**

☒ Flood **Not included**

Important note: This policy does NOT cover Flood

☒ Accidental Damage **Not included**

Contents cover options

☒ Specified Contents **Not included**

☒ Unspecified Personal Effects **Not included**

☒ Specified Personal Effects **Not included**

☒ Commercial Storage **Not included**

Landlord cover options

☒ Tenant default **Not included**

☒ Theft and malicious damage
by tenants and their visitors **Not included**

Legal Liability

☒ Limit of liability **\$20 million**

Product issuer

Auto & General Insurance Company Limited Limited

ABN 42 111 586 353

AFS Licence No 285571

Managing agent

Auto & General Services Pty Ltd

AFS Licence No 241411

Customer Services Phone **1800 182 310**

Claims Phone **1800 069 336**

Your premium

906/33 Warwick Street, Walkerville, SA 5081

Your premium Refer to 'Your pay plan' section for your payment schedule !					
Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Contents premium	\$148.92	\$0.00	\$14.89	\$18.02	\$181.83
Total amount payable					\$181.83

*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.

Declarations

906/33 Warwick Street, Walkerville, SA 5081

This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your **duty not to make a misrepresentation**.

Policyholder(s) ?

The policyholder(s) are

Name **The Adams Family Superannuation Fund**

The Director / Owner / Trustee(s) **Mr Tim Adams**

Date of birth **12/05/1975**

About the policyholder(s) and household members

Have you held insurance for this address in the last seven days? **No**

Has any policy holder or household member ever been convicted of a criminal offence? You don't have to tell us about convictions the law allows you not to disclose. **No**

In the last 5 years has any policy holder or household member had an insurance company cancel or refuse to renew insurance? **No**

In the last 5 years has any policy holder or household member had any thefts or burglaries or made any insurance claims for home and/or contents including personal effects? **No**

About your home ?

The home

What type of property is the home? **Apartment**

What year was the home built? **2014**

What is the main building material of the exterior walls? **Besser block or cement**

What is the main construction material of the roof? **Colorbond**

Is the home structurally sound, well maintained, in good condition and watertight? **Yes**

Occupancy of the home

How is the home occupied? **Rented to tenants**

Will the home be unoccupied during the term of the policy? **No**

Security – external doors and accessible windows

Are all external doors of the home including sliding, bi-fold or French doors secured with any combination of the following? **Yes**

- double-keyed deadlocks
- patio bolts/key-operated sliding door locks
- triple-locked security doors

Are all windows of the home that are on the ground or first floor level secured with any combination of the following? **Yes**

- key-operated window locks
- security screens/bars/grilles

Is the home fitted with a security alarm? **No**

Home-based business

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment?

No

Construction, alterations, renovation or demolition

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished?

No

Your pay plan

Your payment schedule



This table shows the payment arrangements to the Direct Debit Request (DDR), credit card payment authority or PayPal agreement, you authorised to AGS (User ID: 142038) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

For privacy and security reasons we encrypt part of your credit card or account number.

Date (on or after)	Amount (inc. GST)	GST	Account	Status
01/11/2021	\$181.83	\$14.89	BSB 939200 Acct *****9116	To be lodged