



Household Certificate of Insurance

Renewal

TAX INVOICE. DATE ISSUED 26 FEB 2022

0028092176

THE TRUSTEE FOR SEAN AND JANE CARROLL SUPER FUND  
20 PAIGE CRESCENT  
WAKERLEY QLD 4154



racq.com/insurance



PO Box 4, Springwood Qld 4127

57, 57A KING ST

THORNHILLS

POLICY NUMBER

54605737PA

It's time to renew your insurance.

Your current policy expires at midnight on 30 March 2022 and we would like you to stay with us.

What next?

1. Read your Certificate of Insurance, including the General conditions, your Household Insurance Product Disclosure Statement (PDS), any applicable Supplementary Product Disclosure Statement (SPDS) and Key Facts Sheet (KFS). These are the terms and conditions of your policy. It is important that your policy is suitable for your needs.
2. Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you. Keeping your policy and your details up to date helps you get the most value out of your insurance.
3. This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance when paid. Please keep it in a safe place.
4. Choose a payment method and make your payment by 30 March 2022.
5. To view your insurance details, update your personal information, or make a payment, please visit your My RACQ Profile online at racq.com/login or call us any time on 13 1905.

PAID

11/3/22

B-PAY

SEE ATTACHED

What will happen if you do not pay on time?

If we do not receive your payment by the 30 March 2022 you will not be covered by this insurance.

Policyholder and payment information

Policyholders

THE TRUSTEE FOR SEAN AND JANE CARROLL SUPER FUND *you are an RACQ Business member*  
MR SEAN CARROLL *you are an RACQ Blue member*

This period premium

\$3,823.08

Last period premium

\$3,271.88

Amount due by  
30 March 2022

OR

To arrange Pay by the Month via direct debit please contact us

The amount due includes any applicable discounts and credits.

How to pay



Bill Code: 6551  
Ref: 0309 54605737 32

Contact your bank or financial institution to make this payment from your nominated account.



Visit [www.racq.com](http://www.racq.com) or call 13 1905 to pay with your credit card or to arrange to Pay by the Month  
Payment Ref: 0309 54605737 32



Pay instore or at Australia Post using cash, cheque, EFTPOS or credit card



PAYMENT DUE DATE

30 March 2022

AMOUNT DUE

\$3,823.08



\*401 03095460573732

## Household Certificate of Insurance

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### General conditions

#### What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policy holders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

#### Changes to your circumstances

##### You must tell us as soon as possible if:

- You or any person who permanently lives with you has been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled, or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
  - You move home.
  - There is a change to the materials used in the constructions of your roof, or walls.
  - The occupancy of your home changes including where: there are changes in how your home is being used, whether it will be unoccupied for a period greater than 60 days, or if some or part of your home is being rented out.
  - You run a business from your home.
  - Changes at the insured address, including changes to security or renovations, as this may increase the chance of loss or damage to your home or contents.

If any of these changes occur, this may affect the premium and excesses applied to your policy.

#### If you would like to know more

If you would like to know more about how this might affect you, please contact us by calling us 7 days a week on 13 1905 or visiting us at <https://www.racq.com.au/support/faqs>

#### Other matters in this certificate of insurance

If there is no "Home security details" section on this certificate of insurance, you have advised us there is no security installed, is this correct? If you have security installed that does not appear on this certificate of insurance, please call us on 13 1905.

You have previously told us each of the other matters stated in this certificate of insurance. Please read the certificate of insurance carefully for all of the information you have previously told us.

**You must tell us about any change to this information.**

## Household Certificate of Insurance

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### 1. Home Insurance

Insured address **57 KING ST THORNLANDS 4164**

#### Selected cover

Sum/s insured	<b>Home</b>	<b>\$686,000</b>
	<i>Your sum/s insured have increased to help protect you against increasing costs.</i>	
Basic excess Home	<b>\$750</b>	
Earthquake excess	<b>\$300</b>	<i>The earthquake excess will be on top of your basic excess in the event of a claim</i>
Period of insurance	<b>30 March 2022 to midnight 30 March 2023</b>	
Home details	<b>You have told us your home is:</b>	
	A House, built in 2015	
	Of Brick Veneer construction with Steel/Colourbond roof	
	Rented and permanently occupied by tenants	
	Structurally sound and well maintained	
	Not under construction, reconstruction or renovation	
	Not used as a trade, business or professional workplace	
	Not unoccupied for more than 60 consecutive days	
Home security details	<b>You have told us your home has the following security:</b>	
	Key operated deadlocks on all external hinged doors	
	Key operated locks on all accessible windows	
	Security screens, grilles or bars fitted to all accessible windows	
Flood cover	This policy includes coverage for Flood	
Legal liability	<b>\$20 million</b>	

#### Optional benefits

Only those Optional benefits marked with a ✓ (tick) have been selected by you

Benefit description	Name
Advanced cover	✘
Motor burnout	✔

Call 13 1905 if you would like to add an Optional benefit.

#### SUM INSURED

Please review the sum insured to make sure it provides the right amount of cover for you.

To assist you in checking your sum insured, please refer to our Home Insurance Calculators at [racq.com/homecalculators](http://racq.com/homecalculators)

Call 13 1905 to change the sum insured amount at any time

#### PREMIUM DISCOUNTS YOU RECEIVE

Household excellence bonus - claim free 10+ years	✔
Being an RACQ Blue member eligible for the Roadside Assistance loyalty discount	✔
Multi policy discount	✔
Home - no claim discount	✔

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## 2. Home Insurance

 Insured address **57A KING ST THORNLANDS 4164**

### Selected cover

Sum/s insured	<b>Home</b>	<b>\$686,000</b>
	<i>Your sum/s insured have increased to help protect you against increasing costs.</i>	
Basic excess Home	<b>\$750</b>	
Earthquake excess	<b>\$300</b>	The earthquake excess will be on top of your basic excess in the event of a claim
Period of insurance	<b>30 March 2022 to midnight 30 March 2023</b>	
Home details	<b>You have told us your home is:</b>	
	A House, built in 2015	
	Of Brick Veneer construction with Tile roof	
	Rented and permanently occupied by tenants	
	Structurally sound and well maintained	
	Not under construction, reconstruction or renovation	
	Not used as a trade, business or professional workplace	
	Not unoccupied for more than 60 consecutive days	
Home security details	<b>You have told us your home has the following security:</b>	
	Key operated deadlocks on all external hinged doors	
	Key operated locks on all accessible windows	
	Security screens, grilles or bars fitted to all accessible windows	
Flood cover	This policy includes coverage for Flood	
Legal liability	<b>\$20 million</b>	

### Optional benefits

Only those Optional benefits marked with a ✓ (tick) have been selected by you

Benefit description	Home
Advanced cover	✗
Motor burnout	✓

Call 13 1905 if you would like to add an Optional benefit.

### SUM INSURED

Please review the sum insured to make sure it provides the right amount of cover for you.

 To assist you in checking your sum insured, please refer to our Home Insurance Calculators at [racq.com/homecalculators](http://racq.com/homecalculators)

Call 13 1905 to change the sum insured amount at any time

### PREMIUM DISCOUNTS YOU RECEIVE

Household excellence bonus - claim free 10+ years	✓
Being an RACQ Blue member eligible for the Roadside Assistance loyalty discount	✓
Multi policy discount	✓
Home - no claim discount	✓



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#### Claims history

##### Claim history in the past 3 years

You have told us that no person insured or covered by this policy has suffered any home and contents loss or damage, whether an insurance claim was made or not, or had any liability claim made against you in the past 3 years.

#### Insurance history

##### Insurance history in the past 3 years

You have told us that no person insured or covered by this policy has had any insurance declined, cancelled, voided, renewal refused, a claim rejected or special conditions imposed in the past 3 years.

#### Criminal history

##### Criminal convictions in the past 5 years

You have told us that no person insured or covered by this policy has been convicted of a criminal offence in the past 5 years.



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#### Total amount payable

Premium breakdown	Last period premium	This period premium
Insurance premium	\$2,728.84	\$3,188.56
GST	\$272.88	\$318.86
Stamp duty	\$270.16	\$315.66
<b>Total amount payable</b>	<b>\$3,271.88</b>	<b>\$3,823.08</b>

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.

#### Why does your premium change?

Even if your individual circumstances have not changed, your premium is likely to change every year. Your premium is based on a number of factors including your risk address, age, insurance claims history, and the value of what you are insuring. The chance of loss or damage is different for everyone, so at RACQ, we calculate your premium based on your individual circumstances.

Changes to your premium or excess may also be caused by external factors such as the number of claims we receive, changes to business operations and changes to our cost of providing insurance to you.

For more information please visit [racq.com/premiums](http://racq.com/premiums)

#### Premium breakdown (this period)

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
HOME	57 KING ST THORNLANDS 4164	\$1,612.45	\$161.25	\$159.63	\$1,933.33
HOME	57A KING ST THORNLANDS 4164	\$1,576.11	\$157.61	\$156.03	\$1,889.75

#### Premium breakdown (last period)

Product details	Insured address	Insurance premium	GST	Stamp duty	Sub-total
HOME	57 KING ST THORNLANDS 4164	\$1,364.42	\$136.44	\$135.08	\$1,635.94
HOME	57A KING ST THORNLANDS 4164	\$1,364.42	\$136.44	\$135.08	\$1,635.94



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## RACQ Insurance Financial Services Guide

### Licensed entity

RACQ Insurance Limited (RACQI), 2649 Logan Road, Eight Mile Plains, Queensland 4113, Telephone 13 1905, ABN 50 009 704 152, is the licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) 233082.

### About this Financial Services Guide (FSG)

This FSG is provided to you by an Authorised Representative of RACQI. The purpose of this FSG is to set out information designed to assist you to decide whether to use any of the financial services or purchase any of the financial products as set out in this FSG. It also sets out other information and details required by law to be included in an FSG.

### Other disclosure documentation

A Product Disclosure Statement (PDS) and any relevant Supplementary Product Disclosure Statement (SPDS) is available and will be provided to you. The PDS and any relevant SPDS includes important information on the terms of the insurance policy and you should read it carefully before purchasing a financial product issued by RACQI. Any communication from RACQI or its Authorised Representatives relating to insurance products may constitute either factual information and/or general product advice only and will not take into account your personal circumstances.

### Authorised financial products

RACQI deals in general insurance risk products. RACQI, or its Authorised Representatives, may provide you with either factual information and/or general product advice about our insurance products. This factual information and/or advice, is not based on, and does not take into account, your personal objectives, financial situation or needs. You should carefully consider your own financial circumstances and whether you require independent advice before deciding whether to purchase a financial product.

### Claims handling and settling services

RACQI are licensed, and its Authorised Representatives are authorised, under RACQI's AFSL to carry on a financial services business to provide a claims handling and settling service.

### Authorised financial service

The Corporate Authorised Representative or employee of a Related Body Corporate of RACQI or Agency acting on behalf of RACQI is authorised by agreement with RACQI to arrange for clients to enter in to, vary or cancel the general insurance risk products. This includes the collection of insurance premiums and other related payments.

### Corporate authorised representative acting on behalf of RACQ Insurance Limited

Name: RACQ Operations Pty Limited (RACQ) ABN 80 009 663 414

Address: 2649 Logan Road, Eight Mile Plains, 4113.

Phone: 13 1905

Representative Number: 234978

Store location: refer to the racq.com website or contact us on 13 1905.

### How can you provide instructions

You can provide instructions by contacting the Corporate Authorised Representative or Agency or RACQ Bank.

### Remuneration and associations

#### CORPORATE AUTHORISED REPRESENTATIVE (RACQ) acting on behalf of RACQI

RACQ is paid a fee by RACQI for the use of its distribution network, including staff, which is not solely attributable to any individual financial product or service. The fee includes access to telephones and for signage on their premises. The fee is in the order of 10% of the total premium received by RACQI per annum. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Employees of RACQ are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. **Importantly, these bonuses are not charged directly to you.**

#### Authorised representative (agency) acting on behalf of RACQI

RACQI pays the Agency \$120 for motor comprehensive policies, \$70 for boat comprehensive policies, \$65 for home contents, \$55 for home building, \$50 for caravan/trailer, \$45 for grouped/individual items away from home, \$40 for body corporate insurance, \$30 for pet insurance, \$25 for third party car liability, fire, theft and third party car liability, third party boat liability, bike/buggy policies and upgrade of cover to comprehensive. RACQI may also pay a portfolio development fee to the Agency as a service fee for increasing the size of the portfolio of RACQI financial products issued by the Agency. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Additional amounts are paid in relation to administration, clerical and receipting functions which are not attributable to any individual financial service provided. Agency staff are Authorised Representatives of RACQI, but are employed by and paid a salary by the Agency and **importantly this remuneration is not charged directly to you.** An entity who is not an Authorised Representative and has referred you to us will receive a maximum amount of \$55 per insurance policy.

### Related body corporate acting on behalf of RACQI

RACQI has an association with companies within the RACQ Group. RACQ Group means The Royal Automobile Club of Queensland Limited ABN 72 009 660 575 and each of its related entities. Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank is part of the RACQ Group and has a written agreement with RACQI to provide the financial services and products referred herein under RACQI's AFSL. The staff members of RACQ Bank are not Authorised Representatives of RACQI, but are employed by RACQ under a secondment agreement with RACQ Bank and are authorised by law to provide the financial services under RACQI's AFSL. RACQ Bank staff members do not receive any remuneration, commission or benefit from RACQI for the provision of the financial services and products referred herein. RACQ Bank may remunerate its staff members, but **importantly this remuneration is not charged directly to you.**

### Compensation arrangements

The RACQ Group has professional indemnity insurance arrangements in place that comply with the requirements of section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

### Complaint or dispute

If you have a complaint or dispute concerning our financial product or financial service described in this FSG please tell us. RACQI provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue. You can telephone us on 13 1905; write to us at PO Box 3004, Logan City, Qld 4114; email us at [racqidisputeresolution@racq.com.au](mailto:racqidisputeresolution@racq.com.au), visit us online at [www.racq.com.au/contact-us/feedback-and-complaints](http://www.racq.com.au/contact-us/feedback-and-complaints) or call into any RACQ, RACQ Bank or Agency store to let us know about your complaint. The matter will be managed and decided in line with our complaints management policy. You can find more information on our complaint management policy by visiting [www.racq.com.au/contact-us/feedback-and-complaints](http://www.racq.com.au/contact-us/feedback-and-complaints).

### External disputes resolution scheme membership

RACQI is a member of the ASIC approved Australian Financial Complaints Authority (AFCA).

You can contact them on 1800 931 678 or write to them at GPO Box 3, Melbourne, Victoria 3001 or [www.afca.org.au](http://www.afca.org.au).

*Document preparation date: 28 October 2021*

BPAY® - Pay Bills

Payment Successful

Your transaction has been successfully processed at Friday, 11th March 2022 9:39:11 AM AEST.  
Transaction Reference Number: 00 052 993 392

**Instruction Details**

From	CARROL FAMILY SUPER FUND IN OUT BUSINESS EVERYDAY 452002132
Biller Name	RACQ INSURANCE
Biller Code	6551
Customer Reference Number	03095460573732
Amount	\$3,823.08
Timing	Immediate

Information as at: Friday, 11th March 2022 9:39:15 AM AEST

