

16 March 2022

Mr Goutam Agashe
11a Elliott St
CLAYFIELD QLD 4011



Your insurance

Policy number
63-S030919-LLP

Insured Address
**55 Willard Rd
Capalaba QLD 4157**

New monthly premium
\$95.16

We've made the changes you requested

Dear Goutam,

Thank you for choosing us for your Landlord insurance. You recently requested some amendments to your policy, so we've updated it according to your instructions.

Please check the details

As your policy has changed, please check carefully that all the details on the following Policy Schedule are correct. This replaces any previous Policy Schedule we have sent you and takes effect from 29 March 2022.

Please also check whether the cover and sums insured you have nominated are appropriate. You can use our sum insured calculator at www.einsure.com.au/calculators.

Your premium has changed

As a result of the amendments you requested, your premium has changed. Your new monthly instalment will be \$95.16. When this instalment is due, it will be debited from your ANZ Bank account.

As you've chosen to pay by bank debit your policy will renew automatically upon expiry where we offer a renewal of this policy. Please tell us before the policy expiry date if you don't want to renew or wish to opt out of the automatic renewal process. Otherwise, we'll continue to deduct your monthly instalment from your ANZ Bank account.

Any questions?

Please call us on **1300 494 613**. We also offer a range of other insurance products - ask us for details.

Kind regards,



Richard Feledy
Managing Director
Allianz Australia Limited

Did you know..?

- There are no extra costs if you pay monthly*
- We provide a quick and easy claims process
- You are covered by an award winning insurer

**Thank you
for updating
your details**



With Allianz, you can make a claim online at
allianzclaims.com.au or call 1300 555 030

Smartline Home Loans Pty Ltd ABN 38 085 370 270 refers you to the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 as Allianz's agent. Any advice about this insurance is provided by Allianz and not Smartline Home Loans Pty Ltd and is not based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available from 1300 494 613.

*There are no extra costs if you pay monthly - If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.



Large General Insurance Company of the Year 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and General Insurance Company of the Year 2014, 2012 (Australia Banking & Finance Insurance Awards).

Amendment date: 29 March 2022

Your insurance policy schedule

Policy number

63-S030919-LLP

Cover

Insured	Mr Goutam Agashe
Insured	Mrs Shweta Herlekar
Policy contact details	
Mobile phone	0410 286 215
Email	goutam.agashe@gmail.com
<i>Please visit allianz.com.au/paperless to update your contact details</i>	
Refer to your policy schedule for the period of insurance.	
Registered for GST?	No
Intermediary	Smartline Home Loans Pty Ltd ABN 38 085 370 270
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

Premium

Adjustment amount

Base premium	\$109.80
Government charges	
Emergency/Fire Services Levy	\$0.00
GST	\$11.04
Stamp duty*	\$10.92
Total extra premium	\$131.76
New monthly premium	\$95.16

(Subject to rounding; includes GST of \$7.94)

*Not a taxable supply



Your insurance premium breakdown

Premium details are only shown for those sections which have been amended or added.

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty*	Total
Address: 55 Willard Rd, Capalaba QLD 4157					
Buildings	\$109.80	\$0.00	\$11.04	\$10.92	\$131.76
Flood	No change				
Rent Default and Theft by Tenant	No change				

*Not a taxable supply

Overall Total

Total extra premium	\$109.80	\$0.00	\$11.04	\$10.92	\$131.76
New monthly premium					\$95.16

This document will be an Adjustment Note for GST when you make a payment. It should be used in conjunction with your original **Tax Invoice** for GST purposes.



Your landlord insurance policy schedule

Insured Address

55 Willard Rd
Capalaba QLD 4157

Type of policy

Landlord Insurance

Policy number

63-S030919-LLP

Policy

Period of insurance

Free building cover period 3 Mar 2022 to 29 Mar 2022
Effective date 29 Mar 2022
Expiry date 4pm on 29 Mar 2023

Interested party St George Bank

No claim bonus 30% ^

^Your base premium excluding taxes and government charges is discounted by this percentage but only to the extent any minimum premium is not reached. See the **Product Disclosure Statement** for more details.

Property

Built 1990

External walls Brick Veneer

Building type House on Slab/Foundations

Strata title plan No

Licensed property manager Yes

Weekly rent \$430

Site greater than 20,000sqms No

Security devices There are no security devices listed on this policy

Cover

	Sum insured	Excess
Buildings	\$254,522	\$500 *
Contents	nil	nil
Rent Default and Theft by Tenant	\$10,000	\$500 *
Legal liability	\$20,000,000	nil

* Comprises minimum basic excess \$600 and voluntary excess - \$100.

What you're covered for

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?
Fire or smoke (including bushfires* and grassfires*)	✓
Storm, cyclone*, rainwater or run-off	✓
Water or other liquid damage	✓
Theft or burglary	✓
Explosion	✓
Accidental breakage of glass or ceramic items	✓
Impact damage	✓
Vandalism or malicious damage	✓
Lightning	✓
Earthquake or tsunami	✓
Riot or civil commotion	✓

Optional cover

Rent Default and Theft by Tenant	✓
Flood*	✓

* A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.



Your landlord insurance policy schedule

Important Information

The following condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.

Free Building Cover

^The offer of free settlement cover may only be used in conjunction with the purchase of a residential home or residential investment property and the purchase of a twelve (12) month Home Insurance or Landlords Policy for that property which includes buildings cover. It is not available to land-only ownership or Strata Title properties. This insurance is subject to normal underwriting terms and is offered subject to your eligibility for home or landlord insurance with the insurer. You must consider whether you need insurance for your settlement period as this varies from state to state and may depend on the terms of your contract for sale of property. Please seek independent advice to ensure that you are adequately covered at the appropriate time. By purchasing a twelve (12) month home or landlord insurance policy (including buildings cover), your policy will include an additional free cover period for your buildings of up to a maximum of 90 days before the start date of your twelve month policy. The free cover period will be shown in your policy schedule. The expiry date will be the settlement date nominated by you, which cannot exceed the ninetieth (90th) day from the start of the free cover period. The twelve (12) month period of insurance under your home or landlord insurance policy will commence immediately following the expiry of the free cover period. Once the policy is purchased, the expiry date of your free buildings cover and the commencement date of your twelve (12) month insurance policy cannot be changed unless agreed to by Allianz in writing. The terms, conditions, limits and exclusions in your home or landlord insurance policy (which are set out in the Product Disclosure Statement and policy schedule) will apply to the free cover period. The optional additional cover "Rent Default and Theft by Tenant" if selected in the landlord insurance policy, does not apply during the free cover period.