

Farm Insurance Renewal Invitation

Policy Number EBA001797FAR

Client Number EB000132

Client Name GRAHAM & JENNIFER SCHUBERT



Insurance

17 December 2017

GRAHAM & JENNIFER SCHUBERT
PO BOX 1136
TAREE NSW 2430

Elders Insurance
ELDERS INSURANCE TAREE
ABN: 44 096 943 663
PO BOX 4292
FORSTER NSW 2428
(P) 0265392800 (F) 0265392855
(E) insurancetaree@elders.com.au

Dear GRAHAM & JENNIFER

Thank you for choosing to insure with Elders Insurance. I am pleased to enclose your Renewal Invitation.

Protection of your valuable assets is important, so please check the enclosed notice and schedule carefully to ensure accuracy of your policy details. It is advisable to keep these documents in a safe place. It is important to note that Elders Insurance does not cover flood under the Farm Property or the Home sections of the policy.

Your annual premium is \$1,510.16 including the Service fee. Your insurance policy is due to expire at 29 January 2018 unless you advise otherwise.

Did you know that you can choose from a number of payment methods? You can choose to pay by BPAY, Credit Card, Cheque, Cash or by including monthly instalments. Please refer to the next page for further details or contact this office if you wish to discuss the alternative methods of payment.

Please refer to the Important Information attached.

Elders Insurance offers a special service for handling claims. In most cases we will handle your claims locally, supporting local business, tradespeople and suppliers, whenever practical. We understand the varying needs of our customers and are proud to provide local, face-to-face service.

I appreciate the opportunity to continue assisting you with your insurance needs. If you have any questions about the Policy, or your insurances, please do not hesitate to contact this office on 0265392800.

Yours faithfully,

ELDERS INSURANCE TAREE
Elders Insurance Authorised Representative

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Monthly

Many Elders Insurance clients spread their annual payments over twelve monthly instalments through Direct Debit from their bank account or Visa or Mastercard credit card, on most policies, **at no extra cost**. To take advantage of this option, simply contact our office with your details and our friendly staff will be happy to assist you.

Annually - BPAY, Credit Card, Cheque or Cash

The time and cost effective option of BPAY is available to you. Simply contact your participating financial institution to make this payment by either the Internet or telephone from your nominated cheque or savings account. You will need to use the Reference Number shown on the attached Renewal Invitation when making this payment.

Credit Card

You can either pay your total premium over the phone by simply providing us with the details of your preferred credit card, or you can pay your total premium by sending us the completed Payment Advice/Option which you will find on your Renewal Invitation.

Cheque

Attach the cheque for your total premium, payable to Elders Insurance, to the Payment Advice/Option and send it to us. You will find this on your Renewal Invitation.

Cash

Alternatively, you can pay your total premium by cash by bringing the Payment Advice/Option, which you will find on your Renewal Invitation, into our office and our friendly staff will be pleased to assist you.

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Period of Insurance

From 29/01/2018 To 29/01/2019 at 4pm

Your Insurance Policy will expire at 4.00pm on the FROM DATE shown. To arrange cover : 1. Check the Sum(s) Insured, Policy Covers and Policy Wordings to understand what you are covered for. If any changes are required please advise us. 2. Pay the amount due before the FROM DATE.

The Insured

SCHUBERT SUPERANNUATION FUND

*Paid C2695119825
14.12.2017*

Payment Advice/Options



By Mail:

If payment is by cheque or credit card please detach this Payment Advice and forward to:

ELDERS INSURANCE TAREE
PO BOX 4292
FORSTER
NSW 2428



Billers Code: 106591
Ref: 0101001797030

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Please make Cheque payable to: Elders Insurance
Payment by Credit Card

☐ MasterCard ☐ Visa

Credit Card

Account Name Expiry Date / /

Signature Date / /

For the Amount of \$

Client name:

GRAHAM & JENNIFER SCHUBERT

Client Number: EB000132

Policy Number: EBA001797FAR

Agent Number: EB0050383

Total Amount Payable **\$1,510.16**

Due Date **29/01/2018**



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PO BOX 1136
TAREE NSW 2430

Elders Insurance
ELDERS INSURANCE TAREE
ABN: 44 096 943 663
PO BOX 4292
FORSTER NSW 2428

Period of Insurance

From 29/01/2018 To 29/01/2019 at 4pm

The Insured

SCHUBERT SUPERANNUATION FUND

Location Summary

Address

18 SOUTH HERON ROAD OLD BAR NSW 2430

Farm Liability Summary

Farm Liability cover has NOT been selected and is NOT covered by this policy

Theft of Farm Property Summary

Theft cover has NOT been selected and is NOT covered by this policy

This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.

Total Premium and Charges

Premium	\$992.56	ABN	None Noted
Levies	\$239.44		
GST	\$123.21		
Stamp Duty	\$121.95		
*Intermediary Service Fee	\$30.00		
*Intermediary Service Fee GST	\$3.00		
Total Premium	\$1,510.16		

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

*Invoiced for and on behalf of Elders Insurance Authorised Representative.

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Transit/Tax Audit Summary

Transit cover has NOT been selected and is NOT covered by this policy

Tax Audit cover has NOT been selected and is NOT covered by this policy

Personal Accident and Illness Summary

Personal Accident and Illness cover has NOT been selected and is NOT covered by this policy

Boat Summary

Boat cover has NOT been selected and is NOT covered by this policy

Private Vehicle Summary

Private Vehicle cover has NOT been selected and is NOT covered by this policy

Farm Vehicle Summary

Farm Vehicle cover has NOT been selected and is NOT covered by this policy

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Insurance

Cover Summary

Location 18 SOUTH HERON ROAD OLD BAR NSW 2430

Occupation HOBBY/SMALL FARM

Cover Options	Insured	Cover Options	Insured
Farm Building	Yes	Electronic Equipment	No
Farm Contents	No	Studstock	No
Mobile Machinery	No	Equine	No
Immobile Machinery	No	Working Dogs	No
Fencing/Powerpoles	No	Home Building	Yes
Livestock	No	Home Contents	No
Hay/Grain/Silage	No	Home Valuables	No
Business Interruption	No	Domestic Workers Compensation	No
Machinery Breakdown	No	Personal Liability	Yes



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Insurance

Cover Details

Location 18 SOUTH HERON ROAD OLD BAR NSW 2430

Risk Number 1

Occupation HOBBY/SMALL FARM

Interested Party None Noted

Farm Property

Building & Contents

Particulars	Total Sum Insured	Excess
Building	\$49,000	\$500

Description	Year Built	Construction	Reinstatement	Building Sum Insured
NURSERY SHED & LIVING QUARTERS	1990	Iron on steel	Yes	\$49,000

Premium	Levies	GST	Stamp Duty
\$248.18	\$90.58	\$33.88	\$33.53

Premium for Farm Property / Business Interruption cover: \$406.17

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Cover Details

Location 18 SOUTH HERON ROAD OLD BAR NSW 2430

Risk Number 2

Occupation HOBBY/SMALL FARM

Interested Party

NATIONAL AUSTRALIA BANK

Home and Contents

Description		Year Built	1975
Type Of Cover	Insured Events	Year Rewired	1975
Occupied By	Landlord's Bldg./Contents	Year Replumbed	1975
Construction	Brick Veneer	No Claim Bonus	-25%
Is the home heritage listed?	No	Loyalty Bonus	7.5%

Section 1 - Home and Contents

Particulars	Total Sum Insured	Sum Insured	Excess
Building	\$292,000		\$500
Domestic Workers:	Not Insured		

Section 2 - Legal Liability

Legal Liability Limit: \$30,000,000 any one occurrence

Premium	Levies	GST	Stamp Duty	
\$744.38	\$148.86	\$89.33	\$88.42	
Premium for Home and Contents cover:				\$1,070.99

Additional Clauses

*** AFTER PAYING THE AMOUNT PAYABLE, SHOULD YOU NEED CONFIRMATION OF ***
**** THIS TRANSACTION, PLEASE PHONE 0265392800 ****
*** FOR ANY OTHER ENQUIRIES ABOUT YOUR POLICY PLEASE CONTACT YOUR ***
*** LOCAL OFFICE ON THE NUMBER LISTED ON YOUR PAYMENT SLIP BELOW. ***
OLD POLICY NUMBER: 20 0005229 FAR

This completes your policy.

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Insurance

Important Information

Please carefully read the following important information and contact your Elders Insurance Authorised Representative if you require further assistance or explanation.

Who provides this insurance

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 ("QBE") of Level 5, 2 Park Street Sydney NSW 2000.

The Policy is issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence No. 340965 ("Elders Insurance") of Level 9, 400 King William Street Adelaide SA 5000.

In this Schedule QBE and Elders Insurance is referred to as "we", "us" and "our".

Cooling-off Information

If you want to return your insurance after Your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Elders Insurance Authorised Representative electronically or in writing within 21 days from the date the policy commenced.

This cooling-off entitlement does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights as detailed in the Product Disclosure Statement.

Payment of premium

You must pay your premium on time otherwise your Policy may not operate.

You may choose to pay your premium by instalments. If you do so, you must ensure you pay the instalments on time as we may cancel the Policy if any instalment of premium has remained unpaid for one month from the date on which payment was due.

We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We also may not pay any claim you make under the Policy if your periodic instalment is more than one month overdue.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account you must tell us if those details change. You must do this no later than 7 days before your next instalment is due.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

Levies

Where applicable, Fire Services Levy (FSL) is applied to each policy according to the respective laws of each state. For NSW policies only, this will include Emergency Services Levy (ESL) effective from 1 July 2009.

How to contact us

Should you have any questions about the Policy or require a copy of the Product Disclosure Statement, please contact your Elders Insurance Authorised Representative or Elders Insurance GPO Box 2840 Adelaide SA 5001.

New South Wales Emergency Services Levy

What is New South Wales Emergency Services Levy (ESL)?

The New South Wales ESL provides funding for emergency services in NSW, including Fire and Rescue NSW, the NSW Rural Fire Service and the State Emergency Service all of which help keep our community safe.

The levy is collected by insurers on behalf of the NSW Government and is included in residential and commercial property policies and motor insurance policies.

What's changed with the NSW ESL?

In December 2015, the NSW Government announced it would abolish ESL from insurance premiums and replace it with a new Fire and Emergency Services Levy (FESL) to be paid alongside council rates.

QBE Insurance has been preparing for the transition to the FESL for more than a year and had already ceased to collect NSW ESL on affected policies. On 30 May 2017, the NSW Government announced new plans to indefinitely defer the abolition of the NSW ESL collection on insurance premiums.

How will NSW emergency services be funded now?

As a result of the NSW Government announcement, ESL is now reinstated on insurance premiums and insurers are required by law to continue to collect the levy on behalf of the NSW Government.

What does this mean for policy holders?

In line with government legislation, we will collect ESL as part of your insurance premium until further notice.

If I didn't pay NSW ESL last year, why am I paying this year?

All eligible policies will now have the ESL included in their total premium in line with the new legislation passed by the NSW Government. The amount of collected ESL is passed to the NSW Government and used to fund emergency services in NSW.

How will I know how much ESL I am paying on my insurance policy?

You will receive an insurance schedule or statement when you renew, purchase or amend your insurance cover. The NSW ESL charge is clearly itemised on your insurance schedule and is a percentage of your base premium. Insurers, including QBE Insurance, collect these levies on behalf of the NSW Government.

Why has my insurance premium increased?

Premiums are regularly reviewed and take into account a number of risk factors such as location and construction, claims history, type of cover selected and indexation of sum insureds, as well as business expenses, including operating and reinsurance costs.

Any changes to our premiums are independent of changes to the NSW ESL.

Further information

If you have any questions about the changes to ESL or the amount of ESL that applies to your policy, please visit qbe.com.au/nswesl or call us on **1300 021 413**.





Insurance