

Renewal - Insurance Account



035

MR J & MRS A GOH
84 RYAN STREET
WEST END QLD 4101

Amount Payable: \$5,023.00

Due Date: 30 Jun 2018

Your Policy Number: F50T18055

Your Adviser: 0754791144

| Insurance type | Description | Amount |
|-------------------------------------|--|-------------------|
| Classic Home and Contents Insurance | 84 RYAN ST, WEST END 4101 | \$4,134.28 |
| | Home Sum Insured | \$580,000 |
| | Contents Sum Insured | \$140,000 |
| | Plus GST | \$413.43 |
| | Plus Stamp Duty | \$409.29 |
| | Adviser Administration Fee (GST inclusive) | \$66.00 |
| | Total annual amount payable | \$5,023.00 |

For more information, please contact your Adviser: PINNACLE INSURANCE SERVICES, phone: 0754791144

Note: The total amount payable includes, in addition to your premium, an Adviser Administration Fee (inclusive of GST) which is charged by and payable to your Adviser. For more information regarding the Adviser Administration Fee please see the Adviser Administration Fee section of this notice.

Date of issue: 30 May 2018

Did you know Resilium automatically includes cover for flood? *

All Resilium Home and Contents Insurance policies automatically include cover for a flood caused by rain. This includes water pooling, overflowing or spreading from rivers, canals, creeks, lakes and dams. We also cover storm water run-off as well as other types of water damage to your home, such as leaks from dishwashers, washing machines, rainwater down pipes, even waterbeds.

For further details please refer to your Product Disclosure Statement.

* Exclusions apply to some items of property. Nothing within this material should be taken as advice or a recommendation to acquire any product. Please read your Product Disclosure Statement before making any decision regarding home and contents insurance. Contact your Adviser for a copy.

 **Enquiries 131 436**

Renewal - Insurance Account

Thank you for being a Resilium customer.

Your current policy expires at midnight on 30 Jun 2018. This insurance is now due for renewal.

Next Steps

1. **Please pay by 30 Jun 2018**, otherwise your policy will end and you will no longer be covered after that date. See 'How to Pay' below for payment methods.
2. It is important to review the information on the following pages carefully, particularly the information about your Duty of Disclosure.
3. If any of the information is incorrect or incomplete, if there is other information that you need to tell us or if there is anything you don't understand, please call us on 131 436.
4. Please keep your Certificate of Insurance with the Classic Home and Contents Insurance Product Disclosure Statement (PDS) and any Supplementary PDS (SPDS) we have given you together in a safe place.

Call your Resilium Adviser for help with any of your insurance needs.



How To Pay

MR J & MRS A GOH

Policy Number: F50T18055 U

 POST billpay™



*827 0153510301805524

Reference Number: 0153 5103018055 24

Amount Payable: \$5,023.00



Credit card
Call 1800 800 669 or go to www.resilium.com.au
Reference: 0153 5103018055 24
Visa, MasterCard and American Express accepted



Mail
Post 'How To Pay' section with cheque made payable to:
GIO (IPC GI118),
Reply Paid GPO Box 1453 Brisbane 4001
Reference: 0153 5103018055 24



Direct debit
Monthly or annual payment
Call your Adviser or 131 436



BPAY
Check with your financial institution
Biller Code: 3327
Reference: 0153 5103018055 24
Please allow up to 5 processing days



In person
Any Post Office
Annual payments only

Your Policy Number: F50T18055

Understanding your premium - and ways that may help you reduce it

Thank you for choosing Resilium home insurance. We've included some important information to help you understand how your premium is calculated, along with some suggested ways that may help you reduce it.

How your Resilium home insurance premium is calculated

Your premium is calculated by taking into account a range of factors, including:

- The postcode, suburb or location of your home and contents
- What your home is constructed from and the age of your home
- How your home is secured against burglary
- The excess level you have selected
- The cover and options you have chosen
- The discounts you may be eligible for.

These factors are regularly reviewed to enable us to offer you an accurate and competitive premium.

You will also notice we have improved your home and contents cover, whereby flood damage and storm damage to gates and fences are automatically included in your insurance policy.

Adjustments to your sum insured

At each renewal we review and adjust your sums insured using our 'Automatic sum insured adjustment' feature (as described in your PDS). We also recommend that you review your sums insured each year to ensure they remain adequate.

External factors that affect your premium

Your premium may be affected by factors outside our control, such as:

- Government-related taxes or charges such as stamp duty and GST
- Inflation, Australian dollar and oil price movements - which can affect our cost of repairs and replacements.

Here's how you may be able to reduce your premium

• **We reward customers who hold 3 or more eligible Resilium personal insurance policies with us**, such as Motor Vehicle, Home and Contents or Boat Insurance. So to find out how you could be eligible for a multi-policy discount or if you have insurance policies elsewhere, call for a quote.

• **If you're over 55 years old, you will automatically receive a 10% discount off your home and contents premium.** And you can save a further 6% on your premium if you have a Seniors Card - simply let us know your Seniors Card number. (Over 55's and Seniors Card discounts are not available on investment properties.)

We are always happy to help with any questions you have about getting the best value from your insurance. So to find out more, please contact your **Resilium Adviser** or call us on 131 436

Home and Contents Insurance products are issued by AAI Limited ABN 48 005 297 807 trading as GIO and distributed by Resilium Pty Ltd ABN 40 098 080 810 ('Resilium'). When calculating discounts each additional discount applies to the discounted premium before it. Discounts are not applied to the Domestic workers compensation optional cover. Approved applicants only.

This information is general in nature and does not take into account your personal circumstances. You should read the Product Disclosure Statement (PDS) before you decide what cover is right for you. A PDS may be obtained from your Resilium Adviser or by contacting 131 436.

Renewal - Certificate of Insurance

Your Policy Number: F50T18055

The Insured: **MR JONATHAN GOH**
Date of birth 13/08/1977
MRS ALISON GOH
Date of birth 19/03/1979

If any of the information below is incorrect or incomplete, please contact us on 131 436.



Type of cover: CLASSIC HOME AND CONTENTS INSURANCE
Period of insurance: From 30 Jun 2018 until midnight 30 Jun 2019

The policy covers the home and contents at the insured address:

84 RYAN ST, WEST END 4101 which:

- Is a home on poles
- Is approximately 18 years old
- Is mainly timber/weatherboard with steel/colorbond roof
- Is occupied by you
- Will not be unoccupied for more than 60 consecutive days
- Is structurally sound, secure and well maintained (including all outbuildings)
- Has no business activity carried out at the home (you must contact us if you do conduct a business activity)

What is covered:

| Cover Type | Where is it covered | | Sum Insured |
|---|---------------------|----------------|------------------|
| | At the home | Away from home | |
| HOME - new for old <i>Plus up to 25% extra safety net home protection</i> | | | \$580,000 |
| CONTENTS - new for old General Contents | ✓ | x | \$140,000 |
| TOTAL CONTENTS SUM INSURED | | | \$140,000 |

LEGAL LIABILITY

\$20,000,000

Renewal - Certificate of Insurance

Your Policy Number: F50T18055

Your optional covers

| | Home | Contents |
|-----------------------------|----------------|----------|
| Motor burnout | ✓ | ✓ |
| Accidental damage | ✓ | ✓ |
| Injury to pet dogs and cats | Not applicable | X |

X - Not Covered ✓ - Covered

Please refer to your Product Disclosure Statement (PDS) and any SPDS we may have given you for full details of the optional covers available. If you would like to vary your optional cover please call us on 131 436.

Excess you contribute to any claim

Home - Basic Excess: \$500
 Contents - Basic Excess: \$300
 **Earthquake or Tsunami Excess: \$300

A \$100 maximum basic excess applies to motor burnout option

***This amount applies in addition to any other applicable excess*

Proof of ownership and value when making a claim

When making a claim you must give us evidence of value and ownership of lost, stolen or damaged goods or property, especially for jewellery, recently purchased items such as TV's, stereos, laptops, cameras and any listed contents at the home or portable listed items.

Keep valuations in a secure fire proof container or facility. (See your PDS and any SPDS we may have given you for full details.)

Your discounts:

- combining your home and contents in one policy
- having 3 covers with us

Mortgagee:

COMMONWEALTH BANK holds the first mortgage

Questions you must answer: This offer of renewal is based on the information you have previously given us. You need to tell us if, in the last 12 months, you or anyone to be insured has:

- had insurance declined or cancelled, a claim rejected or had special conditions imposed on any insurance.
- committed any criminal acts whether charged or convicted in relation to fraud, theft or burglary, drugs, arson, criminal, malicious or wilful damage.

If you answered 'Yes' to any of the above questions or if any details shown on this Certificate of Insurance are incorrect you must call us on 131 436 to correct them, as this may affect our decision to insure you.

 Enquiries 131 436

 Claims 131 437

Your Policy Number: F50T18055

Your Duty of Disclosure:

What you must tell us? When your policy is renewed, varied, reinstated or extended you have a duty under law to tell us anything that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

Who does the duty apply to? It is important that you understand you are providing information to us on behalf of yourself and anyone else that you want to be covered by the policy.

You don't have to tell us anything that reduces the risk; that is of common knowledge; that we already know or, in the ordinary course of our business, ought to know; or we indicate we don't want to know.

What happens if you fail in your duty? We may reduce or refuse to pay a claim or cancel the policy. If your non-disclosure is fraudulent, we may treat the policy as having never existed.

We, our and us means AAI Limited ABN 48 005 297 807 trading as GIO.

Adviser Administration Fee:

Please note that the total amount payable includes an Adviser Administration Fee:

- This Adviser Administration Fee does **not** form part of the premium for your policy. GIO will pay the Adviser Administration Fee to your Adviser. If you subsequently cancel your policy the Adviser Administration Fee will not be refunded by GIO.
- If you require a tax invoice for the Adviser Administration Fee please contact your Adviser.

If you have any questions relating to the Adviser Administration Fee please contact your Adviser.

Policy information:

The information on your latest Certificate of Insurance, along with your Classic Home and Contents Insurance Product Disclosure Statement (PDS) and any applicable Supplementary PDS will form your contract of insurance. Read the information carefully so that you understand what is covered and not covered and the conditions, limits and exclusions that apply.

This document will be a Tax Invoice for GST when you have made your payment (with the exception of the Adviser Administration Fee). It is to enable you to claim input tax credits if they apply to your business.

Privacy:

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting www.resilium.com.au/privacy or call us on 131 436.

Pinnacle Insurance Services

Pinnacle Insurance Services P/L t/a

ABN: 63 584 588 248

ASIC AR: 316048

Suite 4
63 Primary School Court
Maroochydore Qld 4558

PO Box 379
Cotton Tree Qld 4558
Web: pinsure.com.au

Tel: 07 5479 1144
A/H: 0408 715 530
Fax: 07 5479 1052
Email: info@pinsure.com.au

paid
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You are reminded that the policy mentioned below falls due for renewal on 30/06/2018. To ensure your continued protection, payment must be received BY THIS DATE. If your circumstances have altered and changes are necessary, please contact us as soon as possible.

Page 1 of 3

TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 5/06/2018

Invoice No: 10017665

Our Reference: GOH J&A

Should you have any queries in relation to this account, please contact your Account Manager
ANNETTE WELCH

MR J & MRS A GOH
84 RYAN STREET
WEST END QLD 4101

Class of Policy: CLASSIC

Insurer: GIO
22 002 861 583

ABN: 22 002 861 583

The Insured: JONATHAN & ALISON GOH

RENEWAL

Policy No: F50T18055

Period of Cover:

From 30/06/2018

to 30/06/2019 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

84 Ryan Street, West End

YOUR DUTY OF DISCLOSURE

Before you enter into a Contract of general insurance with an Insurer, you have a duty of disclosure under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of Insurance and if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a Contract of general insurance. Your duty however does not require disclosure of matter: a) that diminishes the risk to be undertaken by the Insurer, b) that is common knowledge, c) that your Insurer knows or, in the ordinary course of business, ought to know, d) as to which the compliance with your duty is waived by the Insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Your Premium:

| Premium | UW Levy | Fire Levy | GST | Stamp Duty | Admin Fee |
|--------------|---------|-----------|----------|------------|-------------------|
| \$4,134.28 | \$0.00 | \$0.00 | \$419.43 | \$409.29 | \$60.00 |
| TOTAL | | | | | \$5,023.00 |



Mail this portion with your cheque payable to:
GIO
PO Box 379
COTTON TREE Q 4558

Our Reference: GOH J&A
Invoice No: 10017665
Acct Man: ANNETTE WELCH



To pay with your
Credit Card, please call
Call 07 5479 1144

AMOUNT DUE \$5,023.00

Schedule of Insurance

| | |
|------------------------------------|----------------------|
| Class of Policy: CLASSIC | Policy No: F50T18055 |
| The Insured: JONATHAN & ALISON GOH | Invoice No: 10017665 |
| | Our Ref: GOH J&A |

SITUATION

84 Ryan Street
West End QLD 4101

Occupancy: Occupied by You
Construction: Timber/Colorbond Roof
Year Built: 2000
Cover: Accidental Damage

COVER DETAILS

| Cover Type | Where is it covered | | Sum Insured |
|---|-----------------------|--------------------------|-------------------|
| | At the Home Yes/No | Away from home Yes/No | |
| HOME - new for old Plus up to 25% extra safety net home protection | Yes | No | \$ 580,000 |
| CONTENTS - new for old General Contents Listed items | Yes | No | \$ 140,000 |
| TOTAL CONTENTS SUM INSURED | | | \$ 140,000 |

Excess: \$ 500 Home
\$ 300 Contents
\$ 300 Earthquake or Tsunami (Additional)
A \$ 100 maximum basic excess applies to Motor Burn Out Option

Legal Liability:.....\$20,000,000

MORTGAGEE

Commonwealth Bank

POLICY OPTIONS

Flood Damage Automatically Included
Storm Damage to Gates & Fences Automatically Included
Motor Burnout (Std \$100 Excess Applies) Selected
Accidental Damage Selected
Injury to Pet Dogs & Cats Not Selected
Bundled Portable Cover Not Selected

DISCOUNTS ALLOWED

Combined Policy Discount Deducted
Multiple Policy Discount Deducted

Class of Policy: CLASSIC
The Insured: JONATHAN & ALISON GOH

Policy No: F50T18055
Invoice No: 10017665
Our Ref: GOH J&A

PAYMENT OPTIONS

FORWARD CHEQUE made payable to **GIO** to our office

PAY BY CREDIT CARD at www.resilium.com.au/online-payments
or call 07 5479 1144

BPAY OR PAY AT YOUR LOCAL POST OFFICE, refer to reverse side of
Page 1 of the Resilium Invoice for Biller Code or Barcode.

This information does not take into account your objectives, financial situation or needs.
Before making a decision about the product, you should consider whether it is appropriate
in light of your particular objectives, financial situation and needs.