

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



Policy number: **HPC006416390**
The insured: **Geraldine Cleary**

Certificate of Insurance



Cover Details - Home only

Insured address:	215a HARCOURT ST, NEW FARM QLD 4005	
Level of cover:	Classic	
Period of insurance:	From 30 August 2018 until 11.59pm 30 August 2019	
Sum insured:	Home	\$477,400
	Legal Liability	\$20 million

Your Discounts

Your premium includes our 15% Multiple Policy Discount

Excess Details

You may be able to reduce your premium if you choose a higher standard excess.

Home	Standard Excess:	\$500
Earthquake and tsunami excess:		\$300
Unoccupied excess:		\$1,000

Optional Covers

As you have requested, the following options indicated with a ✓ have been added to your policy. Options indicated with a ✗ have not been selected. Contact us to make any changes.

Home options:

Accidental damage at the home	✗
Motor burnout	✗
Safety net protection	✓

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Home Details

You have told us the following about you and the insured address:

- It is a freestanding home on a concrete slab
- It is owned and occupied by you
- The oldest insured Date of Birth 23/10/1956
- You operate a home office or internet based business from the insured address. Restricted cover as described in the Product Disclosure Statement applies in relation to business activity
- St George Bank Limited is listed as an interested party on the policy (First mortgagee)

You have told us the following about the construction of the insured address:

- Was originally built between 2000 and 2010
- The external walls are constructed primarily of concrete and the roof is constructed primarily of iron (corrugated)
- It has a single storey, built on a flat slope of land and is of an above average construction quality
- It has 2 bedrooms and 1 bathroom. The size of the main bedroom is small to average
- It has verandah/decks, no covered car space, water tank/s
- The insured address is not currently undergoing construction, reconstruction, renovation or being relocated
- The insured address is in a good condition and well maintained. There are no leaks in the roof, no evidence of white ant damage and the fences & outbuildings are in good condition. Refer to the Product Disclosure Statement for the definition of 'good condition'

You have told us the following about the security of the insured address:

- All accessible windows (less than three metres above the ground or any solid structure) have key locks or security grilles
- All external hinged doors have key operated deadlocks and all sliding/French doors have patio bolts
- The insured address has an alarm system
- The insured address does NOT have additional door or building security

Insurance and criminal history

You must call us to tell us if in the past 3 years, you or anyone to be insured under this policy:

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

(If any of the above information is incorrect, please contact us.)

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

Before you extend, vary or reinstate an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Other Important Information

The Product Disclosure Statement (PDS) is an important legal document that contains details of your insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

If you have a complaint concerning a Suncorp product or the services provided, you can phone us on: 1300 264 053, write to us at: Suncorp Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001 or email us on idr@suncorp.com.au. You may have spoken to a representative of WNS Global Services Philippines Inc. (**WNS**) about the matters related to your policy. WNS and its representatives act on behalf of AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Suncorp (**AAI**) and act as distributors under AAI's AFSL when providing financial services. WNS is remunerated by AAI on a fee for service basis while its staff receive a salary which may include a bonus for overall performance including achieving sales targets, risk, quality and behavioural measures.