

Westblake Pty Ltd t/a it's insured



it's insured

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Post: PO Box 1299 Bondi Junction, NSW, 2022

Representative of Australian Broker Network Pty Ltd

ABN 89 062 882 080 AFSL 253131



AUSTRALIAN  
BROKER NETWORK

We have arranged the following insurance cover effective from the 12/02/2019. Please review the details thoroughly to ensure all information is correct and policy coverage meets your requirements.

Page 1 of 4

Fiona White-Raison

## TAX INVOICE

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

**Invoice Date:** 12/02/2019  
**Invoice No:** 1711852  
**Our Reference:** FIONA WHIT

**Class of Policy:** Landlords Insurance  
**Insurer:** Insurance Australia Limited (T/as CGU) MVI & H/C  
GPO Box 933

ABN:

**The Insured:** Fiona White-Raison

## NEW POLICY

**Policy No:** PLL1902120033

**Period of Cover:**

From **12/02/2019**  
to **12/02/2020** at 4:00 pm

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

Landlords - New Business

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	System Fee	Broker Fee
\$1,209.23	\$0.00	\$0.00	\$127.12	\$119.71	\$50.00	\$12.00

**TOTAL \$1,518.06**

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



**Biller Code:** 20362  
**Ref:** 40483081916383417



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au) or Call 1300 78 11 45. A surcharge may apply.  
**DEFT Reference Number:** 40483081916383417



Acct Name: Australian Broker Network Pty Ltd – ABN Trust.  
BSB: 182222 Account: 304422199  
Lodgement Reference: 8191638341  
Please note: Lodgement Reference is required.



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For payments by cheque see reverse.

**Australian Broker Network**

**Our Reference:** FIONA WHIT  
**Invoice No:** 1711852

## Want to pay monthly?

[Click here to accept online](#)

Total amount payable \$1,734.25  
(includes application fee and credit charges)  
or visit <https://www.macquariepacific.com/edge/>  
Enter code: **69NDQEZDEN**



Smooth out cash flow  
Easy monthly payments  
No additional security

### 10 MONTHLY PAYMENTS

Initial payment \$227.42

Remaining payments \$167.42

or **AMOUNT DUE**

**\$1,518.06**

000151806<2+

## YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk 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 matters that diminish the risk to be undertaken by the insurer or that is of common knowledge or that your Insurer knows of or, in the ordinary course of its business ought to know or 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.

## WHAT SHOULD I DO IF I HAVE A COMPLAINT?

Contact us and tell us about your complaint. We will do our best to resolve it quickly.

If your complaint is not satisfactorily resolved within 10 working days, please contact our Complaints Officer on 1300 239 234 or put your complaint in writing and send it to [enquiries@australianbrokernetwork.com.au](mailto:enquiries@australianbrokernetwork.com.au) or at P.O Box 1299 Bondi Junction NSW 1355. We will try and resolve your complaint quickly and fairly.

Australian Broker Network Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA), member number 13647. If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. The AFCA can be contacted at:

*Mailing address:*

Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne VIC 3001  
Ph - 1800 931 678  
Email - [info@AFCA.org.au](mailto:info@AFCA.org.au) <<mailto:info@AFCA.org.au>>  
Website – [www.afca.org.au](http://www.afca.org.au) <<http://www.afca.org.au>>



DEFT is a service of Macquarie Bank



Contact your participating financial institution to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



Pay by credit or debit card at [www.deft.com.au](http://www.deft.com.au) or by phone on **1300 78 11 45**.

**Australian Broker Network** accepts Mastercard, Visa, American Express & Diners Club Cards.

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).



Pay by Direct Bank Deposit by accessing the internet banking site of your financial institution.

It is important that the Lodgement Reference number provided is used in the lodgement reference field of your electronic file or funds transfer system so that your payment can be identified.



Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems for **Australian Broker Network**'.



Detach payment slip and mail with payment to:

**DEFT Payment Systems**  
**GPO Box 4690**  
**Sydney NSW 2001**

Please make cheques payable to 'DEFT Payment Systems for **Australian Broker Network**'.

Please note that receipts will not be issued for mailed payments.

## Schedule of Insurance

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**Class of Policy:** Landlords Insurance  
**The Insured:** Fiona White-Raison

**Policy No:** PLL1902120033  
**Invoice No:** 1711852  
**Our Ref:** FIONA WHIT

### Landlord Policy Schedule - Accidental Damage

**Insured Name** FIONA WHITE-RAISON  
**Situation** 60 Doorey Street, KEPERRA QLD 4054  
**Policy Number** PLL1902120033  
**Period of Insurance** 12 February 2019 to 12 February 2020  
**Premium Payment Mode** Annual

#### COVER DETAILS

##### Section 1

**Cover type** Building and Contents

##### Optional cover types selected

Loss of Rent Yes  
Rent Default Yes  
Theft by Tenant Yes

##### Section 2

**Liability Cover** Yes

#### SUMS INSURED

**Buildings** \$450,000  
**Automatic Contents** \$10,000  
**Contents** \$45,000 (Excluding Automatic & Special Contents)  
**Special Contents** N/A  
**Annual Rental Amount** \$24,960  
**Rent Default** \$12,000  
**Limit of Liability** \$20,000,000

#### EXCESSES

**Buildings** \$500 (Including Automatic Contents)  
**Contents** \$500

Other excesses may apply for certain types of claims and are detailed in the PDS.

#### RISK INFORMATION DETAILS

**Has insurance been declined in last 12 months** No

##### Is the property:

Currently unoccupied or expected to be  
unoccupied for more than 90 continuous days during the period of cover? No  
Used for business purposes other than home  
office or surgery? No  
Under construction, reconstruction or  
renovation? No  
In poor condition or poorly maintained? No  
Under any heritage listing/National Trust  
listing or order? No

## Schedule of Insurance

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**Class of Policy:** Landlords Insurance  
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Used as hostel, bed and breakfast or  
Guesthouse?

No

**Other policies with IAL**

No

**Occupancy type**

Rented To Tenants (Long Term Basis)

**Building type**

Free Standing Home

### BUILDINGS

#### Construction Details

Walls

WEATHERBOARD/WOOD

Roof

Tiles

Period or year built

1946-1959 (POST WAR)

Quality

Standard quality

**Number of Levels**

2

**Is there a swimming pool, outdoor spa or lift at  
the property?**

No

**Is your property managed by a professional  
property agent?**

Yes

### SECURITY

**Minimum security among the property's  
externally accessible doors**

Deadlocks Only

**Minimum security on ALL the property's  
accessible windows**

Key Operated Locks Only

**Alarm Security**

None

### OTHER INTERESTED PARTIES

**Interested Party**

Yes

**Interested Party Name**

HSBC

**PRINTABLE NOTES**

N/A