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MR JOHN DOE
5 ROADY ROAD
BRISBANE QLD 4000

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racq.com/insurance

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PO Box 4, Springwood Qld 4127

987654321

It's time to renew your insurance.

What next?

1. When we renew your policy, we will continue to deduct the direct debit amount from your nominated account or card until you contact us to cancel or change that arrangement. Please refer to the enclosed Direct Debit Confirmation Certificate for full details. If you would like to opt out from automatic renewal call us on 13 1905, visit an RACQ store or go to racq.com/login.
2. Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you. Keeping your policy and your details up to date helps you get the most value out of your insurance.
3. Read your Certificate of Insurance, including the General conditions, your Household Insurance Product Disclosure Statement (PDS), any applicable Supplementary Product Disclosure Statement (SPDS) and Key Facts Sheet (KFS). These are the terms and conditions of your policy. It is important that your policy is suitable for your needs.
4. This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance when paid. Please keep it in a safe place.
5. To view your insurance details or update your personal information, please visit your My RACQ online account at racq.com/login or call us any time on 13 1905.

Policyholder and payment information

MR JOHN DOE	
Policyholders	
\$111.11 Pay by the Month (direct debit only)	
Amount due by 26 September 2023	The premium is being paid by monthly direct debit instalments. Please refer to your Direct Debit Confirmation Certificate for full details.
The amount due includes any applicable discounts and credits.	

Direct debit information

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General conditions

What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policy holders to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You or any person who permanently lives with you has been convicted of any criminal offence.

- You have had any insurance policy refused, cancelled, or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
 - You move home.
 - There is a change to the materials used in the constructions of your roof, or walls.
 - The occupancy of your home changes including where: there are changes in how your home is being used, whether it will be unoccupied for a period greater than 60 days, or if some or part of your home is being rented out.
 - You run a business from your home.
 - Changes at the insured address, including changes to security or renovations, as this may increase the chance of loss or damage to your home or contents.

If any of these changes occur, this may affect the premium and excesses applied to your policy. **If**

you would like to know more

If you would like to know more about how this might affect you, please contact us by calling us 7 days a week on 13 1905 or visiting us at <https://www.racq.com.au/support/faqs>

Other matters in this certificate of insurance

If there is no “Home security details” section on this certificate of insurance, you have advised us there is no security installed, is this correct? If you have security installed that does not appear on this certificate of insurance, please call us on 13 1905.

You have previously told us each of the other matters stated in this certificate of insurance. Please read the certificate of insurance carefully for all of the information you have previously told us.

You must tell us about any change to this information.

Home and Contents Insurance

Insured address **5 ROADY RD BRISBANE 4000 Selected cover**

Sum/s insured **Home \$500,000 Contents \$50,000**

Your sum/s insured have increased to help protect you against increasing costs.

Basic excess **\$1,000 Home**

SUM INSURED

Please review the sum insured to make sure it provides the right amount of cover for you.

To assist you in checking your sum insured, please refer to our Home Insurance Calculators at racq.com/homecalculators

Call 13 1905 to change the sum insured amount at any time

details	Basic excess	\$1,000
	Contents	
	Earthquake excess	\$300 The earthquake excess will be on top of your basic excess in the event of a claim
	Period of insurance	26 September 2023 to midnight 26 September 2024
		A House, built in 2023
		Of Brick Veneer construction with Steel/Colourbond roof
		Permanently occupied by you
		Structurally sound and well maintained
		Not under construction, reconstruction or renovation
		Not used as a trade, business or professional workplace Not unoccupied for more than 60 consecutive days
Home security details		You have told us your home has the following security:
		Key operated deadlocks on all external hinged doors
		Key operated locks on all accessible windows
		Security screens, grilles or bars fitted to all accessible windows
		Does have a home alarm
Flood cover		This policy includes coverage for Flood
Mortgagee		You have told us BEST BANK holds the First mortgage
Legal liability		\$20 million

PREMIUM DISCOUNTS YOU RECEIVE	
Combined discount	Y
Household excellence bonus - claim free 10+ years	Y
Home - no claim discount	Y
Contents - no claim discount	Y

Home

You have told us your home is:

If any details on this Certificate of Insurance are incorrect, please call us on 13 19 05.

Selected cover *Continued from previous page*

Optional benefits

Only those Optional benefits marked with a **†** (tick) have been selected by you

Benefit description	Home	Contents
Advanced cover	COVERED	COVERED
Mobile phone	not available	COVERED
Motor burnout	COVERED	COVERED
Pet cover	not available	COVERED
Small business contents	not available	COVERED
Specified items	not available	COVERED

Individual Items away from home	not available	COVERED
Grouped Items away from home	not available	COVERED
Call 13 1905 if you would like to add an Optional benefit.		

Individual items away from Home WEDDING RING \$1,000

Individual items away from Home excess **\$300**
The Individual items away from Home excess will replace your basic excess in the event of a claim

Grouped items away from Home You have selected a total of \$2,000 with a maximum of \$500 per item

Grouped items away from Home excess **\$300**
The Grouped items away from Home excess will replace your basic excess in the event of a claim

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Claims history

Claim history in the past 3 years

You have told us that no person insured or covered by this policy has suffered any home and contents loss or damage, whether an insurance claim was made or not, or had any liability claim made against you in the past 3 years.

Insurance history

Insurance history in the past 3 years

You have told us that no person insured or covered by this policy has had any insurance declined, cancelled, voided, renewal refused, a claim rejected or special conditions imposed in the past 3 years.

Criminal history

Criminal convictions in the past 5 years

You have told us that no person insured or covered by this policy has been convicted of a criminal a offence in the past 5 years.

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Total amount payable

Premium breakdown	This period premium
Insurance premium	\$1,111.11
GST	\$111.11
Stamp duty	\$55.55
Total amount payable	\$1,277.77

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.

Why does your premium change?

Even if your individual circumstances have not changed, your premium is likely to change every year. Your premium is based on a number of factors including your risk address, age, insurance claims history, and the value of what you are insuring. The chance of loss or damage is different for everyone, so at RACQ, we calculate your premium based on your individual circumstances.

Changes to your premium or excess may also be caused by external factors such as the number of claims we receive, changes to business operations and changes to our cost of providing insurance to you.

For more information please visit racq.com/premiums

racq.com/insurance

PO Box 4, Springwood Qld 4127

RACQ Insurance (Direct Debit User ID number 045108)

This certificate confirms your direct debit details based upon the information you have given us.

To view your insurance details, update your personal information, or change your direct debit details, please visit RACQ online at racq.com/login. If you have not accessed your My RACQ online account before, you will need your RACQ membership number to register.

When we renew your policy we will continue to deduct the direct debit amount from your nominated account or card until you contact us to cancel or change that arrangement. If you would like to opt out from automatic renewal call us on 13 1905, visit an RACQ store or go to racq.com/login.

Financial institution details

Financial institution: **BEST BANK**
Account name: **JOHN DOE**
BSB number: **123456**
Account number: **123456789**

Monthly direct debit details

Name: **MR JOHN DOE**
Policy type: **Home and Contents Insurance**
Policy number: **987654321**
Period of insurance: **26 Sep 2023 to 26 Sep 2024**
First instalment amount: **\$111.11**
First instalment date: **26 Sep 2023**
Ongoing instalment amount: **\$111.11**
Ongoing instalment date: **26th of each month**

Pay by the Month fee

Please read the Pay by the Month conditions contained in the Product Disclosure Statement (PDS) and any applicable Supplementary Product Disclosure Statement (SPDS). You can view our PDS and SPDS online at racq.com.au/PDS, call us any time on 13 1905 or visit your nearest RACQ store.

Multiple payments may be deducted in the same month depending on your instalment date.

By choosing to pay by the month, an annual fee of \$78.00 may apply which equates to \$6.50 per month.

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RACQ Insurance Financial Services Guide

Licensed entity

RACQ Insurance Limited (RACQI), 2649 Logan Road, Eight Mile Plains, Queensland 4113, Telephone 13 1905, ABN 50 009 704 152, is the licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) 233082. **About this Financial Services Guide (FSG)**

This FSG is provided to you by an Authorised Representative of RACQI. The purpose of this FSG is to set out information designed to assist you to decide whether to use any of the financial services or purchase any of the financial products as set out in this FSG. It also sets out other information and details required by law to be included in an FSG.

Other disclosure documentation

A Product Disclosure Statement (PDS) and any relevant Supplementary Product Disclosure Statement (SPDS) is available and will be provided to you. The PDS and any relevant SPDS includes important information on the terms of the insurance policy and you should read it carefully before purchasing a financial product issued by RACQI. Any communication from RACQI or its Authorised Representatives relating to insurance products may constitute either factual information and/or general product advice only and will not take into account your personal circumstances.

Authorised financial products

RACQI deals in general insurance risk products. RACQI, or its Authorised Representatives, may provide you with either factual information and/or general product advice about our insurance products. This factual information and/or advice, is not based on, and does not take into account, your personal objectives, financial situation or needs. You should carefully consider your own financial circumstances and whether you require independent advice before deciding whether to purchase a financial product.

Claims handling and settling services

RACQI are licensed, and its Authorised Representatives are authorised, under RACQI's AFSL to carry on a financial services business to provide a claims handling and settling service.

Authorised financial service

The Corporate Authorised Representative or employee of a Related Body Corporate of RACQI or Agency acting on behalf of RACQI is authorised by agreement with RACQI to arrange for clients to enter in to, vary or cancel the general insurance risk products. This includes the collection of insurance premiums and other related payments.

Corporate authorised representative acting on behalf of RACQ Insurance Limited

Name: RACQ Operations Pty Limited (RACQ) ABN 80 009 663 414 Address:

2649 Logan Road, Eight Mile Plains, 4113.

Phone: 13 1905

Representative Number: 234978

Store location: refer to the racq.com website or contact us on 13 1905. **How**

can you provide instructions

You can provide instructions by contacting the Corporate Authorised Representative or Agency or RACQ Bank. **Remuneration**

and associations

CORPORATE AUTHORISED REPRESENTATIVE (RACQ) acting on behalf of RACQI

RACQ is paid a fee by RACQI for the use of its distribution network, including staff, which is not solely attributable to any individual financial product or service. The fee includes access to telephones and for signage on their premises. The fee is in the order of 10% of the total premium received by RACQI per annum. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Employees of RACQ are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. **Importantly, these bonuses are not charged directly to you. Authorised representative (agency) acting on behalf of RACQI**

RACQI pays the Agency \$120 for motor comprehensive policies, \$70 for boat comprehensive policies, \$65 for home contents, \$55 for home building, \$50 for caravan/trailer, \$45 for grouped/individual items away from home, \$40 for body corporate insurance, \$30 for pet insurance, \$25 for third party car liability, fire, theft and third party car liability, third party boat liability, bike/buggy policies and upgrade of cover to comprehensive. RACQI may also pay a portfolio development fee to the Agency as a service fee for increasing the size of the portfolio of RACQI financial products issued by the Agency. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Additional amounts are paid in relation to administration, clerical and receipting functions which are not attributable to any individual financial service provided. Agency staff are Authorised Representatives of RACQI, but are employed by and paid a salary by the Agency and **importantly this remuneration is not charged directly to you**. An entity who is not an Authorised Representative and has referred you to us will receive a maximum amount of \$55 per insurance policy.

Related body corporate acting on behalf of RACQI

RACQI has an association with companies within the RACQ Group. RACQ Group means The Royal Automobile Club of Queensland Limited ABN 72 009 660 575 and each of its related entities. Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank is part of the RACQ Group and has a written agreement with RACQI to provide the financial services and products referred herein under RACQI's AFSL. The staff members of RACQ Bank are not Authorised Representatives of RACQI, but are employed by RACQ under a secondment agreement with RACQ Bank and are authorised by law to provide the financial services under RACQI's AFSL. RACQ Bank staff members do not receive any remuneration, commission or benefit from RACQI for the provision of the financial services and products referred herein. RACQ Bank may remunerate its staff members, but **importantly this remuneration is not charged directly to you.**

Compensation arrangements

The RACQ Group has professional indemnity insurance arrangements in place that comply with the requirements of section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

Complaint or dispute

If you have a complaint or dispute concerning our financial product or financial service described in this FSG please tell us. RACQI provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue. You can telephone us on 13 1905; write to us at PO Box 3004, Logan City, Qld 4114; email us at racqidisputeresolution@racq.com.au, visit us online at www.racq.com.au/contact-us/feedback-and-complaints or call into any RACQ, RACQ Bank or Agency store to let us know about your complaint. The matter will be managed and decided in line with our complaints management policy. You can find more information on our complaint management policy by visiting www.racq.com.au/contact-us/feedback-and-complaints. **External disputes resolution scheme membership**

RACQI is a member of the ASIC approved Australian Financial Complaints Authority (AFCA).

You can contact them on 1800 931 678 or write to them at GPO Box 3, Melbourne, Victoria 3001 or www.afca.org.au.

Document preparation date: 28 October 2021



RACQ Insurance Ltd ABN 50 009 704 152 AFS Licence 233082

2649 Logan Road, Eight Mile Plains, Qld 4113 PO Box 4, Springwood, Qld 4127

13 1905

racq.com

Assistance Banking Insurance Lifestyle

Household Insurance

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by RACQ Insurance Limited ABN 50 009 704 152 AFS Licence Number 233082 on 29 May 2023.

This SPDS must be read in conjunction with the Household Insurance Product Disclosure Statement (PDS) RHHB2.0822 with an effective date of 15 August 2022. These documents, together with your Certificate of Insurance, form the basis of your insurance cover.

Changes to the PDS which will apply to new policies and renewals from 29 May 2023

This SPDS makes the following important changes to the PDS for new policies and renewals from 29 May 2023: **Changes to**

the 'Premium & discount guide' section of the PDS

- On page 110 of the PDS, the section titled '**What discounts can be applied to your premium**', is deleted and replaced with the following:

What discounts can be applied to your premium

You may be entitled to premium discounts. The key premium discounts that are offered by RACQ are summarised in the table below. From time to time, we may also offer other discounts or incentives. RACQ may withdraw or vary any discounts or incentives at any time, including by changing eligibility rules or the amount of the discount. Information about the discounts we offer and who is entitled to the discounts is available at racq.com/insurance on the Insurance discounts page or on request.

A discount will only apply to you if you are entitled to the discount based on your circumstances, and the discount continues to be offered by us at the time you take out your policy, or for any renewal of your policy, on the date the renewal is effective. For some discounts, you will only be able to access the discount if you ask us to apply the discounts and we confirm you are entitled to the discount. You may need to give us information for us to assess whether we will apply a discount to you.

When you apply for insurance or we send you an offer to renew your policy, we calculate your premium and then reduce the premium by applying the discounts that you're entitled to. We will show the discounts applied to your premium on your Certificate of Insurance.

We don't apply any premium discounts to additional premiums arising from your policy choices in relation to your excess amount, nor to the portion of your premium which relates to payment frequency, nor to any government statutory charges such as GST and Stamp Duty that are included in the cost of your insurance. Discounts also do not apply to the additional premiums associated with the following optional benefits:

- Mobile Phones;
- Pet Cover;
- Small Business Contents; and
- Items away from home (for the alarm discount and the apartment discount).

Premium discounts	Home	Contents
Alarm discount If you have an alarm that is monitored 24 hours a day, 7 days a week by a monitoring facility.	N	Y
Apartment discount If your home is a townhouse, unit, duplex or flat.	N	Y
Combined discount If you are the owner-occupier of your home and take out a combined Home and Contents Insurance policy for the same insured address.	Y	Y
Household excellence bonus If you have held Household Insurance for 5 years or more without making a claim.	Y	Y

Premium discounts	Y	Y
Roadside Assistance loyalty discount If any policyholder holds RACQ Roadside Assistance (excludes Business Roadside Assistance).	Y	Y
Multi policy discount If any policyholder has 3 or more qualifying policies with RACQ Insurance.	Y	Y
No claim discount If you haven't made a claim in the last 12 months.	Y	Y
Over 55 discount If any policyholder is: <ul style="list-style-type: none"> aged 55 years or more, and an owner-occupier or tenant at the insured address If the Senior card holder discount applies to this policy, this discount won't also apply.	Y	Y
Senior card holder discount If any policyholder is: <ul style="list-style-type: none"> a government-issued senior card holder, and an owner-occupier or tenant at the insured address If this discount applies to the policy, the Over 55 discount won't also apply.	Y	Y

Changes to clarify coverage for personal transportation devices

- On pages 74, 75, 79, 80 and 116 of the PDS.

Page 74, under the title **'Items away from home'** and within the section **'Items that can be insured away from home'** and sub-section **'Sporting and recreational items'**, the first bullet point should be replaced with the following:

- Y • Bicycles and scooters, including their accessories, (except for personal transportation devices).

Page 75 of the PDS, under the title **'Items away from home'**, within the section **'You are not covered for'**, under **'Loss or damage to:'**, add the following bullet point:

- N • Personal transportation devices.

Page 79, under the title **'Legal liability exclusions'**, and within the section **'Anyone'**, under **'You are not covered for'**, the third cross should be replaced with the following:

- N Using, owning or controlling a vehicle, except for:
- A bicycle or wheelchair or
 - Any golf buggy, ride on mower or other garden appliance which doesn't need to be registered by law.

Page 80, under the title **'Legal liability exclusions'**, and within the section **'Anyone'**, under **'You are not covered for'**, add the following exclusion:

- N Using, owning or controlling a personal transportation device.

Page 116, under title **'Words with special meaning'**, add the below:

Personal transportation devices:	An e-bicycle, e-scooter, unicycle, hoverboard, scooter, skateboard or segway which are all used for personal transportation that has an electric or combustible engine, or is a battery driven device. This does not include devices that are only powered by manual means.
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Changes to clarify coverage under the 'Advanced cover' benefit

- Page 69, under the title **'Advanced cover'**, the entire section from **'You are covered for'**, up to but not including the word **'Limit'**, deleted and replaced with:

- Y Loss or damage caused by accidental damage or motor burnout to your home or your contents, for the below:
- Under Home Insurance, we cover accidental damage to fully enclosed and lockable parts of your home. For example, inside your home building or garage.
 - Under Contents Insurance, we cover accidental damage to these contents items at your home:
 - Furniture, furnishings, household decorative items, works of art.

- Wall hangings and household ornaments.
- Glass in a radio, clock, vase, ornament or lamp.
- Television or visual display unit.
- Kitchen, dining room, lounge room, bedroom and bathroom ware and floor carpets.
- Household and domestic electrical and electronic goods, personal computer equipment and associated hardware. ○ Outdoor furniture in open air.
- Loss or damage to your electrical items as described under the optional benefit 'Motor burnout', which can be found on page 71 of the insurance policy document.

Changes to caravan annexe

4. Page 22, under the title '**Your home**', and within the section '**Building types**', under '**You are covered for**', the fourth bullet point should be replaced with the following:

- Y
- An unregistered caravan or mobile home including its fixtures, fittings and annexe as long as: ○ you use it solely as your permanent or temporary residence at the insured address and ○ you don't use it on a public road.