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Mr J Milla
Unit 14
19A Market Street
WOLLONGONG NSW 2500

Dear Mr J Milla,

Thank you for choosing NRMA Insurance. You will find a summary of your policy opposite, and full details on the following pages.

Next steps:

1. Review the information on the following pages and if you need to make changes call 132 132 or +61 2 8661 7307, access Self Service Centre at nrma.com.au/selfservice or visit an NRMA Office at 133 Crown Street WOLLONGONG NSW 2500. Please check our website for the latest operating hours.
2. Please be prepared for your first instalment payment to be deducted on 25 May 2022.
3. On payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.



**Australian
Resilience
Corps**

Do you want to join Australia's biggest network of helpers?

We are helping to build a national volunteer network to ensure communities are better prepared and protected against fires and floods.

As a founding partner we hope you will join us. There is a role for everyone, find out how you can help here:

www.resiliencecorps.org.au

YOUR POLICY SUMMARY

Policy number:	MOT 729 766 840
First instalment:	\$262.02
Instalment due:	25 May 2022
Vehicle:	2016 KIA Sportage Stnwg
Registration:	DHV10M
The insured:	Mr J Milla
Address where vehicle is kept:	Unit 14 19A Market Street, Wollongong NSW 2500
Insured for:	Market value
Basic excess:	\$850 See over for all excesses that apply.

YOUR PREMIUM (Includes 60% No Claim Bonus, your chosen Options, 12.5% Loyalty Discount and government charges - see over for full details)

First instalment:	\$262.02
Ongoing instalments:	\$131.00
You have chosen to pay this way. Your monthly instalment will be deducted automatically. Refer to your payment schedule for further details. You pay an extra \$127.56 p.a. to pay this way.	
OR	
Pay annually:	\$1,443.18
To pay this way, please contact us before 25 May 2022 to change your payment option.	

YOUR LOYALTY DISCOUNT

Loyalty Discount 12.5%	-\$192.36
Loyalty Years	5
Number of policies	3

Loyalty discount is based on the policy holder with the highest loyalty discount. You can view all your policies via your online account at nrma.com.au or call us on 132 132

YOUR OPTIONS

The cost of these options is included in your premium.

Hire car option
Windscreen option
No Claim Bonus Protection

Enquiries 132 132
Payments 131 144

Claims 131 123
Visit nrma.com.au

YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Motor Insurance Product Disclosure Statement and Policy Booklet (PDS), and any applicable Supplementary PDS, in a safe place. On payment these documents will form your Motor Insurance Contract. Please review this document including the sum insured to ensure the level of cover is appropriate for you.

Policy number	MOT 729 766 840
Your contract	Valid from 12:01am, 4 May 2022 to 11:59pm, 4 May 2023
Premium	Refer to Payment Schedule
The insured	Mr J Milla
Vehicle insured	2016 KIA Sportage QL Plat AWD Stnwg, 2400cc fuel injection
Registration	DHV10M
VIN/chassis number	KNAPR81CSG7125373

Insured for

- Your vehicle is insured for market value. The market value includes all modifications, options and accessories attached to your vehicle at the date of an incident.

Credit provider There is no finance on this vehicle.

The vehicle is

- kept at Unit 14 19A Market Street, Wollongong NSW 2500
- usually parked in a carport or undercover overnight
- used for ridesharing purposes
- expected to travel approximately 5,001 – 10,000 kilometres per year

Key policy features

- if you are involved in a collision with another vehicle, we are satisfied you are not at fault and we are provided with the other driver's details, we will arrange a hire car for you
- if your vehicle has been stolen or damaged as a result of theft or attempted theft, we will arrange a hire car for you up to \$75 a day for a maximum of 21 days
- cover for accidental damage, flood, storm, theft or attempted theft, fire, vandalism or malicious acts
- access to our extensive network of NRMA Partner Repairers to ensure your car is repaired to the highest quality and safety standards
- \$20 million liability cover for damage caused to someone else's vehicle or property by your vehicle
- lifetime guarantee on the workmanship of repairs authorised by us

Input tax credit

You have told us that you are entitled to claim an input tax credit of 10.00% of the GST paid on this premium. Please tell us if this is incorrect.

Government charges

The following amounts are included in your premium.

GST	\$136.00
Stamp duty	\$74.80

An estimated amount of \$13.46 of your premium is also used by us to pay the Emergency Services Levy (ESL) which funds NSW emergency services and the SES.

EXCESSES

The following excesses apply to your policy. In some cases, an excess does not apply. Check the Premium Excess and Discounts Guide for details.

- You have chosen a basic excess of \$850 for each claim
- Add an age excess of \$1,600 for drivers under 25 years of age

- Add an age excess of \$400 for drivers 25 years of age or over with no more than 2 years driving experience

Your premium has been reduced because you have chosen a higher basic excess.

You can reduce the under 25 age excess from \$1,600 to \$400 by telling us that a person under 25 might drive the vehicle. This may affect the premium you pay.