|  |  |  |  |
| --- | --- | --- | --- |
| Screen Clipping | PSC Insurance Brokers (Aust) Pty Ltd  T/As Property Club Insurance  ABN: 30 129 444 828 **Tel: 1300 692 109**  AFSL No: 342385 **Fax: (02) 8234 0401**  Email: [propertyclub@pscinsurance.com.au](mailto:propertyclub@pscinsurance.com.au)   |  |  | | --- | --- | | Suite7, Level 10,  189 Kent Street  SYDNEY  NSW 2000 | GPO Box 51  SYDNEY  NSW 2001 | |

*We confirm that coverage has been placed on your behalf, but would ask you please to ensure that the details stated in the policy schedule are correct. Should you have any queries or require any amendments to the policy, please do not hesitate to contact us.*

**TAX INVOICE**

Page 1 of 2

This document is a tax invoice for GST

«ContactName»

[C/-](mailto:Eboliproperty@hotmail.com) Property Club

Building 8, 107 Miles Platting Road

EIGHT MILE PLAINS QLD 4113

**Invoice Date: Invoice No:**

**Our Reference:**

2019-04-26

«InvoiceNumber»

«PolicyNumber»

**Policy Class:**

**Insurer:**

PSC Landlord Insurance Facility

Chubb Insurance Australia Limited

**Policy Number:**

«PolicyNumber»

Level 29, 2 Park Street, Sydney 2000

ABN: 69 003 710 647

**Period of Cover:**

**From: «PolicyStartDate»**

**To: «PolicyEndDate» at 4pm**

**The Insured:** «InsuredName»

**Details:** Please see policy schedule provided for a description of the risk(s) insured

**«PropertyAddress», «PropertyTown» «PropertyState» «PropertyPostcode»  
  
«CustomDiscountMessage»**

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT NOTICE OVERLEAF

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**

**«TotalPremium»**

**UW Levy**

**$0.00**

**Fire Levy\***

**«TotalESL»**

**GST**

**«TotalGST»**

**Stamp Duty**

**«TotalStampDuty»**

**Broker Fee**

**«TotalServiceFees»**

Clients who are not fully satisfied with our services should

contact our customer relations/complaints officer on (03) 9862 6502.

PSC Insurance Brokers (Aust) Pty Ltd are members of the Financial Ombudsman Service (FOS), a free consumer service, and follow the principals of the Insurance Brokers Code of Practice. Further information is available from this office or visit [www.fos.org.au](http://www.fos.org.au/) or ring **1300 949 834**

Go To <http://www.pscinsurance.com.au/nswesl/>for information NSW ES Levy

**TOTAL**

**«CustomTotalWithoutMerchantFees»**

**PSC Insurance Brokers (Aust) Pty Ltd**

**Our Reference: Invoice No:**

«PolicyNumber»

«InvoiceNumber»

**Due Date:** «InvoiceDate»

|  |  |
| --- | --- |
| **Premium** | **«TotalPremium»** |
| **U'writer Levy** | **$0.00** |
| **Fire Levy** | **«TotalESL»** |
| **GST** | **«TotalGST»** |
| **Stamp Duty** | **«TotalStampDuty»** |
| **Broker Fee** | **«TotalServiceFees»** |

**AMOUNT DUE** **«CustomTotalWithoutMerchantFees»**

Schedule of Insurance

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Insured(s): | «InsuredName» | | | | | | | | |
|  |  | | | | | | | | |
| Insured Situation: | «PropertyAddress» | | | | | | | | |
|  | «PropertyTown» | | | | «PropertyState» | | | «PropertyPostcode» | |
| Policy Wording & PDS | Property Club Landlords Insurance Package | | | | | | | | |
|  |  | | | | | | | | |
| **Schedule of Benefits** | Sum insured for each location insured. All limits are in the same currency as the premium and taxes displayed. | | | | | | | | |
| **Section 1A: Building Coverage (if selected)** | | | | | | | | | |
| **Coverage Summary** | | | | | | **Policy Limit** | | | |
| Replacement Value (includes Flood Cover) | | | | | | «BuildingSumInsuredDisplay» | | | |
| **Section 1B: Building Damage by Tenant** | | | | | | | | | |
| **Coverage Summary** | | | | | | **Policy Limit** | | | |
| Damage by Tenant to Landlords building (includes fixtures and fittings) | | | | | | $60,000 | | | |
| **Section 2: Loss of Rent & Legal Expenses** | | | | | | | | | |
| Weekly Rental Amount Declared | | | | «WeeklyRentDisplay» | | | | | |
| **Coverage Summary** | | | | **Policy Limit** | | | | | |
| Loss of Rent Following Loss or Damage Covered by Section 1A or 1B | | | | * 52 weeks; or * 3 weeks after the Property is fit for habitation, or, * The date that the Property is re-let.   Maximum per week of AUD$1,500 | | | | | |
| Loss of Rent Due to Prevention of Access | | | | * 52 weeks; or * until access to the Property is re-established   Maximum per week of AUD$1,500 | | | | | |
| Loss of Rent Following Loss or Damage Covered by Section 3 | | | | * 52 weeks; or * 3 weeks after the Property is fit for habitation, or, * The date that the Property is re-let.   Maximum per week of AUD$1,500 | | | | | |
| Loss of Rent Due to Tenant Absconding and/or Rent Default | | | | * 18 weeks; or * until the date on which the Property is re-tenanted,   Maximum per week of AUD$1,500 | | | | | |
| Loss of Rent Due to Eviction and/or Death of the Tenant | | | | * 52 weeks; or * until the date on which the Property is re-tenanted,   Maximum per week of AUD$1,500 | | | | | |
| Loss of Rent due to a Court Awarding the Tenant Release from Lease Obligations Due to Hardship | | | | * 18 weeks; or * until the date on which the Property is re-tenanted,   Maximum per week of AUD$1,500 | | | | | |
| **Section 3: Landlords Contents** | | | | | | | | | |
| **Coverage Summary** | | | | | | **Policy Limit** | | | |
| Landlords Contents | | | | | | $60,000 | | | |
| **Section 4: Liability** | | | | | | | | | |
| **Coverage Summary** | | | | | | **Policy Limit** | | | |
| Landlords Legal Liability | | | | | | $20,000,000 | | | |
| **Excess to Apply (Each & Every Claim)** | | | | | | | | | |
|  | | **Event Type** | | | | | **Amount** | | |
| Section 1A | | Building Damage (if selected) | | | | | $250 | | |
| Section 1B | | Damage or Loss to Building by Tenant | | | | | $250 | | |
| Section 2 | | Loss of Rent & Legal Expenses | | | | | NIL  (Bond Money to be applied) | | |
| Section 3 | | Damage or Loss to Contents by Tenant | | | | | $250 | | |
| Section 4 | | Liability | | | | | $250 | | |
| **General Insurance Code of Practice** | | | | | | | | | |
| We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers.    Further information about the Code is available at www.codeofpractice.com.au and on request. | | | | | | | | | |
| **Privacy Statement** | | | | | | | | | |
| Chubb Insurance Australia Limited (Chubb) is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at [www.chubb.com/au](http://www.chubb.com/au)  **Personal Information Handling Practices**  *Collection, Use and Disclosure*  We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.  Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).  When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.  The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you.  Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.  We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia).  In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies (such as the regional head offices of Chubb located in Singapore, UK or USA), or third parties with whom we or those other Chubb Group entities have sub-contracted to provide a specific service for us, which may be located outside of Australia (such as in the Philippines or USA).  Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.  In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).  *Your Choices*  In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy.  This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.  However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.  *How to Contact Us*  If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.  If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email [Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com). | | | | | | | | | |
|  | | | | | | | | | |
| **Contact Details** | | | | | | | | | |
|  | | | | | | | | | |
| The insurer of this policy is Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687) (Chubb).  You can contact Chubb at: | | | | | | | | | |
| Head Office: | | | Grosvenor Place, Level 38, 225 George Street SYDNEY NSW 2000 | | | | | | |
| Postal Address: | | | GPO Box 4907 SYDNEY NSW 2001 | | | | | | |
| Telephone: | | | 1800 815 675 | | | | | | |
| Facsimile: | | | +61 2 9335 3467 | | | | | | |
| Email: | | | CustomerService.AUNZ@chubb.com | | | | | |

**GENERAL ADVICE WARNING**

PSC Australian Reliance Pty Ltd ABN 30 129 444 828

Corporate Authorised Representative of Professional Services Corporation Pty Ltd AFSL 342385

PSC Australian Reliance Pty Ltd is a Corporate Authorised Representative of Professional Services Corporation Pty Ltd, authorised to deal & advise in Wholesale & Retail General Insurance Products in accordance with the terms of the licence provided by the Australian Securities & Investment Commission (ASIC).

GENERAL ADVICE NOTICE as required by the Financial Services Reform Act.

In delivering Retail Products to our Clients & arranging cover with insurers, we only provide a “General Advice” service without conducting a detailed “needs analysis” of each individual’s personal or financial situation.

However the Retail Products we recommend in providing this General Advice service have all been subject to an extensive in-house review by our staff & they are only deemed acceptable if the insurer is:

* operating under the supervision of the Australian Prudential Regulation Authority; and
* the terms & conditions of cover & the insurer’s claims service are both of an appropriate standard.

We are not agents of the Insurer and will be acting as your agent in all dealings with insurers.

In some cases we have negotiated an agreement with the Insurer under which premium discounts & cover benefits are provided to our Clients above those usually offered by the insurer to its direct customers.

As a Corporate Authorised Representative we have developed procedures to ensure that the terms of cover under policies we recommend can be reviewed by each client & that any cover we arrange is in accordance with Client requirements on the factual information presented. However in recommending this product to you without detailed needs analysis we cannot advise whether it is appropriate for your personal objectives, financial situation or needs.

That aspect needs to be addressed by each intending insured & it is therefore necessary that you read & understand the explanation of the cover contained in the attached Product Disclosure Statement & Policy Document and that you also read our Financial Services Guide.

As an intending insured, it is your responsibility to notify information & decide the following matters when arranging insurance or providing instructions to renew your policy:

General Considerations:

* Description of the Item to be insured and any identifying number?
* Notification of the name of the Mortgagee or Financier with an interest in the property?
* Risk Situation – Single Location or anywhere in Australia?
* The sum to be insured to be based on the cost of replacement?
* The sum to be insured based on the actual present day (depreciated) value of the item?
* For what purposes if the items is used?
* The amount of any voluntary excess additional to the insured’s standard terms?
* The amount of cover required for Public Liability?

**COOLING OFF**

In accordance with Section 101B of the FSRA, you must have the right to return this policy & received a full refund of the total premium & all charges. This request MUST be made within 14 days of the inception of this policy & does not apply should a claim have been made or the cover be for a period less than 30 days.

**CREDIT TERMS & PAYMENT**

Unless agreed otherwise, Credit Terms are strictly in accordance with the period specified on the invoice, if you fail to pay the full premium within the agreed period your cover will lapse unless we agree otherwise. The insurer will be entitled to a premium for the time held covered but you will be uninsured from the date your cover was cancelled. PSC Australian Reliance Pty Ltd does not accept any liability for cancelled policies outside of the credit terms.

**GOODS & SERVICES TAX**

If you are a business registered for GST purposes, you may be entitled to a claim an input tax credit in respect of the total GST payable under this policy. Only your accountant can confirm this matter to you.

**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 that you know, or could reasonably expect to know, is relevant to the Insurer’s decision whether to accept this 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:

* that diminishes the risk to be undertaken by the Insurer;
* that is common knowledge;
* that your insurer knows or, in the ordinary course of business, ought to know; 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 you non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

**DISPUTES WITH PSC Australian Reliance Pty Ltd**

Any client who is not fully satisfied with our services should contact our Complaints Officer. PSC Australian Reliance Pty Ltd is a member of Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to AFCA who can be contacted on 1800 931 678