



Your insurance

Policy number
87-G336820-CMP

Risk address
**22 Regent Cl
Taigum QLD 4018**

Monthly premium
\$56.69

Free building cover starts on
22 March 2017

Your 12 month policy starts on
14 April 2017

22 March 2017

Mr Renechito Mercado Sto Domingo
22 Regent Cl
TAIGUM QLD 4018

You've made a great decision

Dear Renechito Mercado,

Thank you for choosing us for your home insurance. We're looking forward to giving you quality cover and our best service.

This home insurance policy includes a period of FREE building cover. See your Policy Schedule for details.

As you've chosen to pay by instalments, we'll be deducting \$56.69 from your National Australia Bank account every month.

Now we just need you to:

1. Please read your policy documentation

We want to ensure that you know exactly what you're covered for, so please read the following Product Disclosure Statement PDS(s) and Supplementary PDS(s), together with your Policy Schedule as these set out the terms and conditions of your cover; and

2. Check that the information we have on record is correct

Please ensure that everything is correct on your Policy Schedule and contact us to make any changes. Please note your Duty of Disclosure, which is set out in your Supplementary PDS(s).

Any questions?

Please call us on **13 29 28** or visit your local branch. We also offer a range of other insurance products - ask us for details. We'll be happy to help you.

Kind regards,

Bob Melrose
**Executive General Manager Retail
NAB**

Did you know..?

- ✓ You can pay by the month at no extra cost
- ✓ Your policy provides a quick and easy claims process
- ✓ You're covered by an award winning insurer

Conditions apply

Welcome,
we are here
to help you



**With NAB, you can make a claim online at
allianzclaims.com.au or call 1300 555 013**

Allianz Australia Insurance Limited (ABN 15 000 122 850 AFSL 23 4708) (Allianz) is the insurer and issuer of this insurance which has been branded NAB by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) (NAB). This insurance is arranged by either National Australia Financial Management Limited (ABN 56 000 176 116 AFSL 230699) (NAFM), a member of the NAB Group of companies or NAB, as an agent for Allianz, and not as your agent. Neither NAB, nor any of its related bodies corporate, accepts liability or guarantees payment of any claim or benefit in respect of this insurance, and a policy does not represent a deposit with, or a liability of and is not guaranteed by either NAB or any of its related bodies corporate. Any advice contained is general only and does not take into account your particular financial situation or needs. You should consider whether the insurance product is suitable for your circumstances and consider the Policy Document and Product Disclosure Statement (PDS), available from your NAB banker, by calling 13 29 28 or at nab.com.au/insurance before making any decision to acquire or hold the product. Information about insurance coverage is a summary only and you should read the PDS for full terms, conditions, limits and exclusions that apply. Insurance is subject to eligibility.

Pay by the month at no extra cost - Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.



Your insurance policy schedule

Policy number

87-G336820-CMP

Cover

Insured	Mr Renechito Mercado Sto Domingo
Insured	Mrs Leonora D Sto Domingo
Refer to your schedule for the period of insurance.	
Registered for GST?	No
Intermediary	National Australia Bank Limited ABN 12 004 044 937 AFS Licence No. 230686
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

Premium

Base premium	\$567.32
Government charges	
Emergency/Fire Services Levy	\$0.00
GST	\$56.74
Stamp duty	\$56.16
Annual premium	\$680.22
Monthly premium	\$56.69
(Subject to rounding; includes GST of \$4.73)	

Your insurance premium breakdown



Home

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty	Total
Address: 22 Regent Cl, Taigum QLD 4018					
Buildings	\$375.48	\$0.00	\$37.55	\$37.17	\$450.20
Contents	\$137.75	\$0.00	\$13.78	\$13.64	\$165.17
Personal Effects	\$39.27	\$0.00	\$3.93	\$3.89	\$47.09
Flood	\$14.82	\$0.00	\$1.48	\$1.46	\$17.76

Overall Total

Total annual premium	\$567.32	\$0.00	\$56.74	\$56.16	\$680.22
Total monthly premium					\$56.69

This document will be a Tax Invoice for GST when you make a payment.



Your home insurance policy schedule

Risk address

22 Regent Cl
Taigum QLD 4018

Type of policy

NAB Home Insurance Essentials

Policy number

87-G336820-CMP

Policy

Period of insurance	
Free building cover	22 Mar 2017 to 14 Apr 2017
Effective date	14 Apr 2017
Expiry date	4pm on 14 Apr 2018
Interested party	National Australia Bank
No claim bonus	30% ^
Oldest insured's DOB	5 October 1962

^Your base premium, excluding any premium charged for Flood and Personal Effects covers, is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.

Cover

	Sum insured	Excess
Buildings	\$250,000	\$700 *
Contents		
General contents	\$30,000	\$700 *
Specified contents	nil	nil
Total contents	\$30,000	
Personal effects		
Specified	nil	nil
Unspecified	\$1,500 per claim (max \$500 per item)	\$100
Legal liability	\$20,000,000	nil

* Comprises minimum excess \$500 and voluntary excess \$200.

Property

Built	2008
External walls	Brick Veneer
Roof material	Tile
Building type	House on Slab/Foundations
Occupancy	Owner occupied
Home during day	Normally occupied during the day
Swimming pool	No
Site greater than 20,000sqms	No
Security devices	Key operated deadlocks on all external doors, key operated locks on all accessible windows, window security grilles / bars on all accessible windows

List of insured events

See the *Product Disclosure Statement* for full details and limits.

	Covered?
Accidental breakage (of glass)	✓
Earthquake and tsunami	✓
Explosion	✓
Fire or smoke	✓
Flood	✓
Impact damage	✓
Lightning or thunderbolt	✓
Malicious acts	✓
Riot or civil commotion	✓
Storm, rainwater or run-off	✓
Theft, burglary or housebreaking	✓
Water or other liquid damage	✓

Options

Personal effects	✓
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You can upgrade your coverage

Fusion	Not included
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Your home insurance policy schedule

Important Information

This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements maybe subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

Instalment Payments

Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

Free Building Cover

The terms, conditions, limits and exclusions of your home insurance policy apply to the free cover period. If your settlement date is either delayed or brought forward you will need to call 13 29 28 as soon as possible to discuss your options. Otherwise, your policy will continue as per the periods of insurance set out in this schedule.

Environmental Benefits

Your current Schedule shows whether you have selected buildings cover and/or contents cover.

In addition to the details of your cover found in your Policy Document (Product Disclosure Statement) the following Environmental Benefits (where applicable) also apply:

Applicable only when you have contents cover

If the claim relates to loss or damage to refrigerators, freezers, washing machines, clothes dryers and dishwashers, we will replace these items with items that have equal or better energy efficiency, based on energy consumption, where available.

Applicable only when you have buildings cover

If your building has been totally destroyed by an insured event and we have agreed to rebuild your building, we will pay up to a maximum amount of \$5,000 of the cost to you, after deduction of any rebate you are eligible for under any government or council rebate scheme, to install any combination of the following:

- rainwater tank;
- solar power systems, including solar hot water systems or photo-voltaic (PV) power systems;
- hot water heat exchange system; and
- grey water recycling system.

Any payment we make under this benefit will be in addition to any amount we pay on buildings.

A rainwater tank facility includes:

- a rainwater tank;
- water pump and wiring;
- foundation or tank stand;
- pipes connecting the roof to the tank; and
- installation costs.

A solar power system includes:

- solar or PV panels;
- water tank, pump;
- electrical wiring;
- foundation or tank stand;
- pipes connecting the roof solar panels to the tank; and
- installation costs.

A hot water heat exchange system includes:

- heat exchange system;
- electrical wiring;
- foundation or tank stand;
- water pipes; and
- installation costs.

A grey water recycling system includes:

- recycling system;
- distribution pipes and connectors;
- outlet housings; and
- installation costs.

Storm Damage - Fences and Gates

Please note that if this Policy insures buildings, your cover has been extended to include storm, rainwater or run-off damage to gates, fences and freestanding walls. We may deduct an amount from any claim settlement for depreciation based on their age and condition.



Supplementary Product Disclosure Statement (“SPDS”)

Changes to your duty of disclosure
Preparation Date: 18.10.2014

Issuer

Allianz Australia Insurance Ltd
(referred to as Allianz) ABN 15 000 122 850
AFSL No. 234708

Registered Office

2 Market Street
Sydney NSW 2000

Client enquiries

13 29 28

This document is an SPDS that updates and amends the Product Disclosure Statements ("PDSs") for the following products underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000 (Allianz):

- NAB Car Insurance;
- NAB Residential Investor Insurance;
- NAB Home Insurance; and
- Allianz Caravan & Trailer Insurance.

This SPDS is issued by Allianz and must be read together with the above PDSs and any other SPDS that you are given which updates or amends the relevant PDSs.

The "Duty of Disclosure" section of the PDSs is deleted and replaced as follows:

Your Duty of Disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you renew, vary, extend, reinstate or replace the contract.

This duty of disclosure applies until the contract is entered into (or renewed, varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

Your Duty of Disclosure when you renew the contract

Where applicable, we will tell you what your renewal duty of disclosure is prior to each renewal.

Your Duty of Disclosure when you vary, extend, reinstate or replace the contract

When you vary, extend, reinstate or replace the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of our business as an insurer, ought to know; or
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.



Supplementary Product Disclosure Statement (“SPDS”)

NAB Home Insurance Essentials
Preparation Date: 08.07.2014

Issuer

Allianz Australia Insurance Ltd
(referred to as Allianz) ABN 15 000 122 850
AFSL No. 234708

Registered Office

2 Market Street
Sydney NSW 2000

Client enquiries

13 29 28

This document is an SPDS that updates and amends the NAB Home Insurance Essentials Product Disclosure Statement and Policy Document (“PDS”). It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS.

NAB Home Insurance Essentials is arranged National Australia Financial Management Limited ABN 56 000 176 116 AFSL 230699, a related body corporate of National Australia Bank Limited (NAB) ABN 12 004 044 937 AFSL 230686. A NAB Home Insurance Essentials policy does not represent a deposit with, or a liability of, or a guarantee by either NAB or any of its related bodies corporate, including National Australia Financial Management Limited.

This SPDS is made up of three Parts (which operate in different situations):

- Part 1 replaces the definition of flood in the PDS with the new Government prescribed definition in the circumstances specified in Part 1 below;
- Part 2 only applies if your home/situation/risk address to be insured is one we offer the flood cover option for. We will advise you if the option is offered before or during your application for this insurance or in any renewal invitation; and
- Part 3 applies to you in all cases.

Part 1 – Change to what we mean by “flood”

From 19 June 2014 all insurers must apply a new Government prescribed definition of flood to all householders insurance policies, which includes this product. The prescribed definition change, which is set out below, will apply to the PDS from the earliest of the following dates:

- the date we renew/issue you with cover after providing this SPDS to you, or
- 19 June 2014.

Prescribed definition change – In the “**Words with special meanings**” section on page 5 of the PDS and the “**Insured events we will pay**” section, insured event “**Storm, rainwater or run-off**” on page 18 of the PDS, the definition of flood (and any accompanying note) is deleted and replaced with:

“**flood**” means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal; or
- a dam.

Part 2 – Flood cover

This Part 2 only applies if your home/situation/risk address to be insured is one for which we offer flood cover as an option.

We will advise you if the flood cover option is offered in relation to your home/situation/risk address:

- prior to or during the application for this insurance; or
- in any invitation to renew cover. If the optional flood cover is offered, we will automatically include it in the renewal terms offered (see the renewal schedule), unless you have previously opted out of the flood cover option.

When we issue your policy, your schedule (including any renewal schedule) will specify if flood cover is included in relation to that home/situation/risk address.

The following changes only apply in relation to the relevant home/situation/risk address if your current schedule states flood cover is included in relation to that home/situation/risk address. For any home/situation/risk address where flood cover is not included these changes do not apply.

Where Part 2 applies, the PDS is amended as follows:

1. The **“Types of loss or damage your buildings are covered for”** and **“Types of loss or damage your contents are covered for”** tables on pages 8 and 13–14 of the PDS respectively are amended by including a new Insured Event **“Flood”**.
2. The **“Insured events we will pay”** section on pages 16 to 20 is amended by including the new insured event **“Flood”** as follows:

Flood

(Applicable whether you have buildings and/or contents cover).

We will pay for loss or damage caused by flood or flood water combined with run-off and/or rainwater.

We will not pay for:

- a. loss or damage caused by storm, rainwater or run-off (except where the run-off and/or rainwater is combined with flood water)

Note: You may be covered for storm, rainwater or run-off under insured event “Storm, rainwater or run-off”;

- b. loss or damage caused by action of the sea, high water, tidal wave or tsunami

Note: You may be covered for tsunami under the insured event “Earthquake and tsunami” (see Part 3 of this SPDS)

- c. loss or damage caused by:
 - soil movement including erosion, landslide, mudslide or subsidence, unless it is directly caused by and occurs within 72 hours of the flood;
 - shrinkage or expansion of earth or land; or
 - hydrostatic pressure;
- d. loss or damage to gates or fences if they are not well maintained and are not in good order and repair;
- e. loss or damage to retaining walls;
- f. loss or damage to swimming pool and spa covers, their liners or their solar domes;
- g. loss or damage to pontoons, jetties or bridges; or
- h. the cost of cleaning mud or debris out of tanks, swimming pools or spas.

3. The “**Buildings – strata title mortgage protection cover**” table on page 52 of the PDS is amended to include the Insured Event Flood as defined above.

Please note that discounts relevant to the policy premium may not be applied to the flood component of the premium.

Part 3 – Tsunami cover

1. The “Words with special meanings” section on page 4 is amended:

- by including a new definition “**tsunami**”

“**tsunami**” means a wave or waves caused by sudden movement of the ocean due to earthquakes, or meteorite impacts. It does not include:

- a. a rise in the level of the ocean or sea caused by a high tide, a king tide or any other movement of the sea
- b. a rise above the normal water level along a shore resulting from strong onshore winds and/or reduced atmospheric pressure.

- by deleting and replacing the definition of “**excess**” as follows:

“**excess**” means the amount you, or the person making the claim, must pay towards the claim unless we state that an excess does not apply. Except for earthquake and tsunami claims, the amount of the excess is set out in your current schedule and you are only required to pay one excess in respect of any single claim:

- a. arising out of the same insured incident; or
- b. which involves loss or damage to both buildings and contents arising out of the same insured event.

An excess of \$250 in addition to the amount shown in the current schedule applies to loss or damage caused by an earthquake and/or tsunami or a series of earthquakes and/or tsunamis during any period of 48 consecutive hours.

2. The insured event “**Earthquake**” in the “**Insured events we will pay**” section is deleted and replaced with:

Earthquake and tsunami

(Applicable whether you have buildings and/or contents cover).

We will pay for loss or damage caused by earthquake and/or tsunami.

An excess of \$250 in addition to the amount shown in the current schedule applies to loss or damage caused by an earthquake and/or tsunami or a series of earthquakes and/or tsunamis during any period of 48 consecutive hours.

Please note that all references in the PDS to the insured event “**Earthquake**” are replaced with the insured event “**Earthquake and tsunami**”.

You can contact us if you have any questions regarding your premium, the applicable discounts or the cover outlined in this SPDS.

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