

Cover letter

Important information



This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement*
- *Supplementary Product Disclosure Statement (if applicable)*
- *Insurance Certificate*
- *Declarations*

After reading the documents carefully, you should keep them in a safe place for future reference.

What you need to do now

Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Declarations*. It's an important part of your **duty not to make a misrepresentation** to tell us if any details are incorrect or need updating.

How to read these documents

We've included icons to make it easier for you to read the documents.



Important Information



What you are covered for



Check the information you've provided



What you are not covered for



Insurance Certificate

20 Brookside Avenue, Point cook, VIC 5182

**Budget
Direct**

This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

Policy number - 345387654 02 ⓘ		Contact details ⓘ	
Policyholder(s) Grace Florrick		Contact number(s) 0423302154	
Period of insurance		Postal address 56 Solitude Road, Tarneit VIC 3029	
Start date 16 May 2023 12:00am AEST		Email address dummy.test@ymail.com	
Expiry date 15 May 2024 11:59pm AEST			
Insured address 15 Brookside Avenue, Point cook VIC 5186			
Cover summary ⓘ		Excess(es) on claims ⓘ	
<input checked="" type="checkbox"/> Home cover Insured for \$331,500		Home basic excess \$500	
<input checked="" type="checkbox"/> Contents cover Not included		Your basic excess will apply to any Legal Liability claim	
Optional cover		Additional excesses	
<input checked="" type="checkbox"/> Motor Burnout Not included		These excesses apply in addition to your basic excess:	
<input checked="" type="checkbox"/> Flood Not included		Earthquake or tsunami excess \$500	
Important note: This policy does NOT cover Flood			
<input checked="" type="checkbox"/> Accidental Damage Not included		Mortgagee	
Home cover options		Other Lender	
<input checked="" type="checkbox"/> Sum Insured Safeguard Not included			
Legal Liability			
<input checked="" type="checkbox"/> Limit of liability \$20 million			

Product issuer

Auto & General Insurance Company Limited
ABN 42 111 586 353
AFS Licence No 285571

Managing agent

Auto & General Services Pty Ltd
AFS Licence No 241411
Claims Phone **1800 069 336**

budgetdirect.com.au

Your premium

20 Brookside Avenue, Point cook VIC 5182

Your premium Refer to 'Your pay plan' section for your payment schedule !					
Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Home premium	\$743.46	\$0.00	\$74.35	\$81.78	\$899.59
Instalment processing fee	\$64.80	\$0.00	\$6.48	\$0.00	\$71.28
Total amount payable					\$970.87
About your renewal premium					
The premium we quote is the amount you must pay for this insurance. The premium takes into account factors such as:					
<ul style="list-style-type: none">• all relevant government charges, taxes, and levies• any optional covers you choose• any previous claims• people who live in your home• the amount of your excess• the location and characteristics of your home• the security features you have• your nominated sum insured.					
We may change these or other factors at any time, and this might affect your premium. The premium we quote for insurance is at our discretion.					
*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.					

Declarations

20 Brookside Avenue, Point cook VIC 5182

This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your **duty not to make a misrepresentation**

Policyholder(s)



The policyholder(s) are

Name **Grace Florrick**

Date of birth **15/11/1995**

About the policyholder(s) and household members

Has any policy holder or household member ever been convicted of a criminal offence? You don't have to tell us about convictions the law allows you not to disclose.

No

In the last 5 years has any policy holder or household member had an insurance company cancel or refuse to renew insurance?

No

In the last 5 years has any policy holder or household member had any thefts or burglaries or made any insurance claims for home and/or contents including personal effects?

No

About your home



The home

What type of property is the home?

Freestanding house

What year was the home built?

2000

Is the home part of a Body Corporate or Strata Title complex?

No

What is the main building material of the exterior walls?

Double brick

What is the main construction material of the roof?

Cement tiles

Is the home structurally sound, well maintained, in good condition and watertight?

Yes

Occupancy of the home

How is the home occupied?

Owner to be rental investment

When did you move to this address?

Not living at address yet

Will the home be unoccupied during the term of the policy?

Yes

What date will the home be occupied?

5 June 2022

Home-based business

Is any part of the property used as a business premises, or for buying, selling or storing business products, services or equipment?

No

Construction, alterations, renovation or demolition

Is the home being constructed, or undergoing renovation, alteration, extension or being demolished?

No

Your pay plan

Your payment schedule



This table shows the payment arrangements to the Direct Debit Request (DDR), credit card payment authority or PayPal agreement, you authorised to AGS (User ID: 123456) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

For privacy and security reasons we encrypt part of your credit card or account number.

Date (on or after)	Amount (inc. GST)	GST	Account	Status
16/06/2023	\$81.08	\$6.73	BSB123456Acct *****7116	To be lodged
16/07/2023	\$81.25	\$6.73	BSB123456Acct *****7116	To be lodged
16/09/2023	\$81.25	\$6.73	BSB123456Acct *****7116	To be lodged
16/10/2023	\$81.25	\$6.73	BSB123456Acct *****7116	To be lodged