



Certificate of Insurance

Date of Issue	19 July 2023
Policy Number	HPA171998856
	Page 1 of 3



Home Insurance

Thank you for being an AAMI Building and Contents Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct and that the amount of cover meets your needs.

We do rely on you to honestly disclose all the correct details in regards to your policy.

We'd like to let you know that you can easily manage this policy online. Simply visit aami.com.au/login to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44.

Take care,

The AAMI Team

Insured Address

1600 Dawson Street,
DOCKLANDS VIC 3008

The Insured

Carrie Bradshaw

Period of Insurance

5 August 2023 to 11:59pm 5 August 2024

Policy Type

Building and Contents Insurance

Combined Building and Contents Discount Yes

Discounts do not apply to Optional Covers: Extra cover unspecified/specified items, AAMI Home Assist and Excess-free Glass cover.

Building and Contents Cover

Building Sum Insured:	\$1,000,000
Contents Sum Insured:	\$100,000
Unspecified Extra Cover Sum Insured:	\$1,000
Specified Extra Cover Sum Insured:	\$10,000
Legal Liability:	\$20 million

See contents cover section for details of any specified items

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<p>Optional Covers</p> <p>If you've just enjoyed a year's free optional cover for your last period of insurance this will no longer be included free of charge. Unless you have told us otherwise, the option you had last year will be offered in this renewal and included in the premium amount payable. The following options indicated with a ✓ are included in your policy. Options indicated with a ✕ have not been selected.</p> <p>Contact us to make any changes.</p> <p>Home Building Options</p> <table> <tr> <td>AAMI Home Assist</td> <td>✕</td> </tr> <tr> <td>Accidental damage at home</td> <td>✕</td> </tr> <tr> <td>Complete Replacement Cover®</td> <td>✕</td> </tr> <tr> <td>Excess-free Glass cover</td> <td>✕</td> </tr> </table> <p>Home Contents Options</p> <table> <tr> <td>Accidental damage at home</td> <td>✕</td> </tr> <tr> <td>Extra cover unspecified items</td> <td>✓</td> </tr> <tr> <td>Extra cover specified items</td> <td>✓</td> </tr> </table>	AAMI Home Assist	✕	Accidental damage at home	✕	Complete Replacement Cover®	✕	Excess-free Glass cover	✕	Accidental damage at home	✕	Extra cover unspecified items	✓	Extra cover specified items	✓	<p>The Building</p> <table> <tr> <td>Occupied As:</td> <td>Owner</td> </tr> <tr> <td>Dwelling Type:</td> <td>House</td> </tr> <tr> <td>Main flooring:</td> <td>Timber/Laminate</td> </tr> <tr> <td>Open Floor Plan:</td> <td>No</td> </tr> <tr> <td>Wall Construction:</td> <td>hebel</td> </tr> <tr> <td>Year Built:</td> <td>Approx. 2016</td> </tr> </table> <p>The Building cont.</p> <p>Well maintained and in good condition: Yes</p> <p>This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other creatures; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.</p> <table> <tr> <td>Under Renovation/Construction:</td> <td>No</td> </tr> <tr> <td>Used for Business:</td> <td>No</td> </tr> <tr> <td>Unoccupied:</td> <td>No</td> </tr> <tr> <td>Mortgage:</td> <td>No</td> </tr> <tr> <td>Trust Classification:</td> <td>None</td> </tr> <tr> <td>Quality of Construction:</td> <td>Standard</td> </tr> <tr> <td>No of Bedrooms:</td> <td>4</td> </tr> <tr> <td>No of Bathrooms:</td> <td>2</td> </tr> <tr> <td>Ducted AC/Heating</td> <td>Yes</td> </tr> <tr> <td>Granny Flat:</td> <td>No</td> </tr> <tr> <td>Garage/Carport:</td> <td>Double</td> </tr> </table> <p>We have used other sources for additional information about the building. For more information, please visit www.aami.com.au/sum-insured</p>	Occupied As:	Owner	Dwelling Type:	House	Main flooring:	Timber/Laminate	Open Floor Plan:	No	Wall Construction:	hebel	Year Built:	Approx. 2016	Under Renovation/Construction:	No	Used for Business:	No	Unoccupied:	No	Mortgage:	No	Trust Classification:	None	Quality of Construction:	Standard	No of Bedrooms:	4	No of Bathrooms:	2	Ducted AC/Heating	Yes	Granny Flat:	No	Garage/Carport:	Double
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<p>Excess Details</p> <p>You may be able to reduce your premium if you choose a higher Flexi-Premium excess.</p> <table> <tr> <td>Building Flexi-Premiums® Excess:</td> <td>\$1,000</td> </tr> <tr> <td>Contents Flexi-Premiums® Excess:</td> <td>\$500</td> </tr> <tr> <td>Extra Cover Excess:</td> <td>\$100</td> </tr> <tr> <td>Unoccupied Excess:</td> <td>\$1,000</td> </tr> </table>	Building Flexi-Premiums® Excess:	\$1,000	Contents Flexi-Premiums® Excess:	\$500	Extra Cover Excess:	\$100	Unoccupied Excess:	\$1,000																																									
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<p>What you have told us</p> <p>This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.</p>																																																	

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Your Contents Cover

You have your Contents covered for \$100,000

Extra Cover for Portable Valuables Option

Extra Cover Specified Items

- None

Extra Cover Unspecified Items

You have your extra cover unspecified items covered for \$1,000 (Up to \$1,000 per item, pair, set or collection)

When you need to contact us

It is important that you check the information provided on your Certificate of Insurance. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you need to contact us' section of your PDS. If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

Insurance and Criminal History

You have told us that in the past three years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

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