



**MR WATERHOUSE & MRS WATERHOUSE
3 JACKS RD
KILLAWARRA NSW 2429**

5 April 2019

Dear Mr Waterhouse

Policy Number 116371386 04
Car 2005 JEEP GRAND CHEROKEE LIMITED 5DR WAGON AUTO 3.0 TURBO
Diesel
Registration AUN71L

Thank you for choosing Budget Direct in association with Auto & General Services. Please keep this cover letter and your enclosed policy documents in a safe place after you have read them.

WHAT YOU NEED TO DO NOW

- ☉ **Check all of the enclosed documents carefully, particularly the Insurance Certificate and Your Declarations. This is an important part of your Duty of Disclosure (Product Disclosure Statement – Part A).** If you find any errors or omissions, update your policy details online or call us.

Yours Sincerely,

Paul Dilnot
General Manager, Customer Services Department

Insurance Certificate - your personal details

Important: Please check the information you have given us and notify us of any changes or corrections. This is an important part of your Duty of Disclosure

Policyholder(s) **MR WATERHOUSE & MRS WATERHOUSE**
 Risk Address **3 JACKS RD
KILLAWARRA NSW 2429**
 Postal Address **3 JACKS RD
KILLAWARRA NSW 2429**
 Phone Numbers **0410567222**
 Car Details **2005 JEEP GRAND CHEROKEE LIMITED 5DR WAGON AUTO 3.0 TURBO
Diesel**
 Registration Number **AUN71L**
 Permitted Use of Car **Private and Business**
 Type of Cover **Comprehensive (Market Value)**
 Regular Driver **Mr N Waterhouse**
 Listed Drivers **Mrs N Waterhouse**

Excluded Drivers **Any Household Member not listed above
Any person under the age of 40 years**

Policy Begins **5 April 2019 16:00 AEST**
 Policy Ends **5 April 2020 16:00 AEST**

Excess on Claims

Basic Excess **\$650** Applies to every claim.

Additional Excess All of the following amounts are added to the Basic Excess when the car is driven by a person who is not an excluded driver, but who:

- | | |
|---|-----------------|
| ▶ is under 21 years | No Cover |
| ▶ is aged 21 to 24 years inclusive | No Cover |
| ▶ has not held a full Australian licence for at least 2 years | \$500 |
| ▶ is not the Regular Driver or a Listed Driver above | \$600 |

Other Options NCD Protection **No** Accident Hire Car **No**
 Roadside Assistance **No** Choice of Repairer **Yes**

This is part of your INSURANCE CONTRACT together with the most recent of the following:

- ▶ **PRODUCT DISCLOSURE STATEMENT (PART A and PART B)**
- ▶ **YOUR DECLARATIONS**
- ▶ **COVER LETTER**

Product Issuer: Auto & General Insurance Company Ltd ABN 42 111 586 353 AFS Licence No 285571	Managing Agent: Auto & General Services Pty Ltd AFS Licence 241411 Customer Services Tel: 1300 306 560 Fax: 07 3377 8855 Claims Tel: 1300 139 591 Fax: 07 3377 8866
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Payment Details:

	Amount	Tax			Total
		Emergency Services Levy	Stamp Duty	GST	
Vehicle Premium	\$461.82	\$3.69		\$46.55	\$512.06
Total Payable					\$512.06

Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

Based on the vehicle premium shown above, Auto & General Services Pty Ltd would receive a commission of \$124.69 from Auto & General Insurance Company Ltd.

Pay Plan

The table below outlines the payment arrangements to the Direct Debit Request (DDR), credit card payment authority, PayPal agreement, you authorised to AGS (User ID: 142038) either over the telephone or via the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

Deduction Details:

Date*	Amount	GST	Account**	Status
05/04/2019	\$512.06	\$46.55	VISA - 4*****1431	To be Lodged

* On or soon after.

** Please note that for privacy and security reasons, we encrypt part of your credit card or account number. If you believe the information could be incorrect please contact our Customer Service Department on the number shown on the front of your Insurance Certificate.

NSW Emergency Services Levy update

On 1 July 2017, the Emergency Services Levy (ESL) charge on insurance premiums was to be replaced with the Fire and Emergency Services Levy (FESL), which was to be paid by all property owners alongside local council rates. On 30 May 2017, the NSW Government deferred the introduction of the FESL.

Insurers will be required to continue to contribute to the funding of the fire and emergency services after 1 July 2017. The amount required to meet the statutory contribution will continue to be recovered through an ESL charge on property insurance premiums.

The ESL had progressively been removed from policies issued or renewed prior to 30 June 2017. Due to its re-introduction, some customers may experience an increase in their ESL contribution compared to policies commenced prior to August 2017.

The ESL amount applicable to your insurance policy for this financial year is detailed as a separate charge in this document.

For further information on the ESL please go to our website at autogeneral.com.au/ESL/FAQs or contact us at eslquery@autogeneral.com.au

Your renewal premium comparison

The following comparative information has been included to assist you in understanding the impact of the Emergency Services Levy (ESL) on your insurance premium.

Last Year's Premium breakdown:

	Amount	Emergency Services Levy	Stamp Duty	GST	Total
Vehicle Premium	\$440.96	\$4.41		\$44.54	\$489.91
Total Payable					\$489.91

Note 1: The ESL paid with any premium on a policy is used to fund emergency services in NSW in the financial year in which the policy commences (July to June).

Note 2: The ESL component of the premium attracts GST and Stamp Duty charges.

Note 3: Last year's premium represents the amount you were charged for your insurance policy at the commencement of the last policy term, adjusted for any changes you may have made throughout the policy term.

About Your Renewal Premium

Your renewal premium is calculated taking into consideration a number of factors, including:

- changes to your personal circumstances, including any previous claims made;
- any adjustments to your sum insured to better reflect the underlying value of your asset(s);
- our claims experience combined with our assessment of the likelihood of you making a claim in the future;
- external factors such as changes to labour, parts, materials and reinsurance costs;
- the extent of any remaining introductory policy discounts;
- our costs of doing business;
- last year's premium amount;
- any changes in applicable Government taxes, duties or levies.

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Your Declarations - what you have told us

Important: Please check the information you have given us and notify us of any changes or corrections. This is an important part of your Duty of Disclosure

The Regular Driver

Name	Mr N Waterhouse
Date of Birth	27/01/1966
Sex	Male
Car Insurance cancelled or refused in the last 5 years	No
No Claim Discount (NCD)	5 Years (Rating 1)
Type of Drivers' licence	Full Australian Licence - 2 Or More Years

The Car

The registered owner of the car is	Mr N Waterhouse
Registered owner's date of birth	27/01/1966
Is the car roadworthy?	Yes
What is the condition of the car?	Good, No Existing Damage
Is there any finance on the car?	None
Where is the car usually parked at night?	Garaged
Are there any Non-Standard Accessories fitted to the car?	Yes (See Table for Detail)
Has the car been modified in any way?	No

Factory Options/Non-Standard Accessories fitted to The Car

Accessory	Accessory
Climate Group Ii (Esr, Tinp)	
Misc - Tow Bar / Tow Pack	
Misc - Nudge Bar	
Misc - Windows Tinted	

Modifications to The Car

None Disclosed

How is the car used?

Private and Business

Will the car be used for carrying passengers for payment (including taxis and/or ridesharing, e.g., Uber), providing paid driving tuition or hiring out to other people?

No

Will the car be used for making deliveries or carrying goods for payment (whether as a contractor or otherwise)?

No

Within the last 3 years, were any alcohol or drug related driving charges or dangerous driving charges laid against any of the drivers?

Driver	Type of Offence	Date
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None Disclosed

Within the last 3 years, have any of the drivers reached the maximum demerit points allowed on their drivers licence or taken a good behaviour bond instead?

Driver	Date
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None Disclosed

Within the last 5 years, have any of the drivers been under a licence suspension or cancellation, or had any licence restriction imposed?

Driver	Type of Suspension or Restriction	Period	End Date
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None Disclosed

Have any of the drivers or household members had any motor vehicle claims or any unclaimed accidents, thefts or losses during the past 5 years?

Driver	Type/Extent of claim/loss	Fault	Year	Claim Made?
Other	Storm	n/a	17	No

Have any of the drivers or household members ever been convicted of a CRIMINAL OFFENCE?

IMPORTANT! We DO NOT want to know about convictions or offences that the law permits you NOT TO disclose.

Driver	Details	Year
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None Disclosed

IMPORTANT - Excluded Drivers

⊗ There will be NO COVER for loss, damage or liability, arising out of the use of the car by any HOUSEHOLD MEMBER/S not LISTED on this policy.

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Your Declarations - what you have told us

Important: Please check the information you have given us and notify us of any changes or corrections. This is an important part of your Duty of Disclosure

Licensed household members & other listed drivers you have told us about

Name	Mrs N Waterhouse
Date of Birth	01/04/1970
Sex	Female
Relationship to insured	Spouse
Car Insurance cancelled or refused in the last 5 years	No
Type of Drivers' licence	Full Australian Licence - 2 Or More Years

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