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E ANIDJAR  
41 DOON ST  
KALLANGUR QLD 4503

#### Your Car Insurance Details

<b>Policy Number:</b>	MOT8233148
<b>Renewal Date:</b>	21 August 2020
<b>Payment Arrangement:</b>	Monthly Direct Debit
<b>Total Annual Premium:</b>	\$655.93
<b>Discount Applied:</b>	Up to 10% Online Discount
<b>Cover Type:</b>	Comprehensive
<b>Registration Number:</b>	088RUH

**Insured Vehicle:** 2011 NISSAN X-TRAIL ST (FWD) T31 MY11 4D WAGON MULTI POINT F/INJ 4CYL 2.0L 6 SP MANUAL

10 July 2020

#### Thank you for insuring with us – it's time to renew

Your current policy expires on 21 August 2020 and we would like to invite you to renew with us for a further 12 months.

You may note that your premium, discount/s and/or excess have changed since your last period of insurance. This is because we regularly review our discount structures, in addition to updating to the latest available information about risk factors across Australia - including location and previous claims. This practice is in line with CommInsure's commitment to ensuring a fair approach to pricing for our customers. An explanation about how we determine your premium, discount/s and applicable excesses can be found in the CommInsure Car Insurance Premium, Excess and Discount Guide.

Please carefully review the details on the enclosed Certificate of Insurance to ensure our records are correct and your premium is being determined correctly. It is important that you review 'Your Duty of Disclosure' over the page to remind you of your obligations in relation to the information you have provided, and notify us of any changes prior to your renewal date.

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#### Payment Arrangements

- You have chosen to pay your premium by direct debit in monthly instalments from your nominated account number 5520 33XX XXXX X818.
- Your total premium for the 2020-2021 period of insurance is \$655.93.
- The first instalment of \$54.67 will be debited on 21 August 2020.
- The remaining instalments of \$54.66 each will be debited on the 21st of each month.
- We will try to debit your nominated account as close to, but never before, the dates advised.
- The Service Agreement enclosed outlines the terms of your payment arrangement.



**When payment is made, the Certificate of Insurance, and any Confirmation of Amendment, may be used as a tax invoice for GST purposes.**

#### Contact us

Phone: 13 24 23

Email: [contactus@comminsure.com.au](mailto:contactus@comminsure.com.au)

Mail: PO Box 317, Silverwater NSW 2128

CommInsure is a registered business name of Commonwealth Insurance Limited (CIL) ABN 96 067 524 216 AFSL 235030

If you are comfortable with the information we have and your level of cover, you do not have to do anything - your policy will automatically renew and we will continue to debit your nominated account as detailed below.

As the recipient of this letter please ensure that all policyholders are aware of this correspondence.

If you have any questions or wish to update your policy details, please contact us.

### Your Renewal Premium Comparison

The table below shows the difference in annual premium for your current period of insurance against the premium for this year's renewal offer.

When comparing this year's renewal premium against last year's premium please consider any changes that may have occurred such as a change to your insured address, the addition of building or contents cover, change of vehicle, any applicable discounts, increase or decrease in the sum insureds, etc. Policy changes made after last year's renewal date will not be reflected in last year's premium shown below.

Last Year		This Year	
Your premium as at 21/08/2019		Your premium offer commencing 21/08/2020	
Basic premium (includes any applicable discounts)	\$548.94	Basic premium (includes any applicable discounts)	\$547.07
Government charges:		Government charges:	
GST	\$54.89	GST	\$54.70
Stamp Duty	\$54.34	Stamp Duty	\$54.16
<b>Total Premium</b>	<b>\$658.17</b>	<b>Total Premium</b>	<b>\$655.93</b>

*\* Your Total Premium amount doesn't include any reductions you may have received through campaigns, marketing offers or any goodwill premium adjustments (other than those on your Certificate of Insurance). The amount you see may not show the premium you actually paid for the relevant policy period.*

## Certificate of Insurance



**Please read this Certificate of Insurance in its entirety together with your Product Disclosure Statement (PDS) as together they set out the terms and conditions of your policy.**

### Your Duty of Disclosure

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change. You have this duty until we agree to renew the contract.

#### If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

### 1. Your History

Please carefully read the questions in the following table and contact us immediately if any of the answers we have on record are incorrect. We have based these answers on your last disclosure and, where relevant, claims you have lodged with us in the last 12 months. If you, or anyone else covered by this policy, have been charged with a criminal offence in the last 10 years or lodged any relevant claims with another insurer in the last 5 years that do not appear in the table below, you must tell us immediately.

Important questions about your criminal history	Period	Answers we have on record
1) Have you, or any drivers been charged with or found guilty of a criminal offence relating to: <ul style="list-style-type: none"> <li>• fraud or dishonesty;</li> <li>• theft or robbery;</li> <li>• arson;</li> <li>• damage or threatened property damage;</li> <li>• injury or threatened injury to persons;</li> <li>• drugs; or</li> <li>• stolen goods?</li> </ul>	In the last 10 years	No

Important questions about your insurance history	Period	Answers we have on record
1) In respect of this or any other type of insurance held by you, has any insurer in the last 5 years: <ul style="list-style-type: none"> <li>• Refused to pay or denied a claim?</li> <li>• Refused to offer cover or invite renewal?</li> <li>• Cancelled or avoided your policy?</li> <li>• Imposed special conditions on your policy?</li> </ul>	In the last 5 years	No

### 2. Your Policy Details

Please notify us immediately if:

- any information relating to the Policyholder/s or Declared Drivers is inaccurate or you would like to add or remove any Policyholder/s or Declared Drivers; and/or
- any information relating to your vehicle is inaccurate, incomplete or has changed; and/or
- there are any Cover Options you would like to add or remove.

### 3. Your Vehicle

You must contact us in advance if, during the Period of Insurance:

- the drivers of your vehicle change; and/or
- the overnight location changes; and/or
- the usage or finance of your vehicle changes; or
- your vehicle is altered or modified.

## Your Cover

<b>Period of Insurance:</b>	21 August 2020 to 21 August 2021		
<b>Policyholder/s:</b>	ELI ANIDJAR	DOB	6 August 1985
<b>Cover Type:</b>	Comprehensive	<b>No Claim Discount:</b>	70% Discount/Rating A1
<b>Overnight Location:</b>	KALLANGUR QLD 4503		
<b>Your Vehicle:</b>	2011 NISSAN X-TRAIL ST (FWD) T31 MY11 4D WAGON MULTI POINT F/INJ 4CYL 2.0L 6 SP MANUAL which you have told us:		
	• is in good condition	• is used for Private Use	
<b>Registration Number:</b>	088RUH	<b>VIN / Chassis:</b>	
<b>Financier:</b>	No finance advised	<b>Finance Type:</b>	Not applicable

## Your Comprehensive Cover

Your vehicle sum insured is **Agreed value of \$8,300**.

The table to the right lists the Insured Events and Cover Options. For full details, including exclusions, claim limits and the terms and conditions of cover, please refer to the PDS.

Insured Events and Cover Options	Am I Covered?
<b>Insured Events</b>	
Collision or impact damage	Yes
Fire damage	Yes
Legal liability	Yes
Storm, hail or flood damage	Yes
Theft of keys	Yes
Theft or attempted theft	Yes
Vandalism or malicious act	Yes
<b>Cover Options</b>	
Removal of Excess for Glass Damage	Not Selected
Hire Car following an incident	Not Selected
Optional Additional Basic excess	Not Selected
Driver Age Restriction (No Drivers under 30)	Not Selected
Protected No Claim Discount	Not Selected

## Declared Drivers

You have told us that the following people will drive your vehicle:

Declared Driver	Date of Birth	Years Licenced	Your Declared Drivers attract the following policy conditions:
ELI ANIDJAR	06/08/1985	10+ years	Standard policy terms and conditions apply

## Accident, Incident and Loss of Licence History

You have told us of the following events in the last 5 years:

Declared Driver	Date of Birth	Event	Date
ELI ANIDJAR	06/08/1985	Damage Whilst Parked	03/2019
ELI ANIDJAR	06/08/1985	At Fault collisions (mult veh)	11/2015

### Modifications and Non-Standard Accessories

You have told us that there are no manufacturer options and aftermarket alterations fitted to your vehicle.

### Your Excesses

The amount we will pay for any claims will be reduced by the applicable excess.

Excess Type	Amount
Basic excess	\$600 (fixed)
Age excess - drivers under 25 years old	\$550 (in addition to any Basic excess)
Undeclared Young Driver excess - drivers under 25 years old not declared on your policy	\$1500 (in addition to any Basic excess)
Inexperienced Driver excess - drivers 25 years old and over, who have held an Australian driver's licence for less than 2 years	\$500 (in addition to any Basic excess)

*\*If you would like change the optional additional basic excess on your policy please call us – it may affect the premium you pay.*

### Your Premium

Your total premium breakdown	
Basic premium	\$547.07
Government charges:	
GST	\$54.70
Stamp Duty	\$54.16
<b>Total Premium:</b>	<b>\$655.93</b>

### Your Discount

This discount cannot be used in conjunction with any other discount (other than those listed in the relevant Product Disclosure Statement or any Supplementary Product Disclosure Statement) or in conjunction with any other promotional offer, unless we have advised in the promotional offer that this discount will apply. We may remove or change this discount effective from the renewal date. This discount cannot be backdated. Minimum premiums may come into force and reduce the extent to which discounts are applied.

**This completes your Certificate of Insurance**

## Commonwealth Insurance Limited Direct Debit Request Service Agreement

1. This is your Direct Debit Service Agreement with Commonwealth Insurance Limited User ID 062246. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.  
Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.
2. Please check your nominated account statement to verify that the amounts debited are correct.
3. You should check with your financial institution whether direct debiting is available from your account as the facility is not available on all accounts.
4. If the due date for the payment falls on a non-working day or public holiday, the payment will be processed on the next working day. You can refer to your Financial Institution if you are unsure when the debit will be processed.
5. We may vary the terms of the Direct Debit arrangement by giving you 14 days' written notice.
6. You can:
  - a) Cancel or suspend the Direct Debit Request; or
  - b) change, stop or defer an individual paymentTo do so, contact us at 13 24 23 or you can also contact your own financial institution.
7. Your Direct Debit arrangement remains in force until it is cancelled.
8. It is your responsibility to advise us if your nominated account is altered, transferred or closed.
9. If you believe there has been an error in debiting your account, you should notify us directly on 13 24 23. Alternatively you can contact your financial institution for assistance.
10.
  - a) It is your responsibility to ensure sufficient cleared funds are in the nominated debiting account when the payments are to be drawn.
  - b) If there are insufficient clear funds available in the nominated account to meet a debit payment
    - We reserve the right to recover the funds from you and take any steps permitted under the terms of your policy; and
    - you or your account may be charged a fee and/or interest by your financial institution
11. If you wish to notify us in writing about anything relating to this agreement, you should write to:  
PO Box 315  
Silverwater, NSW, 2128.  
We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request. If sent by mail, any communications are taken to be received on the day they would be received in the ordinary course of post
12. We will not disclose any details of your Direct Debit arrangement to any person or corporation unless required to do so by law or unless the information is required in relation to a disputed transaction.

