

## Certificate of Insurance

Date of Issue 30 August 2017

Policy Number HPL078416229

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### Landlord Insurance

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

Please have a read through the Certificate of Insurance to check all your policy details are correct. We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 2.

We'd like to let you know that you can easily manage this policy online. Simply visit [aami.com.au/login](http://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. With AAMI, you'll always speak to a real person, not a machine.

Take care,

The AAMI Team

#### Insured Address

57 GORDON ADAMS RD,  
KAMBALDA EAST WA 6442

#### The Insured

Mr Kyel Anderson

#### Period of Insurance

30 September 2017 to 11:59pm 30 September 2018

#### Policy Type

Landlord Building and Contents Insurance

#### Landlord Cover

Complete Replacement Cover<sup>®</sup> Option: Not taken

Building Sum Insured: \$275,700

Landlord Contents Sum Insured: \$10,500

Legal Liability: \$20 million

Tenant Protection Option: No

#### Excess Details

You may be able to reduce your premium if you choose a higher Flexi-Premium excess.

Building Flexi-Premiums<sup>®</sup> Excess: \$500

Landlord Contents Flexi-Premiums<sup>®</sup> Excess: \$500

Unoccupied Excess: \$1,000

#### What you have told us

This document sets out the information that we have relied on to decide whether to renew your policy and on what terms.

If any of this information has changed, or is incorrect, please contact us on the contact details set out in this document. See your duty of disclosure for further details of your obligations.

#### The Building

Dwelling Type: House

Wall Construction: Fibro/Asbestos

Roof Construction: Shingles

Year Built: Approx. 1969



## The Building cont.

Well maintained and in good condition:	Yes
Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	Yes
Financed:	Yes
Trust Classification:	None
No of Storeys:	Single
Quality of Construction:	Standard
Slope of Land:	Flat
No of Bedrooms:	3
Bedroom Size:	Average
No of Bathrooms:	1
Ducted AC/Heating:	Yes
Granny Flat:	No
Pool:	No
Tennis Court:	No
Verandah/Deck:	No
Garden Shed:	No
Garage/Carport:	Double
Water Tanks:	No

## Security Features

You have told us the following about the security at the building:

Deadlocks:	Yes
Keyed Window Locks:	Yes
Alarm Type:	No Alarm
Restricted Access:	No

## 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.

## 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 or is incorrect. If we do this, please advise 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.

