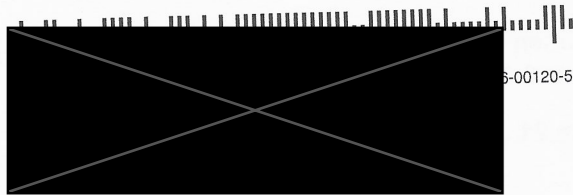


ries: 13 11 55
ms: 13 25 24
4 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



6-00120-5

IMPORTANT: A new Product Disclosure Statement (PDS) applies to your policy on renewal and is enclosed for you. There are new and changed benefits, features, options, terms, conditions and exclusions. Please read the PDS for full details.

For more information about the new PDS please visit www.suncorp.com.au/insurance/pds-update

Home and Contents Insurance Account Renewal

Dear MRS EM MAHONEY,

Thank you for insuring your Home and Contents with Suncorp Insurance. Your current policy expires at 11.59 pm on 21 June 2025 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your renewal documents. Please read the information on the following pages carefully to ensure all details are correct. Some policy details such as your excess and sum insured may have changed. If any of the details shown are incorrect or if there is other information you need to tell us, please call us on 13 11 55.

Please pay the amount payable by the due date to ensure that your insurance cover continues. If you do not pay by the due date shown, you will not be covered. Our payment options are listed within this document. If you have any questions, please visit us online at www.suncorp.com.au or call us on 13 11 55.

Upon payment, this document becomes your Certificate of Insurance. Please keep this document with your PDS and any Supplementary PDS we have given you in a safe place.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

Regards,

The Suncorp Team

Policy number: **HPC004358576**

Due date: **11.59pm on 21 June 2025**

Amount payable: **\$1,577.46**

Why your premium may change

Each year your premium is likely to change even if your circumstances haven't. Factors like the claims we experience, improved data and changes to business costs can have an impact. Changes to rewards, discounts or free coverage you received last year may now impact your premium. Please see premium comparison for further information.

For more information please visit www.suncorp.com.au/insurance/premium

*Paid
3/6/25*

MY SUNCORP

Manage parts of your car or home insurance, including renewals, online in your own time.

To find out more about My Suncorp, visit suncorp.com.au/mysuncorp

MANAGE YOUR PREMIUM

Did you know you can now choose a different Home excess and a different Contents excess to better manage your premiums?

To find out more, call 13 11 55

Home and Contents insurance account for policy HPC004358576

This document will be a tax invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

Your discounts

Nil

Suncorp Insurance offers a Multi-Policy Discount (MPD) when you have 3 or more eligible products. If you believe you may qualify for the MPD and it is not listed above, please contact us.

Period of insurance: **21 June 2025 to 11.59pm 21 June 2026**
Transaction type: **Renewal**

Your Premium Details

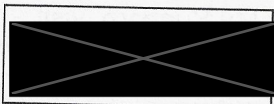
The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Type of Cover	Sum Insured	Base Premium	GST	Stamp Duty	Total Amount
Insured address: 262 NUDGE RD, HENDRA QLD 4011					
Last Year					
Your Home	\$ 462,700	\$ 981.55	\$ 98.16	\$ 97.17	\$ 1,176.88
Your Contents	\$ 55,100	\$ 305.58	\$ 30.56	\$ 30.25	\$ 366.39
This Year					
Your Home	\$ 476,600	\$ 994.14	\$ 99.41	\$ 98.42	\$ 1,191.97
Your Contents	\$ 57,900	\$ 321.51	\$ 32.15	\$ 31.83	\$ 385.49
This Year's GST / Total Amount			\$ 131.56		\$ 1,577.46

If you are registered for GST purposes, your input tax credit entitlement or adjustment (whichever is applicable) is or is based on the GST amount shown above.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.



Telephone & Internet Banking - BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Internet: To pay by Mastercard, VISA or American Express visit:
suncorp.com.au/insurance
Reference Number: **004358576**



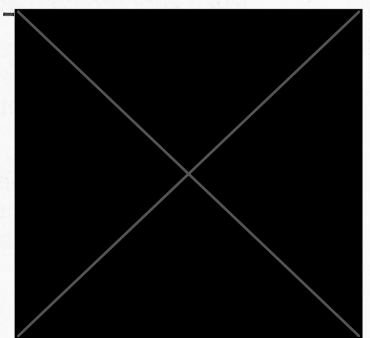
Mail: Send this payment slip with your cheque made payable to:
Suncorp Insurance,
GPO Box 1453, Brisbane, QLD 4001



Phone: To pay via our automated credit card payment system call **1300 125 323**.
Mastercard, VISA or AMEX
Reference Number: **004358576**



Direct Debit: Call 13 11 55 to arrange automatic payment by monthly instalments. It costs more to pay by the month.
Instalment payable: **\$157.74**



Amount payable

\$1,577.46



*4127 HPC004358576 21/06/2025

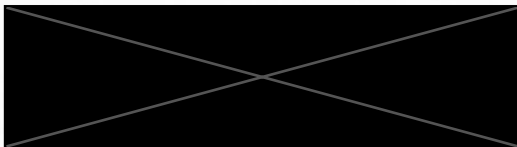
Pay in store at Australia Post.

Enquiries: 13 11 55
Claims: 13 25 24
(24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



Policy number:

The insured:



Certificate of Insurance

This Certificate of Insurance is based on the information you gave us. Please check that this information is correct and complete. If any changes or additions need to be made now or during the period of insurance, please visit our website at www.suncorp.com.au to manage your policy online or contact us on 13 11 55.

Please also check the amount of cover meets your needs.



Cover Details - Home and Contents

Insured address:	262 NUDGE RD, HENDRA QLD 4011		
Level of cover:	Classic		
Period of insurance:	From 21 June 2025 until 11.59pm 21 June 2026		
Sum insured:	Home		\$476,600
	General Contents		\$57,900
	Legal Liability		\$20 million

Your Discounts

Your premium includes our QLD Seniors Card Discount

If you believe you may qualify for our Multiple Policy Discount, but have not received it, please contact us.

Discounts do not apply to Excess-free Glass and Suncorp Insurance Home Assist Optional Covers.

Excess Details

You may be able to reduce your premium if you choose a higher standard excess.

Home	Standard Excess:	\$1,000
Contents	Standard Excess:	\$200
Earthquake and tsunami excess:		\$300
Unoccupied excess:		\$1,000
Motor burnout excess:		\$100

Enquiries: 13 11 55
Claims: 13 25 24
(24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance

Optional Covers

If you've just enjoyed a year's free optional cover, or a free upgrade, for your last period of insurance, you may have recently received a letter to let you know that this offer is coming to an end. Unless you have told us otherwise, the option or upgrade you had last year will be offered in this renewal and included in the premium amount payable. The following options indicated with a ✓ have been added to your policy.

Please check your Certificate of Insurance to see what options and level of cover your policy has and contact us if you would like to make any changes. Options indicated with a ✕ have not been selected.

Home options:

Accidental damage at home	✕
Excess-free Glass cover	✕
Motor burnout	✓
Safety net protection	✕
Suncorp Insurance Home Assist	✕

Contents options:

Accidental damage at home	✕
Motor burnout	✓
Personal valuables - specified items	✕
Personal valuables - unspecified items	✕
Injury to pet dogs and cats	
0 pet/s covered	

What you have told us

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.

You have told us the following about you and the insured address:

- It is a freestanding home on foundations. The home is on stumps/piers
- It is owned and occupied by you
- The oldest insured Date of Birth 21/04/1927
- There is no business activity operating at or from the insured address
- **Please advise if you have a mortgage on this property**

You have told us the following about the construction of the insured address:

- Was originally built between 1946 and 1959
- It is of a standard construction quality
- **Please advise if the main living area is an open floor plan and what type of flooring covers the main living area**
- The external walls are constructed primarily of weatherboard/wood
- It has 2 bedrooms, 1 bathroom
- The insured address is not currently undergoing construction, reconstruction, renovation or being relocated
- It is in good condition and well maintained.
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 pests; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.

We have used other sources for additional information about the insured address. For more information, please visit www.suncorp.com.au/insurance/sum-insured

Enquiries: 13 11 55
Claims: 13 25 24
(24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



Insurance and criminal history

You must call us to tell us if in the past 3 years, you or anyone to be insured under this policy:

- Committed any criminal acts whether charged or convicted in relation to fraud, theft or burglary, drugs, arson, criminal, malicious or wilful damage
- Had any insurance declined or cancelled, a claim rejected or had special conditions imposed on any insurance

(If any of the above information is incorrect, please contact us.)

When you must 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 must contact us' section of your PDS. If you don't contact us when you should, we may either refuse or reduce payment of a claim. It may also lead us to cancel your policy.

Other Important Information

The Product Disclosure Statement (PDS) is an important legal document that contains details of your insurance if you purchase this product from us. Before you decide to buy this product from us, please read this PDS carefully. If you purchase this product, your policy comprises of this PDS and your certificate of insurance which shows the details particular to you.

Your Privacy

We appreciate privacy is important to you. Suncorp is committed to protecting your personal information. For further information, please refer to our customer privacy statement by visiting www.suncorp.com.au/privacy or call us on 13 11 55.

For complaints concerning Suncorp products or services, you can phone us on 1300 264 053; write to us at: Suncorp Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@suncorp.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as Suncorp (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

KEY FACTS ABOUT THIS HOME BUILDING POLICY

Home and Contents Insurance

Prepared on: 31/01/2025

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Fire - no cover for loss or damage from arcing, scorching, melting or cigarette burns unless a fire spreads from the initial burn spot. Explosion - no cover for the cost of repairing or replacing the item or container that exploded.
Flood	Yes	No cover for loss or damage to retaining walls, sea walls, revetments, garden borders and free standing outdoor walls.
Storm	Yes	No cover for loss or damage to a sporting surface or court including a tennis court, squash court, or multi-court surface.
Accidental breakage	Optional	Depending on the level of cover purchased accidental damage is optional or automatically included in this policy.
Earthquake	Yes	'Earthquake or tsunami' - no cover for loss or damage that occurs more than 72 hours after the earthquake or tsunami.
Lightning	Yes	No cover for loss or damage caused by power failures or surges by your power provider.
Theft and Burglary	Yes	No cover for loss or damage caused by you, someone who lives at the insured address or enters the insured address with your consent or authority.
Actions of the sea	No	No cover for any actions or movements of the sea. Actions or movements of the sea do not include tsunami or storm surge.
Malicious Damage	Yes	No cover for loss or damage caused by you, someone who lives at the insured address or enters the insured address with your consent or authority.
Impacts	Yes	No cover for the cost of removing or lopping trees or branches that haven't damaged the home.
Escape of liquid	Yes	No cover for loss or damage to, or caused by, liquid escaping from a shower floor or base.
Removal of debris	Yes	Limited to 15%, 20% or 25% of the home sum insured for any one event depending on the level of cover purchased.
Alternative accommodation	Yes	Limited to 10% or 15% of the home sum insured for any one incident depending on the level of cover purchased.

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example this policy limits the amount paid for uninstalled building fixtures, fittings and materials. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example the standard excess and unoccupied excess. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your home including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).
- the insurer will cover all the reasonable costs to rebuild your home (*Total replacement*).

* the insurer may provide some cover above this amount.

You should consider which type of cover is best for you.

Failure to adequately insure your home may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on 13 11 55.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this KFS relates to is:

- Provided/Distributed by AAI Limited ABN 48 005 297 807 AFSL No. 230859 trading as Suncorp Insurance.
- Underwritten by AAI Limited ABN 48 005 297 807 AFSL No. 230859 trading as Suncorp Insurance.

KEY FACTS ABOUT THIS HOME CONTENTS

Home and Contents Insurance
Prepared on: 31/01/2025

THIS IS NOT AN INSURANCE CONTRACT



STEP 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the risks covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

STEP 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount (*Sum insured*).

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Fire - no cover for loss or damage from arcing, scorching, melting, or cigarette burns unless a fire spreads from the initial burn spot. Explosion - no cover for the cost of repairing or replacing the item or container that exploded.
Flood	Yes	No cover for the cost of cleaning your undamaged contents.
Storm	Yes	No cover for the cost of cleaning your undamaged contents.
Accidental breakage	Optional	Depending on the level of cover purchased accidental damage is optional or automatically included in this policy.
Earthquake	Yes	'Earthquake or tsunami' - no cover for loss or damage that occurs more than 72 hours after the earthquake or tsunami.
Lightning	Yes	No cover for loss or damage caused by power failures or surges by your power provider.
Theft and Burglary	Yes	No cover for loss or damage caused by you, someone who lives at the insured address or enters the insured address with your consent or authority.
Actions of the sea	No	No cover for any actions or movements of the sea. Actions or movements of the sea do not include tsunami or storm surge.
Malicious Damage	Yes	No cover for loss or damage caused by you, someone who lives at the insured address or enters the insured address with your consent or authority.
Impacts	Yes	No cover for the cost of removing or lopping trees or branches that have't damaged the contents.
Escape of liquid	Yes	No cover for loss or damage caused by liquid from a portable container such as pot plant, vase, terrarium, fishbowl, bucket.
Cover for valuables, collections and items away from the insured address		
High value items and collections	Optional	Selected items have a flexible limit that you can choose to increase their limit for an extra premium (for example, jewellery and watches).
Items away from insured address	Optional	For an extra premium cover can be purchased to insure certain items away from the insured address.

* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



STEP 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items, for example this policy limits the amount payable for jewellery. To find out these limits you need to read the PDS and other relevant policy documentation.

Excesses

If you make a claim, the excess is the amount you may have to pay for each incident. A number of different excesses may apply in respect to this policy, for example the standard excess and unoccupied excess. You may be able to increase these excesses to lower your premium. For more detail, please read the PDS and other policy documentation.

Legal liability

This policy covers your legal liability when you are found to be legally responsible for damage or personal injury to a third party or their property. It is limited to \$20 million. You should read the PDS carefully to determine the extent of this cover.

Cooling off period

If you decide you don't want this policy within 21 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of cover in the event of the loss or destruction of your contents including where:

- you set the maximum level of cover and your payout is limited to that amount* (*Sum insured*).
- you set the maximum level of cover and the insurer may provide you with some agreed extra cover above that amount (*Sum insured plus safety net*).

* the insurer may provide some cover above this amount.

When working out how much cover you need for your contents, ensure that you value your possessions correctly. To do this you could start by listing all contents and working out how much it would cost to replace them.

A failure to adequately insure your contents for their replacement value may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

STEP 4 Seek more information

If you want more information on this policy contact us on 13 11 55.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

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