

**Subject:** Re: Home Insurance  
**From:** Adam Gowlett [REDACTED]  
**To:** [REDACTED]  
**Date:** Thursday, 14 November 2013, 22:32

Hi [REDACTED]

thank you, but as you can imagine, at nearly \$200 per week, we simply wouldn't insure. Would you? If you are part of an industry association, it might be worth raising your findings through them regarding the issue.

Our latest policy renewal is outrageous at about 50% of your cheapest quote; why I say it is outrageous is that the contents component (for \$30k worth of contents) is almost the same as our rental property renewal (same renewal date) that is fully furnished and we have landlords cover on. So, \$450,000 plus landlord cover is roughly equal risk to \$30k of contents? Whatever way you look at it, that is crazy... the likelihood of us making a claim for a tenant that bails or does damage has to be 100% higher than the likelihood to pay out on our entire contents...

QBE response is not unexpected...more insurers will follow suit. Until the QLD government recognizes that this issue will start to affect regional population and state policy and productivity, the matter will only get worse. You know in the NT, our insurance would be less than 1/2 because of state intervention. How could Darwin be any less a risk?

Sorry for the rant.

regards,  
Adam.


On Thursday, 14 November 2013 9:17 AM, [REDACTED] wrote:  
Hi Adam,

I am sorry for the delay in getting back to you. I have been negotiating terms with QBE Insurance. They have reviewed the property and unfortunately they have withdrawn their quote. They are introducing a new policy which includes cover for flood as standard, and are not willing to provide cover in your area.

The most competitive policy I can offer is through Vero Insurance, which includes cover for flood, with an annual premium of \$9,625. If you would like further information on this policy please let me know.

Kind regards,

[REDACTED]



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# AAMI

## Policy Renewal

MR A GOWLETT  
TRINITY PARK QLD 4879

Date of Issue	14 November 2016
Policy Number	
Period of Insurance	11 December 2016 to 11:59pm 11 December 2017
Total Amount Payable	\$5,648.99
Due Date	11 December 2016

Page 1 of 2



## Home Insurance

Dear MR A GOWLETT,

Thank you for insuring your Building and Contents with AAMI. Your current policy expires at 11.59pm on 11 December 2016 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your Certificate of Insurance showing policy details for the new period of insurance and Supplementary Product Disclosure Statement (if any).

It is important to review the information in your Certificate of Insurance and read your Duty of Disclosure at the end of your Certificate carefully. If any details shown are incorrect, or there is other information you need to tell us, please call 13 22 44.

Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44, where you'll always speak to a real person, not a machine - 24 hours a day, 7 days a week.

Take care,  
The AAMI Team

### Insured Address

TRINITY PARK QLD 4879

### Policy Type

Building

Building Base Premium	\$3,878.15
Stamp Duty	\$383.94
GST	\$387.82
<b>Total Amount Payable for Building</b>	<b>\$4,649.91</b>

### Policy Type

Contents

Contents Base Premium	\$806.23
Extra Cover Base Premium	\$27.03
Stamp Duty	\$82.50
GST	\$83.32
<b>Total Amount Payable for Contents</b>	<b>\$999.08</b>



## Payment Options



**Internet:** Visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.



**Direct Debit:**  
Call 13 22 44 to arrange payment by monthly instalments.

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](http://www.bpay.com.au)

**Total Amount Payable** \$5,648.99

**Due Date** 11 December 2016

**Reference Number**

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

# AAMI

aami.com.au  
13 22 44

## Here's how we look after you

We give you value

### Optional Complete Replacement Cover®

With AAMI's Complete Replacement Cover® option, you're insured for the cost of repairing or rebuilding your home, not an estimated value.

### Combined home and contents discount

When you combine your home contents insurance and home building insurance under one policy with AAMI, you'll qualify for a discount.

### AAMI Flexi-Premiums®

With AAMI Flexi-Premiums® you have the option to vary your excess, so you can choose how much you pay. By choosing a higher excess you'll be able to lower your insurance premium.

### Flexible payment options

Choose to pay your premium annually or monthly (annually is cheaper) – whichever is more convenient for you.

We give you peace of mind

### Lifetime repair guarantee

The quality of workmanship and the materials arranged by AAMI in the repair of your home are guaranteed for life.

### Temporary accommodation

If you can't live in your home while it's being repaired or rebuilt, we'll cover the cost of temporary accommodation (of a similar standard), for up to 12 months.

### Your home is safe with us

We'll arrange or pay for temporary work needed to make your home safe and secure when we accept your claim.



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## LUCKY CLUB

Welcome to AAMI Lucky Club, a place where our customers come to get exclusive access to amazing experiences. As an AAMI customer you can get access to all these benefits now.



**WE PARTNER  
WITH EVENTS**

Special access to great shows, concerts and attractions.



**ENHANCE  
EXPERIENCES**

We add a little something extra just for you.



**AND YOU GET  
THE BENEFITS**

We package experiences for you to enjoy with family and friends.

Visit [aami.com.au/luckyclub](http://aami.com.au/luckyclub) to find out more.



Did you know that you can manage your AAMI policies online?


Simply visit [aami.com.au/login](http://aami.com.au/login) to view and update your policy details, make payments and access AAMI Lucky Club.





## Policy Renewal

 MR A GOWLETT  
  
 TRINITY PARK QLD 4879

Date of Issue	14 November 2016
Policy Number	
Period of Insurance	9 December 2016 to 11:59pm 9 December 2017
Total Amount Payable	\$1,221.74
Due Date	9 December 2016

Page 1 of 2

## Landlord Insurance

Dear  MR A GOWLETT,

Thank you for insuring your Landlord Building and Contents with AAMI. Your current policy expires at 11.59pm on 9 December 2016 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your Certificate of Insurance showing policy details for the new period of insurance and Supplementary Product Disclosure Statement (if any).

It is important to review the information in your Certificate of Insurance and read your Duty of Disclosure at the end of your Certificate carefully. If any details shown are incorrect, or there is other information you need to tell us, please call 13 22 44.

Please pay the amount payable by the due date to ensure you remain covered. If you have any questions about your insurance please call 13 22 44, where you'll always speak to a real person, not a machine – 24 hours a day, 7 days a week.

Take care,  
The AAMI Team

### Insured Address

 PRESTON BEACH WA 6215

### Policy Type

Landlord Building

Building Base Premium	\$714.97
Stamp Duty	\$78.65
GST	\$71.50
<b>Total Amount Payable for Building</b>	<b>\$865.12</b>

### Policy Type

Landlord Contents

Contents Base Premium	\$294.73
Stamp Duty	\$32.42
GST	\$29.47
<b>Total Amount Payable for Contents</b>	<b>\$356.62</b>

## Payment Options



**Internet:** Visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.



**Direct Debit:**  
Call 13 22 44 to arrange payment by monthly instalments.

**BPAY** Biller Code: 655902

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](http://www.bpay.com.au)

**Total Amount Payable** \$1,221.74

**Due Date** 9 December 2016

**Reference Number** 

**POST billpay**

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

# AAMI

aami.com.au  
13 22 44

## Here's how we look after you

We give you value

### Additional cover with Tenant Protection

With AAMI Landlord Insurance, you can extend your cover to include our Tenant Protection option. It's extra cover to help protect you against the inconvenience of unpaid rent, theft or malicious damage to your insured property by your tenant or their guests (cover limits and conditions apply).

### Optional Complete Replacement Cover®

With AAMI's Complete Replacement Cover® option, you're insured for the cost of repairing or rebuilding your home, not an estimated value.

### AAMI Flexi-Premiums®

With AAMI Flexi-Premiums® you have the option to vary your excess, so you can choose how much you pay. By choosing a higher excess you'll be able to lower your insurance premium.

### Flexible payment options

Choose to pay your premium annually or monthly (annually is cheaper) – whichever is more convenient for you.

We give you peace of mind

### Lifetime repair guarantee

The quality of workmanship and the materials arranged by AAMI in the repair of your property are guaranteed for life.

### New-for-old replacement

If you rent your property furnished, you can also insure your contents with AAMI. In the event that they are lost or damaged by an insured event, AAMI will replace your everyday contents with new ones, no matter how old they are.



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