

From: No-Reply1@suncorp.com.au
Sent: Monday, 17 July 2017
To: pbowley@bowleyplumbing.com
Reply To: No-Reply1@suncorp.com.au
Subject: Suncorp Car Policy Change MPS025407146



Dear Sir/Madam,

We have enclosed for you important information about your Suncorp insurance policy. Please read this along with your other policy documents.

If you have any further enquiries feel free to contact us on 13 11 55 to speak with an insurance specialist.

Have a great day,

The Suncorp Team

AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance. You have chosen to receive this policy's documents and related communications by email. You can change your contact preference to postal mail anytime at Suncorp online at suncorp.com.au

THE MUST-HAVE
QUEENSLAND INSURANCE
FOR ALL THAT I HAVE

SUNCORP
Insurance

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



BOWLEY PLUMBING SERVICES
19 SWALLOW AVE
MODBURY HEIGHTS SA 5092

Policy number:	MPS025407146
The insured:	Bowley Plumbing Services
Due date:	11.59pm on 31 July 2017
Amount payable:	\$126.77
Payment reference number:	025407146

Car Insurance Account

Change to your policy

Issue date: 17 July 2017

Dear Policy Holder,

This insurance account shows the new amount payable following the recent change to your insurance policy. Please find enclosed a Certificate of Insurance, showing your amended policy details. If you have already paid the amount payable, please disregard this account.

This insurance account does not include any other outstanding premium/refund that may be due on this policy.

Regards,

The Suncorp Team

Car insurance account for policy MPS025407146

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

Note, no discounts apply to the Suncorp Roadside Assist portion of the rated premium, if you have selected that optional cover.

Suncorp Insurance offers a Multiple 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: **25 July 2017 to 11.59pm 25 July 2018**

Transaction type: **Change to your policy**

	Rated Premium	Total Amount Payable	Included in the Total Amount Payable	
			GST	Stamp Duty
Type of Cover:	2014 Mercedes-Benz Sprinter 313 Cdi Mwb 906 My14			
Comprehensive Extras	\$ 126.77	\$ 126.77	\$ 10.38	\$ 12.56
TOTALS	\$ 126.77	\$ 126.77	\$ 10.38	\$ 12.56
Total adjustment to annual premium:		\$ 126.77		



Biller Code: 655829
Ref: 025407146

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



Phone: To pay via our automated credit card payment system call **1300 125 323**.
Mastercard, VISA or AMEX
Reference Number: **025407146**



In person: Visit any Suncorp Bank branch to pay by cash, card or cheque



Internet: To pay by Mastercard, VISA or American Express visit:
suncorp.com.au/insurance
Reference Number: **025407146**



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

Payment slip

Policy number

MPS025407146

Reference number

025407146

Amount payable

\$126.77

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: MPS025407146
The insured: Bowley Plumbing Services

Certificate of Insurance

The amended details of your insurance are displayed in this Certificate of Insurance. Any change to the amount payable will be indicated on the attached insurance account and must be paid by the due date to ensure continuation of cover.

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 you must call us.



Cover Details - Car Insurance

Your Car: 2014 MERCEDES-BENZ SPRINTER 313 CDI MWB 906 MY14
6 SP MANUAL, 4 CYL DIESEL TURBO, 2.1L

Registration / VIN: S273BBU

Type of cover: Comprehensive Extras

Period of insurance: From 25 July 2017 until 11.59pm 25 July 2018

Amount covered: \$40,200 (includes the value of any accessories and modifications)
Legal liability up to \$20 million

Address where car kept: 19 SWALLOW AVE, MODBURY HEIGHTS SA 5092

Rewards Program: Claims Free Driver Rewards
Any Claims Free Driver Rewards credit you qualify for will be applied on your following renewal.

Your Discounts

Your discounts

Nil

Note, no discounts apply to the Suncorp Roadside Assist portion of the rated premium, if you have selected that optional cover.

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

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

Optional Covers

As you have requested, the following options indicated with a ✓ have been added to your policy. Options indicated with a ✗ have not been selected. Contact us to make any changes.

Suncorp Roadside Assist	✗		
Extras		Advantages	
Windscreen and Window Glass cover:	✓	Windscreen and Window Glass cover:	✗
Hire car after an event up to 14 days:	✗	Hire car after an event for unlimited days:	✗
		Lifetime new for old car replacement (if eligible):	✗

Excess Details

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

Standard excess:	\$400
Voluntary excess:	\$200

Additional excesses:

You will have to pay the following excesses in addition if they apply in the circumstances of your claim:

	Listed driver	Unlisted driver
Age excess:	\$400	\$1,400
Inexperienced driver excess:	\$400	\$1,400

Car Details

You have told us the following about your car:

- it is in an undamaged, safe and roadworthy condition
- it is used primarily for TRADE use
- it is under secured finance with CAPITAL FINANCE AUSTRALIA
- it is driven more than 20,000 kilometres per year
- it does not have any of the following non-standard modifications: custom paint, nitro or hydrogen fuel, petrol turbo or supercharger, or roll bar or roll cage or racing harness

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

Listed Driver Details

Name	Date of birth	Gender
MICHAEL BOWLEY	01/12/1950	Male
PHILLIP BOWLEY	29/07/1981	Male

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 have told us that in the past 3 years:

- You and any known drivers insured under this policy have had no insurance claims or losses (excluding any claims made on this policy)
- 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
- No drivers insured under this policy have had a driver's licence suspended, cancelled or restricted

You have told us that in the past 3 years you or anyone to be insured under this policy have not committed any criminal acts in relation to Fraud, Theft or Burglary, Drugs, Arson, Criminal, Malicious and/or Wilful Damage.

Your Duty of Disclosure

Before you enter into an insurance contract, 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. You have this duty until we agree to insure you.

Before you extend, vary or reinstate an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

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.

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.

Car Insurance

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as Suncorp Insurance.

This SPDS supplements the Car Insurance Product Disclosure Statement (PDS), prepared on 19 October 2012, and must be read together with the PDS and any other SPDS given to you in relation to the PDS. Visit suncorp.com.au to view the PDS.

The purpose of this SPDS is to:

- explain how we will communicate with you electronically, if we offer that communication method to you and if you agree to it;
- introduce a new optional cover 'Suncorp Roadside Assist' for Comprehensive, Comprehensive Extras and Comprehensive Advantages cover levels.

Changes to the PDS

1. On page 3 of the PDS, immediately below the section titled 'PED Guide', insert the following wording:

'Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.'

2. On page 5 of the PDS, replace the paragraph at the top of the cover table with the wording below, **and** also insert into the cover table, below the 'Windscreen and window glass cover (without excess)' row, the new optional cover row titled 'Suncorp Roadside Assist':

'This product has been designed to provide **5** levels of cover to choose from. The cover you have chosen will be shown on your certificate of insurance. Below is a list of some of the policy features and options available depending on the type of cover you choose. It is a guide only. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'General exclusions' on pages 25 to 28, and in the case of Suncorp Roadside Assist, the Suncorp Roadside Assist Terms and Conditions provided to you if you purchase that option or available at suncorp.com.au'

Summary of features and options	Comprehensive Advantages	Comprehensive Extras	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
Suncorp Roadside Assist	✓ ²	✓ ²	✓ ²	✗	✗	24

- On page 9 of the PDS, replace the bullet points and following paragraph under the heading 'Comprehensive, Comprehensive Extras and Comprehensive Advantages cover' with the following:

'Each level of comprehensive cover includes:

- accidental loss or damage cover;
- third party property damage cover;
- additional features at no extra cost (see pages 12 to 20).

Depending on the level of cover selected, you can choose from one or more optional covers for an extra premium (see pages 21 to 24).'

- On page 16 of the PDS, at the end of the section titled '5. Emergency travel, accommodation and repairs', insert the following note:

'This additional feature **does not cover** costs related to your car breaking down (e.g. mechanical or electrical failure). If you have purchased Suncorp Roadside Assist, you will be entitled to our roadside assistance service. See page 24 for more information.'

- On page 18 of the PDS, at the end of the section titled '9. Locks and keys', insert the following note:

'If you have purchased Suncorp Roadside Assist, you will be entitled to assistance in the case of lost (but not stolen) or locked-in car keys. See page 24 for more information.'

- On page 21 of the PDS, in the section titled 'Optional covers', replace the bullet points and the paragraph below them with the following:

- For Comprehensive cover there is one optional cover you can choose to add to your policy for an additional premium.
- For Comprehensive Extras you can choose whether you want to add one or more of the available options to your policy for an additional premium.
- For Comprehensive Advantages the available options are automatically included in your policy, except for the Lifetime new for old car replacement optional cover (which only applies if you are eligible for it and it is shown on your certificate of insurance) and the Suncorp Roadside Assist optional cover (which only applies if you have added it to your policy for an additional premium).

Any optional covers that are automatically included or that you select, and we agree to give you, will be shown on your certificate of insurance. Under the optional covers there are some things we do not cover and this is shown in the 'We do not cover' section of the following tables on pages 21 to 24, in the 'General exclusions' on pages 25 to 28, and in the case of Suncorp Roadside Assist in the Suncorp Roadside Assist Terms and Conditions provided to you if you purchase that option or available at suncorp.com.au. All of the conditions of this policy apply to these optional covers unless stated otherwise.'

- On page 21 of the PDS, insert at the bottom of the 'Summary of optional covers' table the following optional cover:

Summary of optional covers	Comprehensive Advantages	Comprehensive Extras	Comprehensive
Suncorp Roadside Assist	Optional	Optional	Optional

- On page 24 of the PDS, insert the following optional cover immediately above the words 'Refer to the PED Guide for further information':

'Suncorp Roadside Assist

Suncorp Roadside Assist is a dedicated emergency roadside assistance service for your car. It is provided by a leading emergency assistance provider and is additionally subject to the Suncorp Roadside Assist Terms and Conditions. This service offers **24** hour roadside assistance Australia-wide.

Suncorp Roadside Assist helps you with:

- changing a flat tyre;
- towing your car to the nearest repairer;
- jump starting or charging a flat battery;
- minor breakdown related repairs;
- emergency fuel delivery;
- lost or locked-in keys, by spare key delivery or locksmith attendance.

Conditions and limits apply, including fuel value, towing distance and key assistance limits. Replacement battery cost is additional. Please read the Suncorp Roadside Assist Terms and Conditions for the terms, including the limitations and exclusions, that apply to this optional cover. They are available at suncorp.com.au and are also provided at the purchase of this optional cover. You can use Suncorp Roadside Assist without making a claim on this policy.'

- On page 25 of the PDS, replace the wording of the first bullet point under the heading 'Condition of car' with the following:
 - any structural, mechanical, electrical or electronic failure or breakdown (**except** in the case of the specific roadside assist benefits provided under our Suncorp Roadside Assist optional cover);

Questions?

If you have questions about this change, please visit our website suncorp.com.au or call us on **13 11 55**.