

Motor Vehicle Certificate of Insurance

Renewal

TAX INVOICE. DATE ISSUED 12 NOV 2022

0031885688

MS FOLASADE OSUNDARE

4

3 DAVIES STREET

OXLEY QLD 4075



racq.com/insurance



PO Box 4, Springwood Qld 4127

POLICY NUMBER

53176120PT

VEHICLE/S

107HZF



It's time to renew your insurance.

Your current policy expires at midnight on 14 December 2022 and we would like you to stay with us.

What next?

1. Read your Certificate of Insurance, including the General conditions, your Motor Vehicle Insurance Product Disclosure Statement (PDS) and any applicable Supplementary Product Disclosure Statement (SPDS). These are the terms and conditions of your policy. It is important that your policy is suitable for your needs.
2. Review your selected cover, nominated sum/s insured and any Optional Benefits available to ensure this cover is right for you. Keeping your policy and your details up to date helps you get the most value out of your insurance.
3. This document contains important information about your policy and is your Tax Invoice and Certificate of Insurance when paid. Please keep it in a safe place.
4. Choose a payment method and make your payment by 14 December 2022.
5. To view your insurance details, update your personal information, or make a payment, please visit your My RACQ online account at racq.com/login or call us any time on 13 1905.

What will happen if you do not pay on time?

If we do not receive your payment by the 14 December 2022 you will not be covered by this insurance.

Policyholder and payment information

Policyholders **MS FOLASADE OMORINSOLA OSUNDARE** *you are an RACQ Blue member*

| | | |
|-----------------------------------|--|----------------------------|
| | This period premium | Last period premium |
| | \$784.26 | \$240.88 |
| Amount due by 14 December 2022 | OR | |
| | To arrange Pay by the Month via direct debit please contact us | |
| | The amount due includes any applicable discounts and credits. | |

How to pay



Billers Code: **6551**
Ref: **0309 53176120 15**

Contact your bank or financial institution to make this payment from your nominated account.



Visit **www.racq.com** or call **13 1905**
to pay with your credit card
or to arrange to Pay by the Month
Payment Ref: **0309 53176120 15**



Pay instore or at Australia
Post using **cash, cheque,**
EFTPOS or credit card



PAYMENT DUE DATE

14 December 2022

AMOUNT DUE

\$784.26


*401 03095317612015

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General conditions

What you should tell us and why

When you become a member with RACQ and take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policy holders [or named drivers] to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You or any person who drives or is in control of your vehicle, caravan or trailer has had any loss of licence, cancellation, disqualification, suspension of licence, amended licence conditions or Good Driver Behaviour period imposed.
- You or any person who drives or is in control of your vehicle, caravan or trailer has been convicted of any criminal offence.
- You have had any insurance policy refused, cancelled, or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
 - You have changed your vehicle, caravan, or trailer.
 - You move home or change the location of where you keep your vehicle, caravan, or trailer.
 - You changed the way in which you use your vehicle, caravan, or trailer whether it is for private, business or ridesharing.
 - Your vehicle, caravan, or trailer is deregistered or becomes unregistered.
 - You made any changes or modifications to your vehicle, caravan, or trailer.
 - Another driver is now the primary driver of the vehicle or the listed drivers have changed.
 - The vehicle year or registration number is incorrect or has changed.

If any of these changes occur, this may affect the premium and excesses applied to your policy.

If you would like to know more

If you would like to know more about how this might affect you, please contact us by calling us 7 days a week on 13 1905 or visiting us at <https://www.racq.com.au/support/faqs>

Other matters in this certificate of insurance

You have previously told us each of the other matters stated in this certificate of insurance. Please read the certificate of insurance carefully for all of the information you have previously told us.

You must tell us about any change to this information.

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Comprehensive Car Insurance

Registration number **107HZF**

Selected cover

| | | | | | | | | | | |
|---------------------------|--|--|---------------------------|----------------------|-----|-----|--------------------------|--|-----|--|
| Sum insured | You have selected a market value policy This value includes any fitted accessories and listed modifications <i>* Except custom paint</i> | | | | | | | | | |
| Period of insurance | 14 December 2022 to midnight 14 December 2023 | | | | | | | | | |
| Vehicle use | Private Your vehicle is not used for goods carrying | | | | | | | | | |
| Vehicle details | 2004 MAZDA MAZDA3 NEO BK Automatic HATCH BACK Your vehicle meets Australian Standards and has Australian Compliance Plates Your vehicle does not have hail damage Your vehicle is not damaged in any way | | | | | | | | | |
| Accessories covered | Manufacturer standard accessories plus: <table><tr><td>Fitted accessories</td><td>Modifications</td></tr><tr><td>NIL</td><td>NIL</td></tr><tr><td colspan="2">Optional features</td></tr><tr><td colspan="2">NIL</td></tr></table> | | Fitted accessories | Modifications | NIL | NIL | Optional features | | NIL | |
| Fitted accessories | Modifications | | | | | | | | | |
| NIL | NIL | | | | | | | | | |
| Optional features | | | | | | | | | | |
| NIL | | | | | | | | | | |
| Usual location | OXLEY 4075 You have told us the vehicle is kept in a driveway | | | | | | | | | |
| Finance | You have told us there is no finance agreement or money owing on this vehicle | | | | | | | | | |
| Basic excess | \$650 Plus any other additional excesses that may apply such as age or driver excesses <i>Additional excesses can be found on page 4</i> | | | | | | | | | |

If any details on this Certificate of Insurance are incorrect, please call us on 13 19 05.

Listed drivers

| Driver | Date of birth | Gender | Years licensed |
|-------------------|---------------|--------|----------------|
| FOLASADE OSUNDARE | 27/10/1984 | Female | 9 |

You have told us there are no under 25 year old drivers

SUM INSURED

Please review the Sum insured to make sure it provides the right amount of cover for you.

Call 13 1905 to change the Sum insured amount at any time

RATING 1 FOR LIFE

| | |
|--|-------------------------------------|
| Held Rating 1 for the past 12 months | <input checked="" type="checkbox"/> |
| Rating protection from at-fault claims | <input checked="" type="checkbox"/> |
| Held maximum No Claim Discount for life of this policy | <input checked="" type="checkbox"/> |

OPTIONAL BENEFITS APPLIED

| | |
|------------------------|-------------------------------------|
| Hire car | <input checked="" type="checkbox"/> |
| Excess free windscreen | <input checked="" type="checkbox"/> |

Call 13 1905 if you would like to add the option

PREMIUM DISCOUNTS YOU RECEIVE

| | |
|---|-------------------------------------|
| 60% No Claim Discount | <input checked="" type="checkbox"/> |
| Being an RACQ Blue member eligible for the Roadside Assistance loyalty discount | <input checked="" type="checkbox"/> |

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Driving history *of listed drivers*

At fault accidents in the past 3 years

You have told us that no person insured or covered by this policy has suffered any at fault accidents involving a vehicle, whether an insurance claim was made or not, or had any liability claim made against them in the past 3 years.

Licence history in the past 3 years

You have told us that no person insured or covered by this policy has had any loss of licence, cancellations, disqualifications or suspension of licence, amended licence conditions or good driver behaviour period imposed, even if set aside on appeal, in the past 3 years.

Insurance history *of listed drivers and policyholders*

Insurance history in the past 3 years

You have told us that no person insured or covered by this policy has had any insurance declined, cancelled, voided, renewal refused, a claim rejected or special conditions imposed in the past 3 years.

Criminal history *of listed drivers and policyholders*

Criminal convictions in the past 5 years

You have told us that no person insured or covered by this policy has been convicted of a criminal offence in the past 5 years.

Additional excesses

The following excesses may apply and are added to your basic excess

| If the listed driver's age is: | Motor Comprehensive |
|--------------------------------|---------------------|
| under 19 years old | \$650 |
| 19 years old | \$500 |
| 20 or 21 years old | \$400 |
| 22, 23 or 24 years old | \$250 |

Unlisted driver excess

If you need to make a claim for a driver who is under 25 years of age and is not a listed driver, the age excess will be double that which would normally apply.

Inexperienced driver excess

For a driver 25 years old or over who has not held a full or open Australian driver's licence for the preceding 2 consecutive years, an additional excess will be applied of \$200.

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Total amount payable

| Premium breakdown | Last period premium | This period premium |
|-----------------------------|---------------------|---------------------|
| Insurance premium | \$200.90 | \$654.09 |
| GST | \$20.09 | \$65.41 |
| Stamp duty | \$19.89 | \$64.76 |
| Total amount payable | \$240.88 | \$784.26 |

When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.

Why does your premium change?

Even if your individual circumstances have not changed, your premium is likely to change every year. Your premium is based on a number of factors including your risk address, age, insurance claims history, and the value of what you are insuring. The chance of loss or damage is different for everyone, so at RACQ, we calculate your premium based on your individual circumstances.

Changes to your premium or excess may also be caused by external factors such as the number of claims we receive, changes to business operations and changes to our cost of providing insurance to you.

For more information please visit racq.com/premiums



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RACQ Insurance Financial Services Guide

Licensed entity

RACQ Insurance Limited (RACQI), 2649 Logan Road, Eight Mile Plains, Queensland 4113, Telephone 13 1905, ABN 50 009 704 152, is the licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) 233082.

About this Financial Services Guide (FSG)

This FSG is provided to you by an Authorised Representative of RACQI. The purpose of this FSG is to set out information designed to assist you to decide whether to use any of the financial services or purchase any of the financial products as set out in this FSG. It also sets out other information and details required by law to be included in an FSG.

Other disclosure documentation

A Product Disclosure Statement (PDS) and any relevant Supplementary Product Disclosure Statement (SPDS) is available and will be provided to you. The PDS and any relevant SPDS includes important information on the terms of the insurance policy and you should read it carefully before purchasing a financial product issued by RACQI. Any communication from RACQI or its Authorised Representatives relating to insurance products may constitute either factual information and/or general product advice only and will not take into account your personal circumstances.

Authorised financial products

RACQI deals in general insurance risk products. RACQI, or its Authorised Representatives, may provide you with either factual information and/or general product advice about our insurance products. This factual information and/or advice, is not based on, and does not take into account, your personal objectives, financial situation or needs. You should carefully consider your own financial circumstances and whether you require independent advice before deciding whether to purchase a financial product.

Claims handling and settling services

RACQI are licensed, and its Authorised Representatives are authorised, under RACQI's AFSL to carry on a financial services business to provide a claims handling and settling service.

Authorised financial service

The Corporate Authorised Representative or employee of a Related Body Corporate of RACQI or Agency acting on behalf of RACQI is authorised by agreement with RACQI to arrange for clients to enter in to, vary or cancel the general insurance risk products. This includes the collection of insurance premiums and other related payments.

Corporate authorised representative acting on behalf of RACQ Insurance Limited

Name: RACQ Operations Pty Limited (RACQ) ABN 80 009 663 414

Address: 2649 Logan Road, Eight Mile Plains, 4113.

Phone: 13 1905

Representative Number: 234978

Store location: refer to the racq.com website or contact us on 13 1905.

How can you provide instructions

You can provide instructions by contacting the Corporate Authorised Representative or Agency or RACQ Bank.

Remuneration and associations

CORPORATE AUTHORISED REPRESENTATIVE (RACQ) acting on behalf of RACQI

RACQ is paid a fee by RACQI for the use of its distribution network, including staff, which is not solely attributable to any individual financial product or service. The fee includes access to telephones and for signage on their premises. The fee is in the order of 10% of the total premium received by RACQI per annum. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Employees of RACQ are paid a salary by RACQ. Any incentive bonuses paid are not anticipated to exceed an average of 7% of salaries per annum and are calculated having regard to the number and quality of services provided. **Importantly, these bonuses are not charged directly to you.**

Authorised representative (agency) acting on behalf of RACQI

RACQI pays the Agency \$120 for motor comprehensive policies, \$70 for boat comprehensive policies, \$65 for home contents, \$55 for home building, \$50 for caravan/trailer, \$45 for grouped/individual items away from home, \$40 for body corporate insurance, \$30 for pet insurance, \$25 for third party car liability, fire, theft and third party car liability, third party boat liability, bike/buggy policies and upgrade of cover to comprehensive. RACQI may also pay a portfolio development fee to the Agency as a service fee for increasing the size of the portfolio of RACQI financial products issued by the Agency. You may request particulars of the remuneration within a reasonable time after receipt of this FSG and prior to the provision of any financial service identified in this FSG to you. Additional amounts are paid in relation to administration, clerical and receipting functions which are not attributable to any individual financial service provided. Agency staff are Authorised Representatives of RACQI, but are employed by and paid a salary by the Agency and **importantly this remuneration is not charged directly to you.** An entity who is not an Authorised Representative and has referred you to us will receive a maximum amount of \$55 per insurance policy.

Related body corporate acting on behalf of RACQI

RACQI has an association with companies within the RACQ Group. RACQ Group means The Royal Automobile Club of Queensland Limited ABN 72 009 660 575 and each of its related entities. Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank is part of the RACQ Group and has a written agreement with RACQI to provide the financial services and products referred herein under RACQI's AFSL. The staff members of RACQ Bank are not Authorised Representatives of RACQI, but are employed by RACQ under a secondment agreement with RACQ Bank and are authorised by law to provide the financial services under RACQI's AFSL. RACQ Bank staff members do not receive any remuneration, commission or benefit from RACQI for the provision of the financial services and products referred herein. RACQ Bank may remunerate its staff members, but **importantly this remuneration is not charged directly to you.**

Compensation arrangements

The RACQ Group has professional indemnity insurance arrangements in place that comply with the requirements of section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

Complaint or dispute

If you have a complaint or dispute concerning our financial product or financial service described in this FSG please tell us. RACQI provides a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue. You can telephone us on 13 1905; write to us at PO Box 3004, Logan City, Qld 4114; email us at racqidisputeresolution@racq.com.au, visit us online at www.racq.com.au/contact-us/feedback-and-complaints or call into any RACQ, RACQ Bank or Agency store to let us know about your complaint. The matter will be managed and decided in line with our complaints management policy. You can find more information on our complaint management policy by visiting www.racq.com.au/contact-us/feedback-and-complaints.

External disputes resolution scheme membership

RACQI is a member of the ASIC approved Australian Financial Complaints Authority (AFCA).

You can contact them on 1800 931 678 or write to them at GPO Box 3, Melbourne, Victoria 3001 or www.afca.org.au.

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