



RayWhite

C O N C I E R G E[®]

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Relax with Ray White Concierge

Moving house is hard work and the excitement of a fresh start can get lost in the details. At Concierge we'll take care of everything. From arranging insurance, storage, free quotes for home improvement work and more. All available to you, as a Ray White customer.



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Furnishings



Kitchen & Bathroom
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& walking



Home
Security

To find out more, call 1300 729 944 or visit raywhite.com/concierge

Your complimentary 30 days insurance certificate

Call us to activate your free insurance 1300 729 944



THIS CERTIFICATE PROVIDES:

(you) _____

with the interim cover described on this Certificate, subject to its terms and conditions.

This Certificate is also Your interim Schedule. If, upon expiration of the interim cover You enter into annual cover with Allianz Australia Insurance Limited (Us, We), You will be provided with a new Schedule, which will set out additional information such as the cost of Your policy.

The address of the insured purchased property (referred to as the building located at the risk address in the PDS) referred to in this document is:

Contract Date: _____

Settlement Date: _____

Your Phone No.: _____

Ray White Office: _____

Sales Agent's Name: _____

Activation Policy No.: _____

Date Issued: _____

Please Turn Over For Full Terms And Conditions Of Cover



Terms & Conditions

1. Except as varied by this Certificate, interim insurance cover is provided for the Purchased Property set out below and certain of its contents under the terms and conditions of all Sections of the Allianz Classic Home Insurance Product Disclosure Statement and Policy Document (PDS) (excluding Domestic Workers' Compensation and subject to the limitations set out in this Certificate). A copy of the PDS is available by calling a Ray White Concierge on 1300 729 944.

You should consider the PDS in deciding whether to take advantage of this interim cover and whether to enter into an annual contract with Us upon the expiration of this Interim Cover.

2. For cover to be provided under this Certificate, the Purchased Property must be a residential property subject to a purchase contract at the date of activation of this Certificate. Cover is only provided if the Purchased Property is used for private residential purposes during the whole period of cover provided by this Certificate. This certificate entitles you to a five business day grace period to activate this free insurance cover from the date of signing the contract on the purchased property.

3. Interim cover commences on the date You activate Your cover by calling 1300 729 944 and an activation policy number is issued, and ends when the first of any of the following occur:

a. A period of 30 days has expired from the date

Your activation policy number is issued;

b. The date You receive advice that settlement of the Purchased Property will not be proceeding;

c. The date that You enter into another insurance policy with another insurer that covers the Purchased Property and/or its contents; or

d. A period of 30 days has expired from the date of settlement of the Purchased Property.

We will not provide you with this interim cover unless You activate it prior to the Settlement Date.

4. The sum insured provided by this interim cover for the Purchased Property under the terms of the Buildings cover section of the PDS is the amount equivalent to the cost of rebuilding the Purchased Property, but will not exceed the sum of \$750,000, unless we have provided prior written approval for a greater amount.

5. Cover for general contents provided by this interim cover is limited to cover for loss or damage to floors and ceilings including fixed carpets, curtains or internal blinds and the most we will pay for this cover is \$10,000.

6. You are not covered under this interim cover for contents with specified limits of cover, specified contents cover or personal effects cover.

7. This interim cover does not provide cover for loss or damage caused by, arising from or in any way

connected to flood. For the purposes of this interim cover, the definition of flood in the PDS is amended to read: "flood" means the covering of normally dry land by water that has escaped or been released from the normal confines of:

- any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or;

- any reservoir, canal, dam, or other form of water channel or waterway, whether altered, modified or purpose built.

8. In the event of a claim covered by the policy occurring during the period of the interim cover provided by this Certificate, the Excess that You must pay is \$1,000 as well as any other excess specified as applicable under the PDS. The Excess is the amount for which You are responsible for the first of any loss or damage.

This insurance is issued by Allianz Australia Insurance Limited AFS Licence No. 234708 (ABN 15 000 122 850) of 2 Market St, Sydney NSW 2000 (Allianz). REVA Insurance Pt Ltd (REVA) ABN 95 105 230 046 trading as Ray White Concierge and Ray White Insurance arrange this insurance as agent of Allianz. The provision of this interim cover does not automatically confirm eligibility for annual cover under the PDS. Allianz's normal underwriting criteria applies.



allianz.com.au



raywhite.com/insurance

REVA Insurance Pty Ltd (REVA) ABN 95 105 230 046, AR 267687 trading as Ray White Concierge and Ray White Insurance (Ray White Concierge/Insurance) is an authorised representative of Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850. AFS Licence No. 234708. The person/office providing you with this certificate (referrer) acts as a referrer of Ray White Concierge/Insurance.

Allianz pays Ray White Concierge/Insurance a total commission of up to 25% of the net premium (excluding government taxes and charges) for Vital, Classic and Prestige Home Insurance and Landlord Insurance policies that they arrange on behalf of Allianz.

No commission is paid to Ray White Concierge/

Insurance for building/contents insurance under this certificate. Vital, Classic and Prestige Home Insurance and Landlord Insurance is issued by Allianz. You can get a Product Disclosure Statement (PDS) for the product by calling Ray White Concierge/Insurance on 1300 729 944 or from the website at raywhiteinsurance.com.au. You should consider the PDS in deciding whether to buy or hold the product. This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances').

Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and

consider the current PDS for the insurance policy.

[†] Not applicable to any renewals of existing Ray White Landlord Insurance policies. [‡] Minimum premiums apply. Any discounts entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

[§] To qualify for the maximum No Claim Bonus of 30%, landlords must have had no landlord losses in the preceding three years. However landlords who have had up to two claims may still qualify for a reduced No Claims Bonus.

Contact Us

T 1300 729 944
E concierge@raywhite.com
W raywhite.com/concierge