31 March 2026

Lynnette Labuschagne
6 Hansen Court
MARIAN QLD 4753

Hello Lynnette,

It's time to renew your policy

Your Home insurance expires at 4:00pm AEST on **23 April 2026**.
We'd like to invite you to renew your cover - it's easy!

Here's what we're sending you

- your Certificate of Insurance for the offered period of insurance. It includes this letter.

What to do next

1. Read this offered Certificate of Insurance paying special attention to 'Your duty when you renew your policy'. Call us immediately on **133 723** if anything's wrong or has changed.
Note that your excesses may have changed.

2. We have proposed a new sum insured as part of our renewal process. Please check the new sum insured is appropriate for your needs. Calculators to help you estimate your sum insured are on our website www.qbe.com.au.

3. On payment, your agreement with us will be made up of your Product Disclosure Statement (PDS) including any Supplementary PDS and this Certificate of Insurance. Please read them carefully.

4. For your cover to continue, please pay **$1,967.21** by 4pm on **23/04/2026** using any of the payment methods over the page.

Need to know more?

Any questions, just call us on **133 723** or email **enquiries@qbe.com**

Home Insurance

Policy number	**DI P HCO 7494597**
Property address	**6 Hansen Court, MARIAN, QLD, 4753**
Cover type	**Building only**
Buildings sum insured	**$650,000**
Start date	**23/04/2026 at 4:00pm AEST**
End date	**23/04/2027 at 4:00pm AEST**
Insureds	**Lynnette Labuschagne** **Theart Labuschagne**
Basic Excess - Buildings	**$1,000**

Total annual premium due	**$1,967.21***
Due by	**4pm on 23/04/2026**
Last year's premium**	$2,083.74*

**Adjusted for any changes made to the policy in the last year. See your Certificate of Insurance for details, a breakdown of your renewal premium and how it compares with last year's.

*Amount includes GST and any applicable Gov charges. See your Certificate of Insurance for a breakdown of your renewal premium.

See over the page for payment details

Receipt no: _____
Write your payment receipt number here

Your payment options - Please check your reference number as this may have changed.

Online
To pay online visit **www.qbe.com.au** with your payment reference number.

Ref no: **74945976**

Biller Code: 71373
Ref no: 74945976

To pay by internet or phone banking, contact your financial institution to make this payment from your nominated account.

More info: **www.bpay.com.au**

Billpay Code: 2293
Ref no: 74945976

Pay in-store at Australia Post, online at **auspost.com.au/postbillpay,** by phone **13 18 16** or via the Auspost app.

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Phone
To pay by phone, call **133 723** with your payment reference number.

Ref no: **74945976**

Your Certificate of Insurance

Renewal invitation

Your duty when you renew your policy

By law, you must take reasonable care not to make a misrepresentation to an insurer. This means before renewal, you need to carefully review the information in this document and check that it is true, complete and accurate. We use this information to decide whether to insure you and on what terms.

If any of the information is incorrect or has changed, you must let us know before renewal. Some changes may impact our offer of renewal terms. If you don't understand a question, you're unsure how to answer or if anything is unclear, please call us before you renew your policy.

If we do not hear from you and you renew your policy, we will take that to mean that the information in this document is true and correct and that nothing has changed.

If you do not tell us about anything that has changed, or if you do not take reasonable care not to make a misrepresentation then we may reduce or not pay a claim, cancel your policy or treat it as if it never existed.

Your Home Insurance policy details

Property address	6 Hansen Court, MARIAN, QLD, 4753
Policy number	DI P HCO 7494597
Start date	23 April 2026 4:00pm AEST
End date	23 April 2027 4:00pm AEST
Document delivery	E-mail

Insured	Lynnette Labuschagne
DOB	April 1966
Insured	Theart Labuschagne
DOB	July 1969
Email	theartlabuschagne@gmail.com
Phone	0427 776 559
Postal address	6 Hansen Court, MARIAN, QLD, 4753

Premium breakdown

Year-to-year premium comparison

The following table shows how this renewal's Total Premium compares to last year's. If you made any changes to your policy in the last year, we've adjusted last year's premium to show you those changes to ensure a true like-for-like comparison.

	Last year	This renewal
Accidental Damage option	$57.76	N/A
Campaign Discount - 10% online discount	-$193.11	N/A
Premium excluding government charges	$1,737.90	$1,640.71
GST	$173.79	$164.07
Stamp duty	$172.05	$162.43
Total premium	**$2,083.74**	**$1,967.21**

For this offered renewal, this Certificate of Insurance becomes your tax invoice for premium you've paid. If your premium changes any new Certificate of Insurance issued becomes your adjustment note.

If you need to know more

If you'd like to know more about the factors that influence your renewal premium, please visit www.qbe.com/au/priceexplained.

Excesses

If you make a claim, you may need to pay an excess. Sometimes you will need to pay more than one. The circumstances will determine whether an excess is payable and, if so, the total amount. For more information on how and when excesses are applied, please read the PDS (and any applicable SPDS).

Excess type	Amount	Conditions
Basic Excess – Buildings claims	**$1,000**	You only have to pay the Basic Excess once for claims arising out of a single incident
Unoccupied Property Excess 91-365 days	**$1,500**	Payable in addition to the Basic Excess and any other excesses that may apply **when you haven't advised us** that the property is to be unoccupied for this period. This excess does not apply to damage caused by some insured events. Please see the PDS (and any applicable SPDS) for details
Unoccupied Property Excess 366 days or more	**$4,500**	

Note: You can change your Basic Excess at any time by calling us on 133 723. The higher the excess the lower the premium (and vice versa). When choosing your Basic Excess, think about what you might be able to afford to pay at short notice in the event of a claim. There is no excess payable for legal liability claims.

Tell us when things change

Don't forget to tell us straight away if any of these things happen during the period of insurance:

- you move house
- the home will be unoccupied for longer than any 90 consecutive day period
- the occupancy of your home changes (e.g. you currently live in it but you're going to rent all or part of it out to tenants)
- you're planning construction work including renovations, alterations, additions or repairs to the property
- you start running a business or earning a regular income from the property
- you add or change mortgage lenders

This will help to ensure that you have cover that meets your needs. Please note, a change may impact the terms of your policy or affect our decision to continue to cover you.

Your Certificate of Insurance

Renewal invitation

Your cover

Cover type

Buildings cover	✓	Selected
Contents cover	✗	Not selected

Cover option

Accidental Damage	✗	Not selected

Sums Insured

Buildings sum insured **$650,000**

Buildings Sum Insured Safeguard
Not included

The Buildings Sum Insured Safeguard benefit does **NOT** apply to your policy because your Buildings Sum Insured is too far below the estimated rebuild cost. The benefit would provide up to 30% more if you were to have a claim that exceeded your Buildings Sum Insured. Call us if you would like to increase your Buildings Sum Insured to become eligible for this benefit

Legal liability

Legal liability limit **$30 million**

Buildings, contents or portable contents insurance claims in the last 3 years (applies to anyone covered and household members)

None

Other related history in the last 5 years
(applies to anyone covered and household members)

Criminal convictions relating to: (a) supplying drugs (b) fraud (c) theft or burglary (d) arson, or (e) wilful or malicious damage	Any insurance refused or cancelled by an insurer	Claims denied for fraud or dishonesty
None	No	None

Your Certificate of Insurance
Renewal invitation

Your property details

Property address	6 Hansen Court, MARIAN, QLD, 4753
Mortgage lender	BANKWEST
Occupancy	You are an owner occupier The home is occupied
Property use	You do not operate a business or generate a regular income at the property
Block larger than 2 hectares (or 5 acres)	No
Condition of the home	The home is structurally sound. It has no damage, defects or maintenance needs which make damage to the property more likely
Building works	The home or property is not under construction, undergoing renovations, additions or alterations, and there are no repairs being carried out

Building details

Building type	Freestanding House
Exterior walls mostly made from	Rendered brick
Roof material made from	Colorbond/steel/zincalume
Estimated internal floor area (used to estimate replacement cost of the home)	153m2
Elevation	Not raised (on a slab)
Any part of your property below ground level	No
Number of storeys/levels	1
Approximate year built	2003-2007
Slope of land	Flat/gentle (up to 10 degrees)

Rooms and features

Bedrooms/studies	4
Bathrooms (including ensuites, excluding standalone toilets)	2

Continued next page...

Your property details (continued...)

Rooms and features

Living areas (including living, family, rumpus and sunrooms but excluding dining rooms)	2
Balconies/decks/porches/ verandahs	1
Garage/carport car parking spaces	2
Ducted heating/cooling	No
Shed(s)	Yes
Pool/spa - inground or with fixed decking	Yes
Pool/spa - relocatable above ground	No
Granny flat	No
Tennis court	No

If the response to a question is recorded as, "not asked" or "unknown", please contact us to update the information. If any other information in this section is incorrect or has changed please tell us. Your answer may affect the terms of the policy, including the price.