

Certificate of Insurance

Date of Issue	8 August 2026
Policy Number	HPA132276081
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Home Insurance

Thank you for being an AAMI Building and Contents Insurance customer.

Please have a read through the Certificate of Insurance to check all your policy details are correct and that the amount of cover meets your needs.

We do rely on you to honestly disclose all the correct details in regards to your policy.

We'd like to let you know that you can easily manage this policy online. Simply visit aami.com.au/login to update your personal details, manage payments and view or update your policy details.

If you'd like help with something you can't take care of online, give us a call on 13 22 44.

Take care,

The AAMI Team

Insured Address

5 BARKLY ST,
BUNINYONG VIC 3357

The Insured

Mr Francis Kevin John Cummins, Mrs Belinda Joy Cummins

Period of Insurance

17 September 2026 to 11:59pm 17 September 2027

Policy Type

Building and Contents Insurance

Combined Building and Contents Discount Yes

Discounts do not apply to Optional Covers: Extra cover unspecified/specified items, AAMI Home Assist and Excess-free Glass cover.

Building and Contents Cover

Building Sum Insured:	Complete Replacement Cover [®]
Contents Sum Insured:	\$170,200
Specified Extra Cover Sum Insured:	\$6,093
Legal Liability:	\$20 million

See contents cover section for details of any specified items

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.

Optional Covers

If you've just enjoyed a year's free optional cover for your last period of insurance this will no longer be included free of charge. Unless you have told us otherwise, the option you had last year will be offered in this renewal and included in the premium amount payable. The following options indicated with a ✓ are included in your policy. Options indicated with a ✕ have not been selected.

Contact us to make any changes.

Home Building Options

AAMI Home Assist	✕
Accidental damage at home	✓
Complete Replacement Cover®	✓
Excess-free Glass cover	✓

Home Contents Options

Accidental damage at home	✓
Extra cover unspecified items	✕
Extra cover specified items	✓

Excess Details

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

Building Flexi-Premiums® Excess:	\$3,000
Contents Flexi-Premiums® Excess:	\$750
Extra Cover Excess:	\$100
Unoccupied Excess:	\$1,000

What you have told us

This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.

The Building

Occupied As:	Owner
Dwelling Type:	House
Main flooring:	Vinyl
Open Floor Plan:	Yes
Wall Construction:	Brick Veneer
Year Built:	Approx. 2022

The Building cont.

Well Maintained and in Good Condition: Yes

This includes, but is not limited to, there are: no leaks, holes, damage, rust, or wood rot in the roof, gutters, windows, walls, floors, fences, or anywhere else; no damage to foundations, walls, steps, flooring, ceilings, gates, and fences and is structurally sound; no damage from or infestation of termites, ants, vermin, or other creatures; no broken, missing glass or boarded-up windows. Refer to the PDS for further details.

Under Renovation/Construction:	No
Used for Business:	No
Unoccupied:	No
Mortgage:	Yes
Financier:	Commonwealth Bank of Australia
Trust Classification:	None
Quality of Construction:	Above Average
No of Bedrooms:	5
No of Bathrooms:	4
Ducted AC/Heating:	Yes
Granny Flat:	No
Garage/Carport:	Double

We have used other sources for additional information about the building. For more information, please visit www.aami.com.au/sum-insured.

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Your Contents Cover

You have your Contents covered for \$170,200

Extra Cover for Portable Valuables Option

Extra Cover Specified Items

You have your extra cover specified items covered for \$6,093 please see below for specified items details:

- 18crt White Gold Engagment Ring Single Diamond.51crt Round Brilliant Cut C/E Cl/Si1 covered up to \$5,059
- Ladies Wedding Band 18crt White Gold With 10 0.02brillant Cut Diamond In Channel Setting C/G C/Bs covered up to \$1,034

Extra Cover Unspecified Items

Not taken

Insurance and Criminal History

You have told us that in the past **three** years:

- 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.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to home or contents insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson or criminal, malicious or wilful damage.

When you must contact us

It is important that you check the information provided on your Certificate of Insurance. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you must contact us' section of your PDS. If you don't contact us when you should, we may either refuse or reduce payment of a claim. It may also lead us to cancel your policy.

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