

NOTICE OF FILING

Details of Filing

Document Lodged:	Concise Statement
Court of Filing	FEDERAL COURT OF AUSTRALIA (FCA)
Date of Lodgment:	22/09/2025 4:36:04 PM AEST
Date Accepted for Filing:	22/09/2025 4:42:44 PM AEST
File Number:	QUD669/2025
File Title:	AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION v RACQ INSURANCE LIMITED (ACN 009 704 152)
Registry:	QUEENSLAND REGISTRY - FEDERAL COURT OF AUSTRALIA



A handwritten signature in blue ink that reads "Sia Lagos".

Registrar

Important Information

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date of the filing of the document is determined pursuant to the Court's Rules.



Form NCF1

Concise Statement

No. of 2025

Federal Court of Australia

District Registry: Queensland

Division: General

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Plaintiff

RACQ INSURANCE LIMITED (ACN 009 704 152)

Defendant

A. NATURE OF PROCEEDING

1. Between 25 September 2019 and 12 December 2024 (**Relevant Period**), **RACQ** Insurance Limited made representations in insurance policy renewal documents about changes between the current price of the insurance held by customers and the price at which that insurance was offered for the next period. In this way, RACQ promised transparency around changes in the price of the insurance at the time of policy renewal.
2. **ASIC** alleges that, on 573,407 occasions, the representations made by RACQ were false or misleading in contravention of ss 12DB(1)(a) and/or 12DB(1)(g) of the *Australian Securities and Investments Commission Act 2001* (Cth) (**ASIC Act**).

B. IMPORTANT FACTS GIVING RISE TO THE CLAIM

Background

3. During the Relevant Period, RACQ offered customers various insurance products, including motor vehicle insurance, caravan and trailer insurance, boat insurance, household insurance (comprising building, building and contents, and/or contents insurance), pet insurance, and, until 1 November 2022, body corporate insurance (**Insurance Products**).

Filed on behalf of (name & role of party)	Australian Securities and Investments Commission, Plaintiff
Prepared by (name of person/lawyer)	Iva Bacvic
Law firm (if applicable)	
Tel (02) 9911 5787	Fax 1300 729 000
Email Iva.Bacvic@asic.gov.au	
Address for service	Australian Securities and Investments Commission
(include state and postcode)	Level 20, 240 Queen Street, Brisbane QLD 4000

4. A customer's insurance policy for any of the Insurance Products included a Certificate of Insurance (**COI**). Subject to payment of the premium, the policy operated for either six months or a year, after which it needed to be renewed or would lapse.
5. As part of the renewal process, RACQ would send the customer a policy renewal offer (**Renewal COI**). If a customer's policy was not renewed by the renewal date, RACQ would send a reminder shortly after the renewal date (**Renewal Reminder**).

The Last Period Premium Representations

6. During the Relevant Period, RACQ issued Renewal COIs and Renewal Reminders to customers that displayed the 'last period premium' amount alongside, or in close proximity to, the 'this period premium' amount, so the two could be readily compared.
7. RACQ implemented the premium comparison to increase transparency around premium pricing and to help customers make more informed decisions about whether to renew their policies.
8. RACQ considered that providing greater pricing transparency aligned with its core values as a member centric organisation and its commitment to deliver on its member experience principles of ease and trust. RACQ considered that its *"policy renewal documentation will be deemed the source of truth"*.
9. The policy renewal documentation did not explain how the 'last period premium' was calculated. The amount described by RACQ as the 'last period premium' was the premium RACQ had offered the customer at last renewal or, for policies at first renewal, at inception (**original premium offer**). The 'last period premium' amount did not include any adjustment made to the premium because of a policy change after the original premium offer.
10. **Schedule A** to this Concise Statement contains extracts from example Renewal COIs and Renewal Reminders issued during the Relevant Period that show how the 'last period premium' amount was represented by RACQ.
11. RACQ issued a total of 532,334 Renewal COIs and 41,073 Renewal Reminders to customers where the 'last period premium' amount did not reflect the current premium, as it did not include changes that had been made to the premium after the original premium offer had been made (the **Affected Renewal Documents**).

12. On each occasion RACQ issued an Affected Renewal Document to a customer, RACQ represented that:

- (a) the 'last period premium' was the current price of the insurance policy;
- (b) any change between the current price of the policy and the renewal price at which the policy was offered could be compared by considering the difference between the 'last period premium' and the 'this period premium'; and/or
- (c) any change in price was transparent,

(the **Last Period Premium Representations**).

13. By reason of the matters in paragraphs 9 and 11 above, the Last Period Premium Representations were false or misleading because:

- (a) the 'last period premium' amount was not the current price of the insurance policy;
- (b) any change between the current price of the policy and the renewal price at which the policy was offered could not be compared by considering the difference between the 'this period premium' and the 'last period premium'; and/or
- (c) pricing transparency was not achieved.

RACQ's knowledge

- 14. Prior to 25 September 2019, several staff members of RACQ knew that the 'last period premium' amount would not reflect policy and price changes made after the original premium offer.
- 15. On 27 September 2019, two days after RACQ issued the first Renewal COI containing a 'last period premium' amount, RACQ received a complaint from a customer about the premium comparison being "*very misleading*". RACQ received further complaints from customers during the Relevant Period, including a complaint made to the Acting CEO of RACQ in 2019 and complaints via external bodies such as the Australian Financial Complaints Authority.
- 16. During the Relevant Period, RACQ had customer complaint handling procedures and internal committees that were responsible for identifying and considering any common complaint themes being raised by customers.
- 17. A potential issue with how RACQ calculated or displayed the 'last period premium' in its renewal documents was not escalated to internal committees until November 2024 after a customer reported the issue to the media.

18. Between 24 October 2024 and 1 November 2024, an RACQ media spokesperson provided statements to reporters that *“we have not previously received any feedback that our communication has been an issue for our members”*.
19. RACQ did not amend its Renewal COIs and Renewal Reminders until 13 December 2024.

C. THE RELIEF SOUGHT FROM THE COURT

20. ASIC seeks the relief set out in the accompanying Originating Process.

D. THE PRIMARY LEGAL GROUNDS FOR THE RELIEF SOUGHT

21. Each of the Insurance Products were ‘financial products’ and therefore ‘financial services’ within the meaning of ss 12BAA(7)(d) and 12BAB(1AA) of the ASIC Act.
22. RACQ made the Last Period Premium Representations in trade or commerce, and in connection with the supply or possible supply of financial services, or in connection with the promotion by any means of the supply or use of financial services, being the Insurance Products.
23. The Last Period Premium Representations were false or misleading representations:
 - (a) that services were of a particular standard, quality, value or grade in contravention of s 12DB(1)(a) of the ASIC Act; and/or
 - (b) with respect to the price of services in contravention of s 12DB(1)(g) of the ASIC Act.
24. RACQ contravened ss 12DB(1)(a) and/or 12DB(1)(g) of the ASIC Act on each occasion it issued an Affected Renewal Document to a customer.

E. THE ALLEGED HARM SUFFERED

25. The Last Period Premium Representations inaccurately represented insurance premium changes to customers at the time of renewal. The representations promised transparency around pricing, but did not achieve it. The representations deprived customers of the ability to properly consider, in an informed way, the value of their insurance policy against other options offered in the market by different insurers, and to consider whether the renewal of their insurance policy was in their best interests, by reference to the renewal documentation they received.

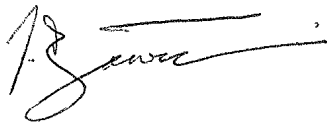
26. Despite RACQ's knowledge and complaint handling systems, throughout the Relevant Period, RACQ continued to include false or misleading 'last period premium' amounts on renewal documents.
27. RACQ is likely to have obtained a benefit that it may not have been entitled to from making the Last Period Premium Representations, including (a) the benefit of selling policies to customers who may not have purchased insurance through RACQ otherwise, and (b) the benefit of being seen as a large insurer that prioritises pricing transparency.
28. RACQ's conduct undermines pricing transparency and the integrity of its customers' decision making. It damages consumer confidence in the insurance renewal process specifically, and the insurance industry generally.

This Concise Statement was prepared by Sally Robb KC and Nic Congram.

Certificate of lawyer

I, Iva Bacvic, certify to the Court that, in relation to the Concise Statement filed on behalf of the Plaintiff, the factual and legal material available to me at present provides a proper basis for each allegation in the Concise Statement.

Date: 22 September 2025

A handwritten signature in black ink, appearing to read 'Iva Bacvic', is written above a horizontal dotted line.

Signed by Iva Bacvic

Lawyer for the Plaintiff

Schedule A – Examples of Last Period Premium Representations

A. Renewal COIs

No.	Period in use	Relevant policies	Statement(s)															
1.	25 September 2019 to 12 December 2024	Insurance Products where the NSW Emergency Services Levy did not apply and full premium payable	<div><div>Example – Motor Vehicle Certificate of Insurance dated 25 September 2019</div><div>Page 1</div><div><div><div>Policyholder and payment information</div><div><div><div>Policyholders</div><div><div></div><div><div>you are an RACQ Bronze member</div><div>you are an RACQ Gold member</div></div></div></div><div><div><div>Amount due by</div><div>26 October 2019</div></div><div><div>This period premium</div><div>\$155.64</div></div><div><div>Last period premium</div><div>\$156.79</div></div></div><div><div>OR</div><div>To arrange Pay by the Month via direct debit please contact us</div><div>The amount due includes any applicable discounts and credits.</div></div></div></div><div><div><div>How to pay</div><div><div><div><div><div>BPAY</div><div>Biller Code: 6551</div><div>Ref: 0309 52001440 02</div></div><div>Contact your bank or financial institution to make this payment from your nominated account.</div></div><div><div>Visit www.racq.com or call 13 1905 to pay with your credit card or to arrange to Pay by the Month</div><div>Payment Ref: 0309 52001440 02</div></div><div><div><div><div></div><div>Pay instore or at Australia Post using cash, cheque, EFTPOS or credit card</div></div></div></div></div><div><div><div><div><div><div><div></div><div>IMPORTANT DATE</div></div></div><div><div>PAYMENT DUE DATE</div><div>26 October 2019</div></div><div><div>AMOUNT DUE</div><div>\$155.64</div></div><div><div><div><div></div><div>*401 03095200144002</div></div></div></div></div></div></div></div><div>Page 4</div><div><div>Total amount payable</div><div><table><tr><th>Premium breakdown</th><th>Last period premium</th><th>This period premium</th></tr><tr><td>Insurance premium</td><td>\$130.76</td><td>\$129.81</td></tr><tr><td>GST</td><td>\$13.08</td><td>\$12.98</td></tr><tr><td>Stamp duty</td><td>\$12.95</td><td>\$12.85</td></tr><tr><td>Total amount payable</td><td>\$156.79</td><td>\$155.64</td></tr></table></div></div><div><div>When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.</div><div><div>Why does your premium change?</div><div><div>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.</div><div>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.</div><div>For more information please visit racq.com/premiums</div></div></div></div></div></div></div></div></div>	Premium breakdown	Last period premium	This period premium	Insurance premium	\$130.76	\$129.81	GST	\$13.08	\$12.98	Stamp duty	\$12.95	\$12.85	Total amount payable	\$156.79	\$155.64
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2.	25 September 2019 to 12 December 2024	Insurance Products where the NSW Emergency Services Levy did not apply and direct debit arrangement	<div><div>Example – Household Building Certificate of Insurance dated 25 September 2019</div><div>Page 1</div><div>Direct debit information</div><div><div><div>This section is a comparison of your Total premium. Your instalment amount will be debited from your nominated account on the due date.</div><div><div>This period premium</div><div>\$1,023.31</div></div><div><div>Last period premium</div><div>\$996.91</div></div></div></div><div><div>Page 5</div><div>Total amount payable</div><div><table><tr><th>Premium breakdown</th><th>Last period premium</th><th>This period premium</th></tr><tr><td>Insurance premium</td><td>\$831.45</td><td>\$853.47</td></tr><tr><td>GST</td><td>\$83.15</td><td>\$85.35</td></tr><tr><td>Stamp duty</td><td>\$82.31</td><td>\$84.49</td></tr><tr><td>Total amount payable</td><td>\$996.91</td><td>\$1,023.31</td></tr></table></div><div><div>When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.</div><div>Why does your premium change?</div><div><div>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.</div><div>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.</div><div>For more information please visit racq.com/premiums</div></div></div></div></div>	Premium breakdown	Last period premium	This period premium	Insurance premium	\$831.45	\$853.47	GST	\$83.15	\$85.35	Stamp duty	\$82.31	\$84.49	Total amount payable	\$996.91	\$1,023.31
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3.	25 September 2019 to 12 December 2024	Insurance Products with multiple covers and direct debit arrangement	<div><div>Example – Household Building and Contents Certificate of Insurance dated 25 September 2019</div><div>Page 1</div><div><div>Direct debit information</div><div><div><div>This section is a comparison of your Total premium. Your Instalment amount will be debited from your nominated account on the due date.</div><div><div>This period premium</div><div>\$2,009.65</div></div><div><div>Last period premium</div><div>\$1,835.72</div></div></div></div></div><div><div>Page 5</div><div><div>Total amount payable</div><table><tr><th>Premium breakdown</th><th>Last period premium</th><th>This period premium</th></tr><tr><td>Insurance premium</td><td>\$1,531.05</td><td>\$1,676.10</td></tr><tr><td>GST</td><td>\$153.10</td><td>\$167.61</td></tr><tr><td>Stamp duty</td><td>\$151.57</td><td>\$165.94</td></tr><tr><td>Total amount payable</td><td>\$1,835.72</td><td>\$2,009.65</td></tr></table><div><div>When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.</div><div><div>Why does your premium change?</div><div><div>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.</div><div>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.</div><div>For more information please visit racq.com/premiums</div></div></div></div></div></div></div>	Premium breakdown	Last period premium	This period premium	Insurance premium	\$1,531.05	\$1,676.10	GST	\$153.10	\$167.61	Stamp duty	\$151.57	\$165.94	Total amount payable	\$1,835.72	\$2,009.65
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4.	At least 2 March 2020 to at least 26 May 2020	Insurance Products where the NSW Emergency Services Levy applied and full premium payable	<div>Household and Contents Certificate of Insurance dated 2 March 2020</div> <div>Page 1</div> <div>Your renewal premium comparison</div> <div>The following comparative information has been included to assist you in understanding the impact of the Emergency Services Levy ('ESL') on your total insurance premium.</div> <div>The ESL does not apply to any property covered under your policy which is located outside of New South Wales ('NSW').</div> <div>This table is a comparison of your Total Premium breakdown. Please note, if you have made any changes to your policy after your original renewal was sent which resulted in a change to your premium, your ESL amount below may have been impacted.</div> <div>The ESL portion in the below table is applicable to your NSW based properties only.</div> <table><tr><th>Premium breakdown</th><th>Last period premium</th><th>This period premium</th></tr><tr><td>Insurance premium</td><td>\$2,847.14</td><td>\$3,166.01</td></tr><tr><td>ESL</td><td>\$220.61</td><td>\$248.19</td></tr><tr><td>GST</td><td>\$306.77</td><td>\$341.43</td></tr><tr><td>Stamp duty</td><td>\$303.70</td><td>\$338.01</td></tr><tr><td>Total premium</td><td>\$3,678.22</td><td>\$4,093.64</td></tr></table> <div>Page 3</div> <div>Policyholder and payment information</div> <table><tr><td>Policyholders</td><td colspan="2">[REDACTED] you are an RACQ Gold member</td></tr><tr><td rowspan="3">Amount due by 2 April 2020</td><td>This period premium</td><td>Last period premium</td></tr><tr><td>\$4,093.64</td><td>\$3,678.22</td></tr><tr><td colspan="2">OR</td></tr><tr><td colspan="3">To arrange Pay by the Month via direct debit please contact us</td></tr><tr><td colspan="3">The amount due includes any applicable discounts and credits.</td></tr></table> <div><div>How to pay</div><div><div><div><div>BPAY</div><div>Billers Code: 6551 Ref: 0309 5221780 24</div></div><div>Contact your bank or financial institution to make this payment from your nominated account.</div></div><div><div><div></div><div>Visit www.racq.com or call 13 1905 to pay with your credit card or to arrange to Pay by the Month</div><div>Payment Ref: 0309 5221780 24</div></div></div><div><div><div></div><div>Pay Instore or at Australia Post using cash, cheque, EFTPOS or credit card</div></div></div></div><div><div><div><div>IMPORTANT DATE</div></div></div><div><div><div>PAYMENT DUE DATE</div><div>2 April 2020</div></div></div><div><div><div>AMOUNT DUE</div><div>\$4,093.64</div></div></div><div><div><div><div></div><div>*401 0309522178024</div></div></div></div></div></div>	Premium breakdown	Last period premium	This period premium	Insurance premium	\$2,847.14	\$3,166.01	ESL	\$220.61	\$248.19	GST	\$306.77	\$341.43	Stamp duty	\$303.70	\$338.01	Total premium	\$3,678.22	\$4,093.64	Policyholders	[REDACTED] you are an RACQ Gold member		Amount due by 2 April 2020	This period premium	Last period premium	\$4,093.64	\$3,678.22	OR		To arrange Pay by the Month via direct debit please contact us			The amount due includes any applicable discounts and credits.		
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			<div>Page 9 continued¹</div> <div>Premium breakdown (this period)</div> <table><tr><th>Product details</th><th>Insured address</th><th>Insurance premium</th><th>ESL</th><th>GST</th><th>Stamp duty</th><th>Sub-total</th></tr><tr><td>HOME</td><td></td><td>\$1,376.41</td><td>N/A</td><td>\$137.64</td><td>\$136.26</td><td>\$1,650.31</td></tr><tr><td>CONTENTS</td><td></td><td>\$329.64</td><td>N/A</td><td>\$32.97</td><td>\$32.64</td><td>\$395.25</td></tr><tr><td>HOME</td><td></td><td>\$1,459.96</td><td>\$248.19</td><td>\$170.82</td><td>\$169.11</td><td>\$2,048.08</td></tr></table> <div>Premium breakdown (last period)</div> <table><tr><th>Product details</th><th>Insured address</th><th>Insurance premium</th><th>ESL</th><th>GST</th><th>Stamp duty</th><th>Sub-total</th></tr><tr><td>HOME</td><td></td><td>\$1,241.15</td><td>N/A</td><td>\$124.12</td><td>\$122.87</td><td>\$1,488.14</td></tr><tr><td>CONTENTS</td><td></td><td>\$308.26</td><td>N/A</td><td>\$30.82</td><td>\$30.51</td><td>\$369.59</td></tr><tr><td>HOME</td><td></td><td>\$1,297.73</td><td>\$220.61</td><td>\$151.83</td><td>\$150.32</td><td>\$1,820.49</td></tr></table>	Product details	Insured address	Insurance premium	ESL	GST	Stamp duty	Sub-total	HOME		\$1,376.41	N/A	\$137.64	\$136.26	\$1,650.31	CONTENTS		\$329.64	N/A	\$32.97	\$32.64	\$395.25	HOME		\$1,459.96	\$248.19	\$170.82	\$169.11	\$2,048.08	Product details	Insured address	Insurance premium	ESL	GST	Stamp duty	Sub-total	HOME		\$1,241.15	N/A	\$124.12	\$122.87	\$1,488.14	CONTENTS		\$308.26	N/A	\$30.82	\$30.51	\$369.59	HOME		\$1,297.73	\$220.61	\$151.83	\$150.32	\$1,820.49
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¹ This additional statement was only present for COIs which contained multiple covers, e.g., multiple properties or multiple vehicles.

No.	Period in use	Relevant policies	Statement(s)																		
5.	At least 3 March 2021 to 12 December 2024	All Insurance Products where the NSW Emergency Services Levy applied and full premium payable	<div><div>Example – Household Certificate of Insurance dated 3 March 2021</div><div>Page 3</div><div><div><div>Policyholder and payment information</div><div><div><div>Policyholders</div><div><div><div></div><div>you are an RACQ Gold member</div></div><div><div></div><div>you are an RACQ Gold member</div></div></div><div><div>Amount due by 4 April 2021</div><div><div>This period premium</div><div>\$443.54</div></div><div><div>Last period premium</div><div>\$1,792.99</div></div></div><div><div>OR</div><div>To arrange Pay by the Month via direct debit please contact us</div><div>The amount due includes any applicable discounts and credits.</div></div></div></div><div><div><div>How to pay</div><div><div><div><div><div>BPAY</div><div>Ref: 0309 14301914 05</div></div><div>Contact your bank or financial institution to make this payment from your nominated account.</div></div><div><div>Visit www.racq.com or call 13 1905 to pay with your credit card or to arrange to Pay by the Month</div><div>Payment Ref: 0309 14301914 05</div></div><div><div><div></div><div>Pay Instore or at Australia Post using cash, cheque, EFTPOS or credit card</div></div></div></div></div><div><div><div><div><div><div>IMPORTANT DATE</div></div></div><div><div>PAYMENT DUE DATE</div><div>4 April 2021</div></div><div><div>AMOUNT DUE</div><div>\$443.54</div></div><div><div><div><div></div></div><div>*401 03091430191405</div></div></div></div></div></div></div><div>Page 7</div><div><div>Total amount payable</div><div><table><tr><th>Premium breakdown</th><th>Last period premium</th><th>This period premium</th></tr><tr><td>Insurance premium</td><td>\$1,495.40</td><td>\$313.50</td></tr><tr><td>ESL</td><td>N/A</td><td>\$56.43</td></tr><tr><td>GST</td><td>\$149.54</td><td>\$36.99</td></tr><tr><td>Stamp duty</td><td>\$148.05</td><td>\$36.62</td></tr><tr><td>Total amount payable</td><td>\$1,792.99</td><td>\$443.54</td></tr></table></div><div><p>When payment is made, this Certificate of Insurance may be used as a Tax Invoice for GST purposes.</p><p>The Emergency Services Levy (ESL) shown in the table above is only applicable to risks based in NSW. If ESL does not apply to your policy, \$0.00 will appear. ESL is an amount included by an insurance company in a total amount payable to help fund emergency service in NSW. This levy is to recoup emergency service contributions required to be paid by us, and we pass the entire levy we collect on to the Chief Commissioner for the NSW Office of State Revenue.</p><p>Why does your premium change?</p><p>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.</p><p>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.</p><p>For more information please visit racq.com/premiums</p></div></div></div></div></div></div>	Premium breakdown	Last period premium	This period premium	Insurance premium	\$1,495.40	\$313.50	ESL	N/A	\$56.43	GST	\$149.54	\$36.99	Stamp duty	\$148.05	\$36.62	Total amount payable	\$1,792.99	\$443.54
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Total amount payable	\$1,792.99	\$443.54																			

B. Renewal Reminders

No.	Period in use	Relevant policies	Statement(s)
1.	25 September 2019 to 12 December 2024	Insurance Products where no credit was owed to the customer or no payment affected the policy	<div><div>Example – Household Renewal Reminder dated 8 October 2019</div><div>Page 1</div><div><div>Policyholder and payment information</div><div><div><div>Policyholders</div><div><div></div><div>you are an RACQ Blue member</div><div>you are an RACQ Silver member</div></div></div><div><div><div>Amount overdue</div><div>2 October 2019</div></div><div><div>This period premium</div><div>\$1,319.11</div></div><div><div>Last period premium</div><div>\$1,188.23</div></div></div><div><div>OR</div><div>To arrange Pay by the Month via direct debit please contact us</div><div>The amount due includes any applicable discounts and credits.</div></div></div></div></div>
2.	25 September 2019 to 12 December 2024	Insurance Products where a credit was owed to the customer or some other payment affected the policy	<div><div>Example – Household Renewal Reminder dated 2 November 2019</div><div>Page 1</div><div><div>Policyholder and payment information</div><div><div><div>Policyholders</div><div><div></div><div>you are an RACQ Gold member</div></div></div><div><div><div>Amount overdue</div><div>27 October 2019</div></div><div><div><div>Amount due</div><div>\$1,108.13</div></div><div><div>This period premium</div><div>\$1,380.96</div></div><div><div>Last period premium</div><div>\$1,298.30</div></div></div><div><div>OR</div><div>To arrange Pay by the Month via direct debit please contact us</div><div>The amount due includes any applicable discounts and credits.</div></div></div></div></div></div>