



# JT HOME LOANS

## PTY LTD

### Information Sheet – What is an Insurance Certificate of Currency

An Insurance Certificate of Currency (CoC) is required before your lending can settle, so you will need to provide a new lender with evidence that the property is adequately insured. Some insurers will allow you to update an existing policy and download the certificate via a website account. The main thing that must be included in your Certificate of Currency is the finance provider and the amount of cover included in your policy. So if you are funding with, for example ANZ, your Certificate of Currency must state ANZ Bank Ltd as the interested party or first mortgagee.

Below is a snapshot of what a Certificate could look like from two different insurers with the lender highlighted in yellow:

**SECURE FUNDING PTY LTD**

20/04/2023

#### Certificate of Currency

This Certificate of Currency is valid as at the date of this letter, and is subject to the terms and conditions as set out in the policy.

Policy Number:

Period Of Insurance: 24/03/2023 to 23/03/2024

Insured:  
Also Noted:

Cover: HOME - \$552,500  
CONTENTS - \$103,500

Risk Address:

Interested Party: **SECURE FUNDING PTY LTD**

Total Amount Payable: \$2,979.03 by lump sum

Policy Issued by: Auto & General Services Pty Ltd (ACN 003 617 909)  
PO Box 342

P O Box 12040  
Carrum 3197

20/107 Wells Road  
Chelsea Heights 3196

[Joshua@jthomeloans.com.au](mailto:Joshua@jthomeloans.com.au)

0420 315 795

## 2023-2024 Certificate of Insurance Home Buildings and Contents

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instalment  
: 2023.  
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Your policy summary	
Policy number:	HOM [REDACTED] 738
First instalment:	\$207.83
Instalment due:	7 June 2023
Home insured:	[REDACTED]
The insured:	Mrs [REDACTED] Mr [REDACTED]
Sum insured:	Buildings: \$750,000 Contents: \$95,000 See over for breakdown.
Basic excess:	\$1,000 See over for all excesses that apply.
Credit Provider	1st Mortgagee ANZ Banking Group Limited
Your premium (Includes government charges)	
First instalment:	\$207.83

A certificate of Currency is the same thing as a certificate of Insurance, but different insurers may call their certificates slightly different things.

The main thing to remember is that it must show the period of insurance, the amount insured must be the same as or more than what the lender has stated and it must show as paid to be valid and the lender must be stated **EXACTLY** as set out in the email we will send you prior to settlement.

If you don't currently have home insurance we can provide a referral to our business partners at Allianz and have them provide a no obligation quote, please let us know if we can assist you.

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