



**COWS - Premium Including GST & Stamp Duty, Excluding One Off Policy Fee (\$11)**

**NSW/VIC/ACT/TAS**

**GST**

**10%**

**STAMP DUTY**

**0%**

Value	Mortality			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 165.00	\$ 165.00	n/a	n/a	n/a	n/a
\$ 2,000	\$ 165.00	\$ 165.00	n/a	n/a	n/a	n/a
\$ 3,000	\$ 244.20	\$ 165.00	n/a	n/a	n/a	n/a
\$ 4,000	\$ 325.60	\$ 220.00	n/a	n/a	n/a	n/a
\$ 5,000	\$ 407.00	\$ 275.00	n/a	n/a	n/a	n/a
\$ 6,000	\$ 488.40	\$ 330.00	n/a	n/a	n/a	n/a
\$ 7,000	\$ 569.80	\$ 385.00	n/a	n/a	n/a	n/a
\$ 8,000	\$ 651.20	\$ 440.00	n/a	n/a	n/a	n/a
\$ 9,000	\$ 732.60	\$ 495.00	n/a	n/a	n/a	n/a
\$ 10,000	\$ 814.00	\$ 550.00	n/a	n/a	n/a	n/a
\$ 11,000	\$ 895.40	\$ 605.00	n/a	n/a	n/a	n/a
\$ 12,000	\$ 976.80	\$ 660.00	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,058.20	\$ 715.00	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,139.60	\$ 770.00	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,221.00	\$ 825.00	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,302.40	\$ 880.00	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,383.80	\$ 935.00	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,465.20	\$ 990.00	n/a	n/a	n/a	n/a
\$ 19,000	\$ 1,546.60	\$ 1,045.00	n/a	n/a	n/a	n/a
\$ 20,000	\$ 1,628.00	\$ 1,100.00	n/a	n/a	n/a	n/a

\$11 one off policy fee to be added.

**COWS - Premium Including GST & Stamp Duty, Excluding One Off Policy Fee (\$11)**

**SOUTH AUSTRALIA**

**GST**

**10%**

**STAMP DUTY**

**11%**

Value	Mortality			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 183.15	\$ 183.15	n/a	n/a	n/a	n/a
\$ 2,000	\$ 183.15	\$ 183.15	n/a	n/a	n/a	n/a
\$ 3,000	\$ 271.06	\$ 183.15	n/a	n/a	n/a	n/a
\$ 4,000	\$ 361.42	\$ 244.20	n/a	n/a	n/a	n/a
\$ 5,000	\$ 451.77	\$ 305.25	n/a	n/a	n/a	n/a
\$ 6,000	\$ 542.12	\$ 366.30	n/a	n/a	n/a	n/a
\$ 7,000	\$ 632.48	\$ 427.35	n/a	n/a	n/a	n/a
\$ 8,000	\$ 722.83	\$ 488.40	n/a	n/a	n/a	n/a
\$ 9,000	\$ 813.19	\$ 549.45	n/a	n/a	n/a	n/a
\$ 10,000	\$ 903.54	\$ 610.50	n/a	n/a	n/a	n/a
\$ 11,000	\$ 993.89	\$ 671.55	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,084.25	\$ 732.60	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,174.60	\$ 793.65	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,264.96	\$ 854.70	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,355.31	\$ 915.75	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,445.66	\$ 976.80	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,536.02	\$ 1,037.85	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,626.37	\$ 1,098.90	n/a	n/a	n/a	n/a
\$ 19,000	\$ 1,716.73	\$ 1,159.95	n/a	n/a	n/a	n/a
\$ 20,000	\$ 1,807.08	\$ 1,221.00	n/a	n/a	n/a	n/a

\$11 one off policy fee to be added.

**COWS - Premium Including GST & Stamp Duty, Excluding One Off Policy Fee (\$11)**

**QUEENSLAND**



Value	GST			STAMP DUTY		
	10%			9%		
	Mortality			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 179.85	\$ 179.85	n/a	n/a	n/a	n/a
\$ 2,000	\$ 179.85	\$ 179.85	n/a	n/a	n/a	n/a
\$ 3,000	\$ 266.18	\$ 179.85	n/a	n/a	n/a	n/a
\$ 4,000	\$ 354.90	\$ 239.80	n/a	n/a	n/a	n/a
\$ 5,000	\$ 443.63	\$ 299.75	n/a	n/a	n/a	n/a
\$ 6,000	\$ 532.36	\$ 359.70	n/a	n/a	n/a	n/a
\$ 7,000	\$ 621.08	\$ 419.65	n/a	n/a	n/a	n/a
\$ 8,000	\$ 709.81	\$ 479.60	n/a	n/a	n/a	n/a
\$ 9,000	\$ 798.53	\$ 539.55	n/a	n/a	n/a	n/a
\$ 10,000	\$ 887.26	\$ 599.50	n/a	n/a	n/a	n/a
\$ 11,000	\$ 975.99	\$ 659.45	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,064.71	\$ 719.40	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,153.44	\$ 779.35	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,242.16	\$ 839.30	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,330.89	\$ 899.25	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,419.62	\$ 959.20	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,508.34	\$ 1,019.15	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,597.07	\$ 1,079.10	n/a	n/a	n/a	n/a
\$ 19,000	\$ 1,685.79	\$ 1,139.05	n/a	n/a	n/a	n/a
\$ 20,000	\$ 1,774.52	\$ 1,199.00	n/a	n/a	n/a	n/a

\$11 one off policy fee to be added.

**COWS - Premium Including GST & Stamp Duty, Excluding One Off Policy Fee (\$11)**

**WA/NT**

Value	GST			STAMP DUTY		
	10%			10%		
	Mortality			Mortality plus loss of use Accident & Illness		
	12 Months	6 Months	3 Months	12 Months	6 Months	3 Months
\$ 1,000	\$ 181.50	\$ 181.50	n/a	n/a	n/a	n/a
\$ 2,000	\$ 181.50	\$ 181.50	n/a	n/a	n/a	n/a
\$ 3,000	\$ 268.62	\$ 181.50	n/a	n/a	n/a	n/a
\$ 4,000	\$ 358.16	\$ 242.00	n/a	n/a	n/a	n/a
\$ 5,000	\$ 447.70	\$ 302.50	n/a	n/a	n/a	n/a
\$ 6,000	\$ 537.24	\$ 363.00	n/a	n/a	n/a	n/a
\$ 7,000	\$ 626.78	\$ 423.50	n/a	n/a	n/a	n/a
\$ 8,000	\$ 716.32	\$ 484.00	n/a	n/a	n/a	n/a
\$ 9,000	\$ 805.86	\$ 544.50	n/a	n/a	n/a	n/a
\$ 10,000	\$ 895.40	\$ 605.00	n/a	n/a	n/a	n/a
\$ 11,000	\$ 984.94	\$ 665.50	n/a	n/a	n/a	n/a
\$ 12,000	\$ 1,074.48	\$ 726.00	n/a	n/a	n/a	n/a
\$ 13,000	\$ 1,164.02	\$ 786.50	n/a	n/a	n/a	n/a
\$ 14,000	\$ 1,253.56	\$ 847.00	n/a	n/a	n/a	n/a
\$ 15,000	\$ 1,343.10	\$ 907.50	n/a	n/a	n/a	n/a
\$ 16,000	\$ 1,432.64	\$ 968.00	n/a	n/a	n/a	n/a
\$ 17,000	\$ 1,522.18	\$ 1,028.50	n/a	n/a	n/a	n/a
\$ 18,000	\$ 1,611.72	\$ 1,089.00	n/a	n/a	n/a	n/a
\$ 19,000	\$ 1,701.26	\$ 1,149.50	n/a	n/a	n/a	n/a
\$ 20,000	\$ 1,790.80	\$ 1,210.00	n/a	n/a	n/a	n/a

\$11 one off policy fee to be added.