

ENDORSEMENT TAX INVOICE

The Owners Of Strata Plans 52948 And 53855
C/- Waratah Strata
PO BOX 125
EASTWOOD NSW 2122

Date: 02/10/2019
Invoice Number: 405007
Key Contact: Francis Gabone

Thank you for using our services to arrange this insurance cover.

Brief details of the cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	QUS Residential
Insured	The Owners Of Strata Plans 52948 And 53855
Description	1-15 Fontenoy Road MACQUARIE PARK NSW 2113
Insurer	QUS Pty Ltd
Policy Number	QUSS042715
Period of Insurance	21/09/2019 to 21/09/2020
Effective Date	02/10/2019

Premium	FSL	Insurer Agency Policy Fee	Insurer Total GST	Stamp Duty	Broker Fee	Broker Fee GST	Invoice Total
\$3,768.15	\$ 602.90	\$ 0.00	\$ 437.11	\$ 432.73	\$ 0.00	\$ 0.00	\$5,240.89

Payment Options



DEFT Reference Number
40507624050072

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 30 10 90**. Payments by credit card may attract a surcharge.



Name: The Owners Of Strata Plans 52948
And 53855
Invoice No: 00405007
Total: **\$5,240.89**
Due Date: **16/10/2019**



*498 405076 24050072

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



Billers Code: 20362
Ref: 40507624050072

Total Due: \$5,240.89

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account. Enter the Biller Code and BPAY reference number as detailed above.



DEFT is a service of Macquarie Bank



Internet

Pay over the Internet from your credit card at www.deft.com.au

Body Corporate Brokers Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.

Payments by credit card attract a surcharge.



Telephone

Pay by phone from your credit card.

Call **1800 672 162** to make a payment.

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You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



In Person

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'Body Corporate Brokers Pty Ltd'.



Mail

Detach payment slip and mail with payment to:

**DEFT Payment Systems
GPO Box 5063
SYDNEY NSW 2001**

Please make cheques payable to 'Body Corporate Brokers Pty Ltd'.

Please note that receipts will not be issued for mailed payments.

QUS RESIDENTIAL STRATA SELECT POLICY SUMMARY

INSURED: The Owners Of Strata Plans 52948 And 53855

SITUATION: 1-15 Fontenoy Road, Macquarie Park, NSW, 2113

SECTIONS

SECTION 1 – PROPERTY INSURED

Building(s) \$ 128,450,000

ADDITIONAL BENEFITS

Loss of Rent/Temporary Accommodation (15%) \$ 19,267,500

Common Contents including Carpets \$ 1,284,500

Lot Owners Fixtures & Improvements in Residential Lots/Units \$ 250,000

Fusion Cover Included

Painting Cover Included

Floating Floors **Excluded**

ADDITIONAL OPTIONAL BENEFITS

Catastrophe Cover (30%) \$ 38,535,000

Lot Owners Fixtures & Improvements in Commercial Lots/Units \$ 0

Flood \$ 128,450,000

SECTION 2 – PROPERTY OWNERS LEGAL LIABILITY

Indemnity Limit \$ 50,000,000

SECTION 3 – FIDELITY GUARANTEE

Indemnity Limit \$ 100,000

SECTION 4 – VOLUNTARY WORKERS PERSONAL ACCIDENT

Capital Benefit \$ 200,000

Weekly Benefit \$ 2,000

SECTION 5 – OFFICE BEARERS LIABILITY

Indemnity Limit \$ 10,000,000

SECTION 6 – MACHINERY BREAKDOWN

Indemnity Limit \$ 200,000

SECTION 7- LEGAL EXPENSES

Indemnity Limit \$ 100,000

SECTION 8 – AUDIT EXPENSES

Government Audit Costs \$ 50,000

Excesses:

SECTION 1	Earthquake	For each claim or series of claims during a period of 72 hours for loss or damage caused by Earthquake or Tsunami:	
		i. Where the Building(s) Sum Insured is up to \$5,000,000 and the Building is occupied solely for residential purposes; or	\$ 250
		ii. Where the Building Sum Insured is greater than \$5,000,000 and the Building is occupied solely for residential purposes; or	\$ 20,000 or 1% of the Building Sum Insured (whichever is the lesser)
		iii. Where the Building is occupied partly or solely for commercial purposes	\$ 20,000 or 1% of the Building Sum Insured (whichever is the lesser)
SECTION 1	Water Damage/Burst Pipe/Exploratory Cost on each & every claim	\$	10,000
SECTION 1	Flood Damage claims	\$	5,000
SECTION 1	All Other Claims as per Policy Wording and	\$	1,000
SECTION 2	For each and every claim	\$	250
SECTION 3	For each and every claim	\$	250
SECTION 4	7 days		
SECTION 5	For each and every claim	\$	250
SECTION 6	For each and every claim for loss of damage to machines	\$	5,000 - Chillers, Cooling Works, Generators & Central Air Conditioners \$ 2,500 – Lifts and pump motors 1,000 – All Other Losses
SECTION 7	For each and every claim	\$	10% of all Legal Expenses or \$1,000 for each claim, whichever is the greater
SECTION 8	For each and every claim	\$	250

Endorsement / Conditions:

Endorsements and Conditions

Endorsement - Flood exclusion deleted

It is hereby agreed that Section 1, Exclusion "7.25 Flood;" is deleted.

3.3 Trees, Shrubs, Plants, Lawns and Rockwork: \$50,000

We will pay to You, the cost, necessarily incurred by You:

> in replacing or repairing any trees, shrubs, plants, lawns and rockwork at Your Situation, lost or damaged as the result of an Incident covered under Section 1 of the Policy;

we will pay up to a maximum of \$50,000 per incident in the annual aggregate under 3.3.

ARPC Terrorism Premium

**** TERRORISM PREMIUM ****

Terrorism Insurance Act 2003 (Cth)

The Commonwealth Government established the Australian Reinsurance Pool Corporation (ARPC) in response to increasing concerns over terrorism. The ARPC is a statutory corporation established under the Terrorism Insurance Act 2003 (Cth) to offer reinsurance for terrorism risk in Australia

The Terrorism Insurance Act 2003 (Cth) renders terrorism exclusion clauses in eligible insurance contracts ineffective in relation to loss or liabilities arising from a declared terrorist incident affecting eligible property located in Australia. If the loss is as a result of a terrorist act then the Treasurer will be responsible for paying your claim in accordance with the Policy terms and conditions. The requirements of the Act are compulsory and under the present terms of the scheme insurers are required to submit to ARPC a percentage of the premium you pay. If you require further information on the scheme please contact QUS, your insurance adviser or the ARPC.

This is a summary only. Full Terms and Conditions are as per the Insurer's Product Disclosure Statement/Policy Wording.

QUS is a corporate Authorised Representative of AIG Australia Limited P/L: ABN 93 004 727 753 AFSL 381686
L 19, 2 Park Street, Sydney NSW 2000

This policy has been written through:

QUS Pty Ltd- ABN 92 122 665 310

PO Box 543. Spring Hill QLD 4004

NOTICE TO INTENDING INSURED

General Advice Warning

Any reference in this document to "you" or "your" is a reference to the insured.

Any advice we provide in this document is of a general nature only and may be based on incomplete or inaccurate information, and details about policies of insurance represent summary information only. Before acting on this advice you should consider its appropriateness in light of your particular objectives, needs and financial situation. For full details, terms and conditions, limits and exclusions in respect to any policy of insurance you should refer to the policy summary in this document, the policy wording, and to the relevant Product Disclosure Statement (PDS) which is available from your strata manager, our website, or by contacting us. For more information about BCB's significant relationships and remuneration arrangements please refer to our Financial Services Guide.

Important Notices

We draw your attention to the following important notices which may affect claims settlements under your policy. These notices are provided in the context of our general advice to you. Please carefully review your policy documents and schedule to ensure you understand the conditions for your own particular circumstances. For any questions you may have concerning the cover provided please contact BCB.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and if so, on what terms. You also have the ongoing obligation to truthfully and accurately answer any requests for information from either BCB or your insurer.

You have the same duty to disclose those matters to the insurer before you **renew, extend, vary or reinstate a contract of general insurance**.

You do not need to disclose any matter that:

- That diminishes the insurer's risk
- That is of common knowledge
- That the insurer knows or as an insurer should know; or
- That the insurer tells you they do not need to know

Consequence of Non-Disclosure

If you fail to comply with your duty to disclose, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

Average or Co-insurance Clauses

Some policies contain an "average" or "co-insurance" clause which may reduce the amount of a claim payable under the policy. Consequently, where property is insured for less than full replacement value, owners may find they are liable to pay a portion of the loss or damage as self-insured.

In any policy, the insurer's maximum liability is limited to the sum insured or policy limit. Therefore it is very important that owners select sums insured which represent full replacement value for property or other limits under their policy which reflect their potential exposure to financial loss

'Claims Made and Notified' Provisions

Sections of your insurance policy relating to Office Bearer's Liability, and where applicable sections covering Government Audit Costs and Legal Expenses, are arranged on a 'claims made and notified' or similar basis. This means that (subject to the other terms of the policy) these sections of the policy only provide cover for claims first made against you and notified to the insurer during the period of insurance. You should therefore ensure that any incident – or notice that is given to you – that may give rise to a claim is reported to BCB without delay when such incident or notice first comes to your attention.

Major Exclusions and Uninsured Risks

Please also note that policy sections not selected by you are marked in our summary as "Not Selected" or "Not Insured". If you believe that you require cover for any of these Uninsured Risks exposures or any other major perils currently excluded, please contact us to discuss your options.

Cooling Off Period

All policies are subject to a minimum cooling off period of 14 days, most strata insurers specify 21 days. Terms of the cooling off period – including the amount of premium that may be refunded – will vary across insurers and policies. Please refer to your PDS for your insurer's cooling off period. If you wish to cancel during the cooling off period, you must tell us during this period and we will notify the insurer.

Sums Insured

BCB has not reviewed the adequacy of the sums insured selected, and strongly recommends that you carefully consider whether the sums insured you have selected are sufficient. If you determine that your level of cover is insufficient, please contact us to arrange amendment.

Flood

We draw to your attention that flood is often a standard exclusion under the policy, please refer to your policy summary, PDS and policy wording to see if you have flood cover. If you specifically believe that you require cover for flood, please contact us to discuss your options.

New Claims

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date the insurers have quoted their terms and the inception date of the cover. If claims do occur during this period, the insurers have the right to revise their terms quoted or withdraw their quotation.

Hold Blameless/Waiver of Rights/Subrogation

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your insurer's chance of recovery from a third party, your insurers may have the right to refuse to indemnify you for such loss where it is shown that your insurer's rights of recovery have been prejudiced by your action.

Others Parties' Interest

This contract only covers the interest in the property of the named insured and does not extend cover to the interest of any third party in such property.

Complaints and Disputes

Clients who are not fully satisfied with our services should contact our Complaints Officer (02 9024 3850). We are members of the Financial Ombudsmen Service (FOS) and its successor the Australian Financial Complaints Authority (AFCA). BCB adopts the General Insurance Brokers Code of Practice. Further information is available from our office, or contact FOS or AFCA at:

Financial Ombudsman Service Australia
if lodged before 1 November 2018;
Online : www.fos.org.au
Email : info@fos.org.au
Phone: 1800 367 367
Mail : Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001

Australian Financial Complaints Authority
if lodged on or after 1 November 2018;
Online : www.afca.org.au
Email : info@afca.org.au
Phone 1800 931 678
Mail : Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Refund of Premiums

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, Body Corporate Brokers reserves the right to retain all commission, broker fees and similar charges.

Frank Tallaridi

From: Francis Gabone <francis.gabone@bodycorporatebrokers.com.au>
Sent: Wednesday, 2 October 2019 1:18 PM
To: Frank Tallaridi
Subject: SP52948 - Tax Invoice | Refund rectification
Attachments: Endorsement Invoice DEFT Master-The Owners-QUSS042715-405007.pdf

Importance: High

Hi Frank,

Please find attached Tax Invoice as per our conversation to refund **\$5,240.89** from the original refunded amount to your office. Can you please confirm with remittance advice once paid?

Waratah will then receive their portion of commission \$414.56 Including GST.

In the meantime, please let me know if you require any further assistance.

Kind regards,

Francis Gabone
Account Executive - Client Services



BCB Sydney
P. PO Box 20288, World Square NSW 2002
A. Level 11/338 Pitt Street, Sydney NSW 2000
T. 02 9024 3850 D. 02 9024 3865 M. 0423 022 634

bodycorporatebrokers.com.au



Proud
National
Partner



STRATA SERVICES
SPECIALIST
COMPANY
(SCA NSW)

Body Corporate Brokers Pty Ltd an SCA NSW accredited Strata Services Specialist Company

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Frank Tallaridi

From: Francis Gabone <francis.gabone@bodycorporatebrokers.com.au>
Sent: Tuesday, 17 September 2019 3:38 PM
To: Frank Tallaridi
Cc: Robert Crosbie; Marie Labour
Subject: RE: Refund- SP52948
Attachments: Endorsement Invoice DEFT Master-The Owners-QUSS042715-400275.pdf

Hi Frank,

Thanks for the Bank Details,

A refund of \$13,051.38 as per attached Invoice will be paid into Bank account provided in due course.

In the meantime, Please let me know if you require any further assistance.

Kind regards,

Francis Gabone
Account Executive - Client Services



BCB Sydney
P. PO Box 20288, World Square NSW 2002
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bodycorporatebrokers.com.au



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National
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STRATA SERVICES
SPECIALIST
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(SCA NSW)



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From: Frank Tallaridi <frank@waratahstrata.com.au>
Sent: Tuesday, 17 September 2019 3:33 PM
To: Francis Gabone <francis.gabone@bodycorporatebrokers.com.au>
Cc: Robert Crosbie <robert@waratahstrata.com.au>
Subject: RE: Refund- SP52948

Hi Francis,

Name	Waratah Strata Mgmt P/L Trust A/c SP 52948		
BSB	182-222	Acct No.	2128-43833

Kind Regards,

Frank Tallaridi
Waratah Strata Management
P.O. Box 125, Eastwood NSW 2122
Ph (02) 9114 9585
Fx (02) 9114 9598
www.waratahstrata.com.au

This communication may contain privileged and confidential information and is intended for the named addressee only. If you have received this communication in error, please notify the sender and destroy this communication immediately. Any confidentiality, privilege or copyright is not waived or lost if this communication has been sent to you in error.

From: Francis Gabone <francis.gabone@bodycorporatebrokers.com.au>
Sent: Tuesday, 17 September 2019 3:18 PM
To: Robert Crosbie <robert@waratahstrata.com.au>; Frank Tallaridi <frank@waratahstrata.com.au>
Subject: Refund- SP52948
Importance: High

Hi Gents,

It appears that Payment for the above strata plan have been made.

Can you please send me Bank details in order to process a refund as matter of urgency.

Kind regards,

Francis Gabone
Account Executive - Client Services



BCB Sydney
P. PO Box 20288, World Square NSW 2002
A. Level 11/338 Pitt Street, Sydney NSW 2000
T. 02 9024 3850 D. 02 9024 3865 M. 0423 022 634



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(SCA NSW)



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ENDORSEMENT TAX INVOICE

The Owners Of Strata Plans 52948 And 53855
C/- Waratah Strata
PO BOX 125
EASTWOOD NSW 2122

Date: 17/09/2019
Invoice Number: 400275
Key Contact: Francis Gabone

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Brief details of the cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

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Type of Policy	QUS Residential
Insured	The Owners Of Strata Plans 52948 And 53855
Description	1-15 Fontenoy Road MACQUARIE PARK NSW 2113
Insurer	QUS Pty Ltd
Policy Number	QUSS042715
Period of Insurance	21/09/2019 to 21/09/2020
Effective Date	21/09/2019

Premium	FSL	Insurer Agency Policy Fee	Insurer Total GST	Stamp Duty	Broker Fee	Broker Fee GST	Invoice Total
-\$9,383.81	-\$1,501.41	\$ 0.00	-\$1,088.52	-\$1,077.64	\$ 0.00	\$ 0.00	-\$13,051.38

Payment Options



DEFT Reference Number
40507624002750

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 30 10 90**. Payments by credit card may attract a surcharge.



Name: The Owners Of Strata Plans 52948
And 53855
Invoice No: 00400275
Total: **-\$13,051.38**
Due Date: **05/10/2019**



*498 405076 24002750

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



Billor Code: 20362
Ref: 40507624002750

Total Due: -**\$13,051.38**

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Lot Owners Fixtures & Improvements in Residential Lots/Units \$ 250,000

Fusion Cover Included

Painting Cover Included

Floating Floors **Excluded**

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Flood \$ 128,450,000

SECTION 2 – PROPERTY OWNERS LEGAL LIABILITY

Indemnity Limit \$ 50,000,000

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Indemnity Limit \$ 100,000

SECTION 4 – VOLUNTARY WORKERS PERSONAL ACCIDENT

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		ii. Where the Building Sum Insured is greater than \$5,000,000 and the Building is occupied solely for residential purposes; or	\$ 20,000 or 1% of the Building Sum Insured (whichever is the lesser)
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SECTION 1	Water Damage/Burst Pipe/Exploratory Cost on each & every claim	\$	10,000
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Endorsements and Conditions

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Average or Co-insurance Clauses

Some policies contain an "average" or "co-insurance" clause which may reduce the amount of a claim payable under the policy. Consequently, where property is insured for less than full replacement value, owners may find they are liable to pay a portion of the loss or damage as self-insured.

In any policy, the insurer's maximum liability is limited to the sum insured or policy limit. Therefore it is very important that owners select sums insured which represent full replacement value for property or other limits under their policy which reflect their potential exposure to financial loss

'Claims Made and Notified' Provisions

Sections of your insurance policy relating to Office Bearer's Liability, and where applicable sections covering Government Audit Costs and Legal Expenses, are arranged on a 'claims made and notified' or similar basis. This means that (subject to the other terms of the policy) these sections of the policy only provide cover for claims first made against you and notified to the insurer during the period of insurance. You should therefore ensure that any incident – or notice that is given to you – that may give rise to a claim is reported to BCB without delay when such incident or notice first comes to your attention.

Major Exclusions and Uninsured Risks

Please also note that policy sections not selected by you are marked in our summary as "Not Selected" or "Not Insured". If you believe that you require cover for any of these Uninsured Risks exposures or any other major perils currently excluded, please contact us to discuss your options.

Cooling Off Period

All policies are subject to a minimum cooling off period of 14 days, most strata insurers specify 21 days. Terms of the cooling off period – including the amount of premium that may be refunded – will vary across insurers and policies. Please refer to your PDS for your insurer's cooling off period. If you wish to cancel during the cooling off period, you must tell us during this period and we will notify the insurer.

Sums Insured

BCB has not reviewed the adequacy of the sums insured selected, and strongly recommends that you carefully consider whether the sums insured you have selected are sufficient. If you determine that your level of cover is insufficient, please contact us to arrange amendment.

Flood

We draw to your attention that flood is often a standard exclusion under the policy, please refer to your policy summary, PDS and policy wording to see if you have flood cover. If you specifically believe that you require cover for flood, please contact us to discuss your options.

New Claims

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date the insurers have quoted their terms and the inception date of the cover. If claims do occur during this period, the insurers have the right to revise their terms quoted or withdraw their quotation.

Hold Blameless/Waiver of Rights/Subrogation

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your insurer's chance of recovery from a third party, your insurers may have the right to refuse to indemnify you for such loss where it is shown that your insurer's rights of recovery have been prejudiced by your action.

Others Parties' Interest

This contract only covers the interest in the property of the named insured and does not extend cover to the interest of any third party in such property.

Complaints and Disputes

Clients who are not fully satisfied with our services should contact our Complaints Officer (02 9024 3850). We are members of the Financial Ombudsmen Service (FOS) and its successor the Australian Financial Complaints Authority (AFCA). BCB adopts the General Insurance Brokers Code of Practice. Further information is available from our office, or contact FOS or AFCA at:

Financial Ombudsman Service Australia
if lodged before 1 November 2018;
Online : www.fos.org.au
Email : info@fos.org.au
Phone: 1800 367 367
Mail : Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001

Australian Financial Complaints Authority
if lodged on or after 1 November 2018;
Online : www.afca.org.au
Email : info@afca.org.au
Phone 1800 931 678
Mail : Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Refund of Premiums

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, Body Corporate Brokers reserves the right to retain all commission, broker fees and similar charges.

RENEWAL TAX INVOICE

The Owners Of Strata Plans 52948 And 53855
C/- Waratah Strata
PO BOX 125
EASTWOOD NSW 2122

Date: 16/09/2019
Invoice Number: 399656
Key Contact: Francis Gabone

Thank you for using our services to arrange this insurance cover.

Brief details of the cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	QUS Residential
Insured	The Owners Of Strata Plans 52948 And 53855
Description	1-15 Fontenoy Road MACQUARIE PARK NSW 2113
Insurer	QUS Pty Ltd
Policy Number	QUSS042715
Period of Insurance	21/09/2019 to 21/09/2020

Premium	FSL	Insurer Agency Policy Fee	Insurer Total GST	Stamp Duty	Admin Fee	Admin Fee GST	Invoice Total
\$66,131.40	\$9,784.20	\$ 0.00	\$7,591.57	\$7,515.65	\$3,590.91	\$ 359.09	\$94,972.82

Payment Options



DEFT Reference Number
40507623996564

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 30 10 90**. Payments by credit card may attract a surcharge.



Name: The Owners Of Strata Plans 52948
And 53855
Invoice No: 00399656
Total: **\$94,972.82**
Due Date: **05/10/2019**



*498 405076 23996564

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



Billers Code: 20362
Ref: 40507623996564

Total Due: \$94,972.82

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account. Enter the Biller Code and BPAY reference number as detailed above.



Internet

Pay over the Internet from your credit card at www.deft.com.au

Body Corporate Brokers Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.

Payments by credit card attract a surcharge.



Telephone

Pay by phone from your credit card.

Call **1800 672 162** to make a payment.

Body Corporate Brokers Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.

The phone payment line is a 24 hour service. Calls are charged at the cost of a local call (mobiles extra).

Payments by credit card attract a surcharge.



Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



In Person

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'Body Corporate Brokers Pty Ltd'.



Mail

Detach payment slip and mail with payment to:

**DEFT Payment Systems
GPC Box 5063
SYDNEY NSW 2001**

Please make cheques payable to 'Body Corporate Brokers Pty Ltd'.

Please note that receipts will not be issued for mailed payments.

QUS RESIDENTIAL STRATA SELECT POLICY SUMMARY

INSURED: The Owners Of Strata Plans 52948 And 53855

SITUATION: 1-15 Fontenoy Road, Macquarie Park, NSW, 2113

SECTIONS

SECTION 1 – PROPERTY INSURED

Building(s) \$ 141,438,623

ADDITIONAL BENEFITS

Loss of Rent/Temporary Accommodation (15%) \$ 21,215,793

Common Contents including Carpets \$ 1,414,386

Lot Owners Fixtures & Improvements in Residential Lots/Units \$ 250,000

Fusion Cover Included

Painting Cover Included

Floating Floors **Excluded**

ADDITIONAL OPTIONAL BENEFITS

Catastrophe Cover (30%) \$ 42,431,587

Lot Owners Fixtures & Improvements in Commercial Lots/Units \$ 0

Flood \$ 141,438,623

SECTION 2 – PROPERTY OWNERS LEGAL LIABILITY

Indemnity Limit \$ 50,000,000

SECTION 3 – FIDELITY GUARANTEE

Indemnity Limit \$ 100,000

SECTION 4 – VOLUNTARY WORKERS PERSONAL ACCIDENT

Capital Benefit \$ 200,000

Weekly Benefit \$ 2,000

SECTION 5 – OFFICE BEARERS LIABILITY

Indemnity Limit \$ 10,000,000

SECTION 6 – MACHINERY BREAKDOWN

Indemnity Limit \$ 200,000

SECTION 7- LEGAL EXPENSES

Indemnity Limit \$ 100,000

SECTION 8 – AUDIT EXPENSES

Government Audit Costs \$ 50,000

Excesses:

SECTION 1	Earthquake	For each claim or series of claims during a period of 72 hours for loss or damage caused by Earthquake or Tsunami:	
		i. Where the Building(s) Sum Insured is up to \$5,000,000 and the Building is occupied solely for residential purposes; or	\$ 250
		ii. Where the Building Sum Insured is greater than \$5,000,000 and the Building is occupied solely for residential purposes; or	\$ 20,000 or 1% of the Building Sum Insured (whichever is the lesser)
		iii. Where the Building is occupied partly or solely for commercial purposes	\$ 20,000 or 1% of the Building Sum Insured (whichever is the lesser)
SECTION 1	Water Damage/Burst Pipe/Exploratory Cost on each & every claim	\$	10,000
SECTION 1	Flood Damage claims	\$	5,000
SECTION 1	All Other Claims as per Policy Wording and	\$	1,000
SECTION 2	For each and every claim	\$	250
SECTION 3	For each and every claim	\$	250
SECTION 4	7 days		
SECTION 5	For each and every claim	\$	250
SECTION 6	For each and every claim for loss of damage to machines	\$	5,000 - Chillers, Cooling Works, Generators & Central Air Conditioners \$ 2,500 – Lifts and pump motors 1,000 -- All Other Losses
SECTION 7	For each and every claim	\$	10% of all Legal Expenses or \$1,000 for each claim, whichever is the greater
SECTION 8	For each and every claim	\$	250

Endorsement / Conditions:

Endorsements and Conditions

Endorsement - Flood exclusion deleted

It is hereby agreed that Section 1, Exclusion "7.25 Flood;" is deleted.

3.3 Trees, Shrubs, Plants, Lawns and Rockwork: \$50,000

We will pay to You, the cost, necessarily incurred by You:

> in replacing or repairing any trees, shrubs, plants, lawns and rockwork at Your Situation, lost or damaged as the result of an Incident covered under Section 1 of the Policy;

we will pay up to a maximum of \$50,000 per incident in the annual aggregate under 3.3.

ARPC Terrorism Premium

**** TERRORISM PREMIUM ****

Terrorism Insurance Act 2003 (Cth)

The Commonwealth Government established the Australian Reinsurance Pool Corporation (ARPC) in response to increasing concerns over terrorism. The ARPC is a statutory corporation established under the Terrorism Insurance Act 2003 (Cth) to offer reinsurance for terrorism risk in Australia

The Terrorism Insurance Act 2003 (Cth) renders terrorism exclusion clauses in eligible insurance contracts ineffective in relation to loss or liabilities arising from a declared terrorist incident affecting eligible property located in Australia. If the loss is as a result of a terrorist act then the Treasurer will be responsible for paying your claim in accordance with the Policy terms and conditions. The requirements of the Act are compulsory and under the present terms of the scheme insurers are required to submit to ARPC a percentage of the premium you pay. If you require further information on the scheme please contact QUS, your insurance adviser or the ARPC.

This is a summary only. Full Terms and Conditions are as per the Insurer's Product Disclosure Statement/Policy Wording.

QUS is a corporate Authorised Representative of AIG Australia Limited P/L: ABN 93 004 727 753 AFSL 381686
L 19, 2 Park Street, Sydney NSW 2000

This policy has been written through:

QUS Pty Ltd- ABN 92 122 665 310
PO Box 543, Spring Hill QLD 4004

NOTICE TO INTENDING INSURED

General Advice Warning

Any reference in this document to "you" or "your" is a reference to the insured.

Any advice we provide in this document is of a general nature only and may be based on incomplete or inaccurate information, and details about policies of insurance represent summary information only. Before acting on this advice you should consider its appropriateness in light of your particular objectives, needs and financial situation. For full details, terms and conditions, limits and exclusions in respect to any policy of insurance you should refer to the policy summary in this document, the policy wording, and to the relevant Product Disclosure Statement (PDS) which is available from your strata manager, our website, or by contacting us. For more information about BCB's significant relationships and remuneration arrangements please refer to our Financial Services Guide.

Important Notices

We draw your attention to the following important notices which may affect claims settlements under your policy. These notices are provided in the context of our general advice to you. Please carefully review your policy documents and schedule to ensure you understand the conditions for your own particular circumstances. For any questions you may have concerning the cover provided please contact BCB.

Your Duty of Disclosure

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and if so, on what terms. You also have the ongoing obligation to truthfully and accurately answer any requests for information from either BCB or your insurer.

You have the same duty to disclose those matters to the insurer before you **renew, extend, vary or reinstate a contract of general insurance**.

You do not need to disclose any matter that:

- That diminishes the insurer's risk
- That is of common knowledge
- That the insurer knows or as an insurer should know; or
- That the insurer tells you they do not need to know

Consequence of Non-Disclosure

If you fail to comply with your duty to disclose, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

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Financial Ombudsman Service Australia
if lodged before 1 November 2018;
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Email : info@fos.org.au
Phone: 1800 367 367
Mail : Financial Ombudsman Service Limited
GPO Box 3 Melbourne VIC 3001

Australian Financial Complaints Authority
if lodged on or after 1 November 2018;
Online : www.afca.org.au
Email : info@afca.org.au
Phone 1800 931 678
Mail : Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

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