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**Extract from SP52948 Insurance Policy signed before Annual General Meeting 2012 with insurance policy excess for each and every water damage, burst pipe, and exploratory cost in amount of \$10,000.00 – strata manager was BCS Strata Management**

**Excesses:**

		For each claim or series of claims during a period of 72 hours for loss or damage caused by Earthquake or Tsunami:	
SECTION 1	Earthquake	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

**Agenda for SP52948 Annual General Meeting did not disclose any details of insurance policy excesses in October 2013 - strata manager was BCS Strata Management**

No.4 That the Owners Corporation insurances as listed be confirmed including insurances referred to in Section 88(2) (Fidelity Guarantee & Office Bearers Liability) and that the Managing Agent be authorized to renew the insurances for the Owners Corporation in compliance with all of the requirements of the Strata Schemes Management Act 1996 and the Financial Services Reform Act and to increase the building sum insured at renewal in accordance with a new valuation or where no valuation obtained in accordance with the Building Cost Index.

Type of Policy	Insurer	Policy Number	Sum Insured	Due Date	Date Paid
BUILDING	LONGITUDE INS	LNG-STR-45727	\$108,388,500	21.09.14	12.09.13
CONTENTS	"	"	\$1,083,885	"	"
P/LIAB.	"	"	\$20,000,000	"	"
VOLWORK	"	"	\$200,000	"	"
OFF BEAR	"	"	\$2,000,000	"	"
CATASTROPHE	"	"	\$32,516,550	"	"
FID GUAR	"	"	\$100,000	"	"
GOVT AUDIT CST	"	"	\$25,000	"	"
LEGAL EXP	"	"	\$50,000	"	"
LOSS OF RENT	"	"	\$16,258,275	"	"
LOT OWNERS F&F	"	"	\$300,000	"	"
WH&S BREACHES	"	"	\$100,000	"	"

Note: The building insurance does not include carpet, internal painting, lighting and window coverings within the lots.

# Agenda for SP52948 Annual General Meeting did not disclose any details of insurance policy excesses in November 2014 - strata manager was BCS Strata Management

No.5 That the Owners Corporation insurances (including those insurances referred to in Section 88(2) (Fidelity Guarantee & Office Bearers Liability) as listed in the Certificate of Insurance dated 14<sup>th</sup> August 2014 (and reproduced below) be confirmed and that the Managing Agent be authorized to renew the insurances for the Owners Corporation in compliance with all of the requirements of the Strata Schemes Management Act 1996 and the Financial Services Reform Act and to increase the building sum insured at renewal in accordance with a new valuation or where no valuation obtained in accordance with the approximate relevant annual change in the Building Cost Index.

## Certificate of Insurance



Attention: Christian Wardhana  
 Company: Body Corporate Brokers  
 Issue date: 14 August 2014

### Certificate of Insurance

This document certifies that the policy referred to below is currently intended to remain in force until 4.00pm on the expiry date shown below and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the "Insurance Contracts Act, 1984".

<b>INSURED:</b>	The Owners of Strata Plans 52948 and 53855
<b>INTERESTED PARTY(S):</b>	Nil
<b>DESCRIPTION OF INSURED BUSINESS:</b>	Residential Strata
<b>SITUATION OF RISK:</b>	1-15 Fontenoy Road, NORTH RYDE, New South Wales 2113
<b>SECTION 1:</b>	<u>Property - Physical Damage</u> Buildings - \$112,000,000 Common Contents - \$1,120,000
<b>SECTION 2:</b>	<u>Voluntary Workers Personal Accident</u> Death & Disablement - Insured Weekly Benefits - Insured
<b>SECTION 3:</b>	<u>Office Bearers' Liability</u> Limit of Indemnity - \$2,000,000
<b>SECTION 4:</b>	<u>Fidelity Guarantee</u> Limit in the Aggregate - \$100,000
<b>SECTION 6:</b>	<u>Public Liability</u> Limit of Indemnity - \$20,000,000
<b>SECTION 7:</b>	<u>Government Audit Costs, Workplace Health and Safety Breaches and Legal Expenses</u> (a) Government Audit Costs Limit of Indemnity - \$25,000 (b) Workplace Health and Safety Breaches Limit of Indemnity - \$100,000 (c) Legal Defense Expenses Limit of Indemnity - \$50,000
<b>POLICY NUMBER:</b>	LNG-STR-45727
<b>PERIOD OF INSURANCE:</b>	21 September 2014 to 21 September 2015 4pm Local Standard Time
<b>INSURER:</b>	AAI Limited ABN 46 005 297 807 trading as Vere Insurance

This certificate has been arranged by us in our capacity as agents for the insurer/s named above. It does not reflect in detail the policy terms or conditions and merely provides a very brief summary of the insurance that is, to the best of our knowledge, in existence at the date we have issued this certificate. If you wish to obtain details of the policy terms, conditions, restrictions, exclusions or warranties, you must refer to the policy contract.

**DISCLAIMER** - In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the "Insurance Contracts Act 1984". We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration or cancellation to the policy of insurance.

Longitude Insurance Pty Ltd

**Agenda for SP52948 Annual General Meeting did not disclose any details of insurance policy excesses in November 2015 - strata manager was BCS Strata Management**

**2. INSURANCES:**

Motions

2.1 That the Owners Corporation confirm that the following insurance policies are effected:

Current Insurance Details

INSURANCE CO.	TYPE OF POLICY	POLICY NO.	COVER	DUE DATE
CHU/QBE INSURANCE LIMITED	Appeal Expenses	HU0014112	\$100,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Building	HU0014112	\$115,500,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Catastrophe Insurance	HU0014112	\$34,650,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Contents	HU0014112	\$1,176,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Fidelity Guarantee	HU0014112	\$250,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Flood Cover	HU0014112	SELECTED	21/09/2016
CHU/QBE INSURANCE LIMITED	Government Audit Costs	HU0014112	\$25,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Legal Defence Expenses	HU0014112	\$50,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Loss of Rent	HU0014112	\$17,325,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Lot Owners fixture/improvement	HU0014112	\$250,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Office Bearers Liability	HU0014112	\$5,000,000.00	21/09/2016
CHU/QBE INSURANCE LIMITED	Other Risks	HU0014112	FL.FLOORS	21/09/2016
CHU/QBE INSURANCE LIMITED	Paint Benefit	HU0014112	SELECTED	21/09/2016
CHU/QBE INSURANCE LIMITED	Voluntary Workers	HU0014112	300000/3000	21/09/2016
CHU/QBE INSURANCE LIMITED	Public Liability	HU0014112	\$30,000,000.00	21/09/2016

2.2 That the Owners Corporation insurances (including those insurances referred to in Section 88(2) (Fidelity Guarantee & Office Bearers Liability) as listed in the Certificate of Insurance dated 14<sup>th</sup> September 2015 (attached) be confirmed and that the Managing Agent be authorized to renew the insurances for the Owners Corporation in compliance with all of the requirements of the Strata Schemes Management Act 1996 and the Financial Services Reform Act and to increase the building sum insured at renewal in accordance with a new valuation or where no valuation obtained in accordance with the approximate relevant annual change in the Building Cost Index.

2.3 That the Owners Corporation confirm that it does NOT employ workers with annual wages exceeding \$7,500 and therefore will not require workers compensation insurance for the coming year.



**Policy No:** HU0014112  
**Period of insurance:**  
**From:** 21/09/15  
**To:** 21/09/16 at 4.00 pm

**The Insured & Situation:**  
The Owners - Strata Plan 52948 & 53855  
1-15 FONTENOY ROAD  
MACQUARIE PARK  
NSW 2113

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### Certificate of Currency - Tax Invoice

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Cover Selected	Sum Insured
POLICY 1 INSURED PROPERTY (Building)	115,500,000
Loss of Rent/Temp Accommodation (15%)	17,325,000
INSURED PROPERTY (Common Area Contents)	1,176,000
Optional Paint Benefit	Selected
POLICY 2 PUBLIC OR LEGAL LIABILITY	30,000,000
POLICY 3 VOLUNTARY WORKERS	300,000/3,000
POLICY 4 WORKERS COMPENSATION (NSW, ACT, TAS & WA ONLY)	Not selected
POLICY 5 FIDELITY GUARANTEE	250,000
POLICY 6 OFFICE BEARER'S LEGAL LIABILITY	5,000,000
POLICY 7 MACHINERY BREAKDOWN	Not selected
POLICY 8 CATASTROPHE INSURANCE (Insured Property)	34,650,000
Extended cover - Rent/Temp Accommodation (15%)	5,197,500
Escalation in Cost of Temp Accommodation (5%)	1,732,500
Cost of Storage and Evacuation (5%)	1,732,500
POLICY 9 Government Audit Costs	25,000
Appeal expenses - common property health & safety breaches	100,000
Legal Defence Expenses	50,000
POLICY 10 LOT OWNER'S FIXTURES AND IMPROVEMENTS (per lot)	250,000
FLOOD	Selected

Date of Issue:  
Issue Fee Incl GST:  
Issue Fee GST:

This certificate confirms that on the date of issue noted above, a policy existed for the sums insured shown.

It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate is issued as a matter of information only and confers no rights on the certificate holder.

# Agenda for SP52948 Annual General Meeting disclosed details of insurance policy excesses in November 2016 - strata manager was BCS Strata Management

NOTICE OF AN ANNUAL GENERAL MEETING  
THE OWNERS - STRATA PLAN NO. 52948



1-15 FONTENOY ROAD MACQUARIE PARK NSW 2113

## Current Insurance Details

INSURANCE CO.	TYPE OF POLICY	POLICY NO.	COVER	DUE DATE
CHU/QBE COMMUNITYSURE	Appeal Expenses	HU0014112	\$100,000.00	21/09/2017
CHU/QBE COMMUNITYSURE	Building	HU0014112	\$121,275,000.00	21/09/2017
CHU/QBE COMMUNITYSURE	Catastrophe Insurance	HU0014112	\$36,382,500.00	21/09/2017
CHU/QBE COMMUNITYSURE	Contents	HU0014112	\$1,234,800.00	21/09/2017
CHU/QBE COMMUNITYSURE	Fidelity Guarantee	HU0014112	\$250,000.00	21/09/2017
CHU/QBE COMMUNITYSURE	Flood Cover	HU0014112	SELECTED	21/09/2017
CHU/QBE COMMUNITYSURE	Government Audit Costs	HU0014112	\$25,000.00	21/09/2017
CHU/QBE COMMUNITYSURE	Legal Defence Expenses	HU0014112	\$50,000.00	21/09/2017
CHU/QBE COMMUNITYSURE	Loss of Rent/Temp Accom	HU0014112	\$18,191,250.00	21/09/2017
CHU/QBE COMMUNITYSURE	Lot Owners fixture/improvement	HU0014112	\$250,000.00	21/09/2017
CHU/QBE COMMUNITYSURE	Office Bearers Liability	HU0014112	\$5,000,000.00	21/09/2017
CHU/QBE COMMUNITYSURE	Other Risks	HU0014112	FL.FLOORS	21/09/2017
CHU/QBE COMMUNITYSURE	Paint Benefit	HU0014112	SELECTED	21/09/2017
CHU/QBE COMMUNITYSURE	Voluntary Workers	HU0014112	300000/3000	21/09/2017
CHU/QBE COMMUNITYSURE	Public Liability	HU0014112	\$30,000,000.00	21/09/2017

Date on which the premiums were last paid: **21 September 2016**

- 2.2 That the insurances of the Owners Corporation be varied at the insurer's suggested values and/or as specified below:
- 2.3 That the insurances of the Owners Corporation be extended to include the following additional optional insurances not covered in the above table.
- 2.4 That the Owners Corporation confirm that it does NOT employ workers with annual wages exceeding \$7,500 and therefore will not require workers compensation insurance for the coming year.

### Explanatory Note

*Schedule 2 Sections 3 and 28 of Act require that the agenda of the first AGM must consist of specific items only, one of which is to decide whether insurances taken out by the Owners Corporation should be confirmed, varied or extended. Some insurances are compulsory under the Act. In addition, Section 88 provides that an Owners Corporation may take out additional insurances including: **office bearers; fidelity guarantee; and any property in which it has an insurable interest.***

**Schedule of Insurance**

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<b>Class of Policy:</b> Residential Strata	<b>Policy No:</b> HU0014112
<b>The Insured:</b> The Owners Of Strata Plans 52948 And 53855	<b>Invoice No:</b> 153537
	<b>Our Ref:</b> 52948SP

**Excesses:**

Earthquake - \$250 per claim or series of claims occurring over a period of 48hrs.

Policy 1	All Other Claims:	\$ 2,000
Policy 1	Flood	\$ 2,000
Policy 1	Damage by water or liquid, including exploratory costs incurred in locating the source of damage, caused by the bursting, leaking, discharging or overflowing of tanks, apparatus or pipes.	\$ 10,000
Policy 1	Damage by water or liquid, other than that caused by the bursting, leaking, discharging or overflowing of tanks, apparatus or pipes.	\$ 10,000
Policy 9	Legal Defence Expenses	\$ 1,000

This Policy has been written through:  
CHU Underwriting Agencies Pty Ltd.  
ABN 18 001 580 070.  
1 Northcliff Street, Milsons Point NSW 2061



# Agenda for SP52948 Annual General Meeting did not disclose full details of insurance policy excesses in October 2017 - strata manager was Waratah Strata Management

## 10 INSURANCES

(a) That the owners corporations insurances as listed in the annexures to the agenda of the meeting be confirmed, varied or extended.

(b) That in accordance with section 165 (2) of the Strata Schemes Management Act 2015 additional insurances be taken out as follows:

- (a) Office Bearers Liability
- (b) Fidelity Guarantee
- (c) Any other insurance

(c) That three quotations for all items of insurance required under the Strata Schemes Management Act 2015 are to be obtained and the function of accepting and executing an appropriate quotation is delegated to the strata managing agent on instruction of the strata committee.

(d) That the strata managing agent is required to obtain an insurance valuation each three years (or as otherwise directed by the Strata Committee) from an appropriately qualified valuer.

### Current Owners Corporation Insurance Details

Policy No. QUSS042715  
 AIG Australia Ltd  
 Type : Building  
 Broker : Body Corporate Brokers

Premium : \$83,053.51    Paid on : 18/09/17    Start : 21/09/17    Next due : 21/09/18

Cover	Sum Insured	Excess
Building	\$128,289,000.00	\$0.00
Loss of Rent/Temp Accom	\$19,243,350.00	\$0.00
Contents	\$1,282,890.00	\$0.00
Lot Owners' Fixtures & Improvements	\$250,000.00	\$0.00
Catastrophe	\$38,486,700.00	\$0.00
Public Liability	\$50,000,000.00	\$0.00

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Fidelity Guarantee	\$100,000.00	\$0.00
Personal Accident	200000/2000	\$0.00
Office Bearers Liability	\$10,000,000.00	\$0.00
Machinery Breakdown	\$200,000.00	\$0.00
Legal Expenses	\$100,000.00	\$0.00
Govt. Audit Costs	\$25,000.00	\$0.00

Office bearers liability insurance provides cover for losses arising from alleged wrongful acts or omissions of the strata committee, committed or omitted in good faith in the course of carrying out their duties as a committee. It is not compulsory, however it is a requirement under clause 9(c) of Schedule 1 of the Strata Schemes Management Act 2015 for the owners corporation to decide whether to take this type of insurance out at each Annual General Meeting.

Fidelity guarantee insurance provides cover for losses arising from misappropriation of money or other property of the owners corporation by a member of the owners corporation. It is not compulsory, however it is a requirement under clause 9(c) of Schedule 1 of the Strata Schemes Management Act 2015 for the owners corporation to decide whether to take this type of insurance out at each Annual General Meeting.

## **Agenda for SP52948 Annual General Meeting did not disclose full details of insurance policy excesses in October 2018 - strata manager was Waratah Strata Management**

### **9 INSURANCES**

(a) That the owners corporations insurances as listed in the annexures to the agenda of the meeting be confirmed, varied or extended.

(b) That in accordance with section 165 (2) of the Strata Schemes Management Act 2015 additional insurances be taken out as follows:

(a) Office Bearers Liability

(b) Fidelity Guarantee

(c) Any other insurance

(c) That three quotations for all items of insurance required under the Strata Schemes Management Act 2015 are to be obtained and the function of accepting and executing an appropriate

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quotation is delegated to the strata managing agent on instruction of the strata committee.

(d) That the strata managing agent is required to obtain an insurance valuation each three years (or as otherwise directed by the Strata Committee) from an appropriately qualified valuer.

# Agenda for SP52948 Annual General Meeting did not disclose full details of insurance policy excesses in October 2019 - strata manager was Waratah Strata Management

## 11 INSURANCES

(a) That the owners corporations insurances as listed in the annexures to the agenda of the meeting be confirmed, varied or extended.

(b) That in accordance with section 165 (2) of the Strata Schemes Management Act 2015 additional insurances be taken out as follows:

- (a) Office Bearers Liability
- (b) Fidelity Guarantee
- (c) Catastrophe
- (d) Government Audit Costs
- (e) Workplace Health & Safety Breaches
- (f) Legal Defence Expenses
- (g) Lot Owners Fixtures & Improvements
- (h) Any other insurance

(c) That three quotations for all items of insurance required under the Strata Schemes Management Act 2015 are to be obtained and the function of accepting and executing an appropriate quotation is delegated to the strata managing agent on instruction of the strata committee.

(d) That the strata managing agent is required to obtain an insurance valuation each three years (or as otherwise directed by the Strata Committee) from an appropriately qualified valuer.

### Current Owners Corporation Insurance Details

Policy No. QUSS042715  
 QUS Pty Ltd  
 Type : Building  
 Broker : Body Corporate Brokers

Premium : \$81,921.44    Paid on : 16/09/2019    Start : 21/09/2019    Next due : 21/09/2020

Cover	Sum Insured	Excess
Building	\$128,450,000.00	\$0.00
Loss of Rent/Temp Accom	\$19,267,500.00	\$0.00
Contents	\$1,284,500.00	\$0.00
Lot Owners' Fixtures & Improvements	\$250,000.00	\$0.00
Catastrophe	\$38,535,000.00	\$0.00
Public Liability	\$50,000,000.00	\$0.00
Fidelity Guarantee	\$100,000.00	\$0.00
Personal Accident	200,000/2,000	\$0.00
Office Bearers Liability	\$10,000,000.00	\$0.00
Machinery Breakdown	\$200,000.00	\$0.00
Legal Expenses	\$100,000.00	\$0.00
Govt. Audit Costs	\$50,000.00	\$0.00

Office bearers liability insurance provides cover for losses arising from alleged wrongful acts or omissions of the strata committee, committed or omitted in good faith in the course of carrying out their duties as a committee. It is not compulsory, however it is a requirement under clause 9(c) of Schedule 1 of the Strata Schemes Management Act 2015 for the owners corporation to decide whether to take this type of insurance out at each Annual General Meeting.

Fidelity guarantee insurance provides cover for losses arising from misappropriation of money or other property of the owners corporation by a member of the owners corporation. It is not compulsory, however it is a requirement under clause 9(c) of Schedule 1 of the Strata Schemes Management Act 2015 for the owners corporation to decide whether to take this type of insurance out at each Annual General Meeting.

# Agenda for SP52948 Annual General Meeting did not disclose full details of insurance policy excesses in October 2020 - strata manager was Waratah Strata Management

## 12 INSURANCES

(a) That the owners corporations insurances as listed in the annexures to the agenda of the meeting be confirmed, varied or extended.

(b) That in accordance with section 165 (2) of the Strata Schemes Management Act 2015 additional insurances be taken out as follows:

- (a) Office Bearers Liability
- (b) Fidelity Guarantee
- (c) Catastrophe
- (d) Government Audit Costs
- (e) Workplace Health & Safety Breaches
- (f) Legal Defence Expenses
- (g) Lot Owners Fixtures & Improvements
- (h) Any other insurance

(c) That three quotations for all items of insurance required under the Strata Schemes Management Act 2015 are to be obtained and the function of accepting and executing an appropriate quotation is delegated to the strata managing agent on instruction of the strata committee.

(d) That the strata managing agent is required to obtain an insurance valuation each three years (or as otherwise directed by the Strata Committee) from an appropriately qualified valuer.

### Current Owners Corporation Insurance Details

Policy No.TBA  
 Strata Unit Underwriters  
 Type : Building  
 Broker : Body Corporate Brokers

Premium : \$96,145.39      Paid on : 7/09/2020      Start : 21/09/2020      Next due : 21/09/2021

Cover	Sum Insured	Excess
Body Corporate Entity Insurance	\$129,734,500.00	\$0.00
Loss of Rent/Temp Accom	\$19,460,175.00	\$0.00
Catastrophe	\$38,920,350.00	\$0.00
Public Liability	\$50,000,000.00	\$0.00
Fidelity Guarantee	\$100,000.00	\$0.00
Office Bearers Liability	\$200,000.00	\$0.00
Personal Accident	200000/2000	\$0.00
Government Audit Costs	\$25,000.00	\$0.00
Legal Defence Expenses	\$50,000.00	\$0.00
Workplace, Health & Safety Breaches	\$100,000.00	\$0.00
Machinery Breakdown	\$100,000.00	\$0.00
Lot Owners' Fixtures & Improvements	\$250,000.00	\$0.00

Office bearers liability insurance provides cover for losses arising from alleged wrongful acts or omissions of the strata committee, committed or omitted in good faith in the course of carrying out their duties as a committee. It is not compulsory, however it is a requirement under clause 9(c) of Schedule 1 of the Strata Schemes Management Act 2015 for the owners corporation to decide whether to take this type of insurance out at each Annual General Meeting.

Fidelity guarantee insurance provides cover for losses arising from misappropriation of money or other property of the owners corporation by a member of the owners corporation. It is not compulsory, however it is a requirement under clause 9(c) of Schedule 1 of the Strata Schemes Management Act 2015 for the owners corporation to decide whether to take this type of insurance out at each Annual General Meeting.

# Waratah Strata Management website portal for strata plan SP52948 page 1 on 1<sup>st</sup> of October 2020

https://www.lookatmystrata.com.au/187035/documents

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Strata Plan 52948

Enter Keyword



Document Type	Creditor	Description	Date
MINUTE BOOK			30/09/2020
CORRESPONDENCE			24/09/2020
MINUTE BOOK			17/09/2020
Levy Notice		November 2020	15/09/2020
MINUTE BOOK			04/09/2020
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			07/08/2020
Insurance Policy			04/08/2020
MINUTE BOOK			24/07/2020

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Insurance Policy dated 4<sup>th</sup> of August 2020 was actually just a Certificate of Currency for FY 2020 (period from 21<sup>st</sup> of September 2019 to 21<sup>st</sup> of September 2020, which, on 1<sup>st</sup> of October 2020, was already expired and new policy for FY 2021 was not provided to owners and investors):



## CERTIFICATE OF CURRENCY

This document certifies that the policy referred to below is currently intended to remain in force until 1600 hours on the expiry date shown below and will remain in force until that date, unless the policy is cancelled, lapsed, varied or otherwise altered in accordance with the relevant policy conditions or the provisions of the "Insurance Contracts Act, 1984".

Insured: Strata Plan 52948 & Strata Plan 53855  
 Intermediary: Body Corporate Brokers Pty Ltd - NSW  
 Named Party:  
 Situation: 1-15 Fortenoy Road  
 MACQUARIE PARK NSW 2113  
 Period of Insurance: From 21/09/2019 to 21/09/2020  
 Policy Number: QUSS042715

		SUM INSURED
Section 1	PROPERTY INSURED	
	Building(s)	\$128,450,000
	Additional Benefits	
	- Loss of Rent/Temp Accommodation	\$19,267,500
	- Common Contents including Carpets	\$1,284,500
	- Residential Lots/Units	\$250,000
	Optional Additional Benefits	
	- Lot Owners Fixtures and improvements in Commercial Lots/Units	\$0
	- Catastrophe Cover	\$38,535,000
	- Flood	\$128,450,000
	Capacity	100.00%
Section 2	PROPERTY OWNERS LEGAL LIABILITY	\$50,000,000
Section 3	FIDELITY GUARANTEE	\$100,000
Section 4	VOLUNTARY WORKERS PERSONAL ACCIDENT	
	Capital Benefit	\$200,000
	Weekly Benefit	\$2,000
Section 5	OFFICE BEARER'S LIABILITY	\$10,000,000
Section 6	MACHINERY BREAKDOWN	
	Blanket cover	\$200,000
Section 7	LEGAL EXPENSES	\$100,000
Section 8	AUDIT EXPENSES	\$50,000

To be valid, this Certificate of Currency must be signed by an authorised officer or agent of the Insurer.

Signed on the 4 August, 2020

*C. J. Hardyson*

Issued on behalf of the Insurer:

AIG Australia Limited Level 19, 2 Park Street, Sydney NSW 2000 ABN 93 004 727 753 (AFS Licence No. 381686)  
 by:

QUS PTY LTD ABN 92 122 665 310 (AFS Licence No. 321877) is an underwriting intermediary acting on behalf of the Insurer.

### State Offices:

New South Wales:  
 L26, 44 Market St,  
 Sydney NSW 2000  
 T 02 8999 3095  
 E nsw@qus.com.au

Queensland:  
 Suite 2, L17, 215 Adelaide St,  
 Brisbane QLD 4000  
 T 07 3177 2021  
 E qld@qus.com.au

Victoria:  
 L2, Riverside Quay, 1 Southbank Blvd,  
 Southbank VIC 3006  
 T 03 9012 6657  
 E vic@qus.com.au

Western Australia:  
 L28, AMP Tower, 140 St Georges Tce,  
 Perth WA 6000  
 T 08 6366 0262  
 E wa@qus.com.au

# Waratah Strata Management website portal for strata plan SP52948 page 1 and 2 on 1<sup>st</sup> of November 2020

https://www.lookatmystrata.com.au/187035/documents

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Strata Management

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OWNERS CORPORATION PORTFOLIO REPORTS MEETINGS DOCUMENTS MAINTENANCE

Strata Plan 52948

Enter Keyword

Document Type	Creditor	Description	Date
MINUTE BOOK			26/10/2020
Business Activity Statements		1/07/2020 to 30/09/2020	12/10/2020
Business Activity Statements		1/07/2020 to 30/09/2020	12/10/2020
MINUTE BOOK			30/09/2020
CORRESPONDENCE			24/09/2020
MINUTE BOOK			17/09/2020
Levy Notice		November 2020	15/09/2020
MINUTE BOOK			04/09/2020
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			07/08/2020

Results: 1 - 10 / 102 Page 1 / 11 Show rows 10



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Strata Plan 52948

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Document Type	Creditor	Description	Date
CORRESPONDENCE			07/08/2020
Insurance Policy			04/08/2020
MINUTE BOOK			24/07/2020
MINUTE BOOK			08/07/2020
Levy Notice		August 2020	15/06/2020
MINUTE BOOK			11/05/2020
MINUTE BOOK			01/05/2020
MINUTE BOOK			17/03/2020
Levy Notice		May 2020	16/03/2020
MINUTE BOOK			12/03/2020

Results: 11 - 20 / 102

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Show rows 10

Insurance Policy dated 4<sup>th</sup> of August 2020 was actually just a Certificate of Currency for FY 2020 (period from 21<sup>st</sup> of September 2019 to 21<sup>st</sup> of September 2020, which, on 1<sup>st</sup> of November 2020, was already expired and new policy for FY 2021 was not provided to owners and investors before or at Annual General Meeting on 22<sup>nd</sup> of October 2020).



# Waratah Strata Management website portal for strata plan SP52948 page 1 and 2 on 29<sup>th</sup> of November 2020

https://www.lookatmystrata.com.au/187035/documents

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Document Type	Creditor	Description	Date
MINUTE BOOK			16/11/2020
Sec 184/26 Certificates			10/11/2020
Audit Report			09/11/2020
MINUTE BOOK			05/11/2020
MINUTE BOOK			26/10/2020
Business Activity Statements		1/07/2020 to 30/09/2020	12/10/2020
Business Activity Statements		1/07/2020 to 30/09/2020	12/10/2020
MINUTE BOOK			30/09/2020
CORRESPONDENCE			24/09/2020
MINUTE BOOK			17/09/2020

Results: 1 - 10 / 106 Page 1 / 11 Show rows 10



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Enter Keyword

Document Type	Creditor	Description	Date
Levy Notice		November 2020	15/09/2020
MINUTE BOOK			04/09/2020
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			07/08/2020
Insurance Policy			04/08/2020
MINUTE BOOK			24/07/2020
MINUTE BOOK			08/07/2020
Levy Notice		August 2020	15/06/2020
MINUTE BOOK			11/05/2020

Insurance Policy dated 4<sup>th</sup> of August 2020 was actually just a Certificate of Currency for FY 2020 (period from 21<sup>st</sup> of September 2019 to 21<sup>st</sup> of September 2020, which, on 29<sup>th</sup> of November 2020, was already expired and new policy for FY 2021 was not provided to owners and investors before or at Annual General Meeting on 22<sup>nd</sup> of October 2020).

# Waratah Strata Management website portal for strata plan SP52948 page 1 and 2 on 13<sup>th</sup> of December 2020

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Strata Plan 52948

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Document Type	Creditor	Description	Date
Bank Reconciliation		Investment Account	01/12/2020
Bank Reconciliation		Investment Account	01/12/2020
Bank Reconciliation		Operating Account	01/12/2020
MINUTE BOOK			16/11/2020
Sec 184/26 Certificates			10/11/2020
Audit Report			09/11/2020
MINUTE BOOK			05/11/2020
MINUTE BOOK			26/10/2020
Business Activity Statements		1/07/2020 to 30/09/2020	12/10/2020
Business Activity Statements		1/07/2020 to 30/09/2020	12/10/2020

Results: 1 - 10 / 109 Page 1 / 11 Show rows 10



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Document Type	Creditor	Description	Date
MINUTE BOOK			30/09/2020
CORRESPONDENCE			24/09/2020
MINUTE BOOK			17/09/2020
Levy Notice		November 2020	15/09/2020
MINUTE BOOK			04/09/2020
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			07/08/2020
Insurance Policy			04/08/2020
MINUTE BOOK			24/07/2020

Results: 11 - 20 / 109

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Show rows 10

Insurance Policy dated 4<sup>th</sup> of August 2020 was actually just a Certificate of Currency for FY 2020 (period from 21<sup>st</sup> of September 2019 to 21<sup>st</sup> of September 2020, which, on 13<sup>th</sup> of December 2020, was already expired and new policy for FY 2021 was not provided to owners and investors before or at Annual General Meeting on 22<sup>nd</sup> of October 2020).

# Waratah Strata Management website portal for strata plan SP52948 page 1, 2, and 3 on 31<sup>st</sup> of December 2020

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Strata Plan 52948

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Document Type	Creditor	Description	Date
Levy Notice		February 2021	21/12/2020
MINUTE BOOK			14/12/2020
Bank Reconciliation		Investment Account	01/12/2020
Bank Reconciliation		Investment Account	01/12/2020
Bank Reconciliation		Operating Account	01/12/2020
MINUTE BOOK			16/11/2020
Sec 184/26 Certificates			10/11/2020
Audit Report			09/11/2020
MINUTE BOOK			05/11/2020
MINUTE BOOK			26/10/2020

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Enter Keyword

Document Type	Creditor	Description	Date
Business Activity Statements		1/07/2020 to 30/09/2020	12/10/2020
Business Activity Statements		1/07/2020 to 30/09/2020	12/10/2020
MINUTE BOOK			30/09/2020
CORRESPONDENCE			24/09/2020
MINUTE BOOK			17/09/2020
Levy Notice		November 2020	15/09/2020
Insurance Policy			08/09/2020
MINUTE BOOK			04/09/2020
Insurance Policy			31/08/2020
CORRESPONDENCE			07/08/2020

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OWNERS CORPORATION PORTFOLIO REPORTS MEETINGS DOCUMENTS MAINTENANCE

Strata Plan 52948

Document Type	Creditor	Description	Date
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			07/08/2020
CORRESPONDENCE			04/08/2020
MINUTE BOOK			24/07/2020
MINUTE BOOK			08/07/2020
Levy Notice		August 2020	15/06/2020
MINUTE BOOK			11/05/2020
MINUTE BOOK			01/05/2020
MINUTE BOOK			17/03/2020
Levy Notice		May 2020	16/03/2020

Silently, Insurance Policy dated 4<sup>th</sup> of August 2020 was deleted, and two documents related to insurance policy appeared with backdated date stamps, as though they had been available online for three months:

8<sup>th</sup> of September 2020

31<sup>st</sup> of August 2020

# Waratah Strata Management website portal for strata plan SP52948 main report on insurance still not displaying full insurance policy and excesses on 1<sup>st</sup> of January 2021



Waratah Strata Management  
 ABN 75 161 033 745  
 PO Box 125, Eastwood, NSW 2122  
 Ph (02) 9114 9599  
 Fax (02) 9114 9598  
 www.waratahstrata.com.au

## Insurance as at 01/01/2021

Strata Plan 52948

Macquarie Gardens, 1-15 Fontenoy Road, Macquarie Park NSW 2113

Policy No.	TBA	Strata Unit Underwriters	
Type:	Building	Broker: Body Corporate Brokers PO Box 20288, World Square NSW 2002	
Premium:	\$96,145.39	Paid on:	07/09/2020
		Policy start date:	21/09/2020
		Next due:	21/09/2021
<i>Cover</i>		<i>Sum insured</i>	<i>Excess</i>
Body Corporate Entity Insurance		\$129,734,500.00	\$0.00
Loss of Rent/Temp Accom		\$19,460,175.00	\$0.00
Catastrophe		\$38,920,350.00	\$0.00
Public Liability		\$50,000,000.00	\$0.00
Fidelity Guarantee		\$100,000.00	\$0.00
Office Bearers Liability		\$10,000,000.00	\$0.00
Personal Accident Voluntary Workers		200000/2000	\$0.00
Government Audit Costs		\$25,000.00	\$0.00
Legal Defence Expenses		\$50,000.00	\$0.00
Z3 Deleted		\$100,000.00	\$0.00
Machinery Breakdown		\$200,000.00	\$0.00
Lot Owners' Fixtures & Improvements		\$250,000.00	\$0.00

Last valuation done on 01/09/2019

Insurance valuation \$128,450,000.00



**Waratah Strata Management website portal for strata plan SP52948 main report on insurance still not displaying full insurance policy and excesses on 25<sup>th</sup> of July 2021**



Waratah Strata Management  
 ARN 75 161 033 745  
 PO Box 125, Eastwood, NSW 2122  
 Ph (02) 9114 9599  
 Fax (02) 9114 9598  
 www.waratahstrata.com.au

**Insurance  
 as at 25/07/2021**

Strata Plan 52948

Macquarie Gardens, 1-15 Fontenoy Road, Macquarie Park NSW 2113

Policy No.:	TBA	Strata Unit Underwriters		
Type:	Building	Broker:	Body Corporate Brokers	
			PO Box 20288, World Square NSW 2002	
Premium:	\$96,145.39	Paid on:	07/09/2020	Policy start date: 21/09/2020 Next due: 21/09/2021
<i>Cover</i>		<i>Sum insured</i>		<i>Excess</i>
Building		\$129,734,500.00		\$0.00
Loss of Rent/Temp Accom		\$19,460,175.00		\$0.00
Catastrophe		\$38,920,350.00		\$0.00
Public Liability		\$50,000,000.00		\$0.00
Fidelity Guarantee		\$100,000.00		\$0.00
Office Bearers Liability		\$10,000,000.00		\$0.00
Personal Accident Voluntary Workers		200000/2000		\$0.00
Government Audit Costs		\$25,000.00		\$0.00
Legal Defence Expenses		\$50,000.00		\$0.00
Z3 Deleted		\$100,000.00		\$0.00
Machinery Breakdown		\$200,000.00		\$0.00
Lot Owners' Fixtures & Improvements		\$250,000.00		\$0.00

Last valuation done on 01/09/2019

Insurance valuation \$128,450,000.00