



Body Corporate Brokers Pty Ltd  
 Level 11, 338 Pitt Street  
 Sydney NSW 2000  
 Ph: 02 9024 3850  
 Email: nsw@bcb.com.au  
 A.B.N. 95 002 809 298  
 A.F.S.L. 244529

## RENEWAL TAX INVOICE

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

Date: 21/09/2022  
 Invoice Number: 743674  
 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.

<b>Type of Policy</b>	<b>SUU Residential</b>
Insured	The Owners Of Strata Plans 52948 And 53855
Description	1-15 Fontenoy Road MACQUARIE PARK NSW 2113
Insurer	Strata Unit Underwriting Agencies Pty Ltd
Policy Number	06S3320703
Period of Insurance	21/09/2022 to 21/09/2023

Premium	FSL	Insurer Agency Policy Fee	Insurer Total GST	Stamp Duty	Admin Fee	Admin Fee GST	Invoice Total
\$120,444.92	\$10,363.74	\$ 300.00	\$13,110.86	\$12,950.07	\$4,000.00	\$ 400.00	<b>\$161,569.59</b>

### Payment Options



**DEFT Reference Number**  
**40507627436740**

Pay by credit card or registered bank account at [www.deft.com.au](http://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:** 00743674  
**Total:** **\$161,569.59**  
**Due Date:** **05/10/2022**



\*498 405076 27436740

Pay in-store at Australia Post by cheque or EFTPOS



**Biller Code: 20362**  
**Ref: 40507627436740**

**Total Due: \$161,569.59**

Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above

**SUU RESIDENTIAL STRATA POLICY SUMMARY**

**INSURED:** The Owners Of Strata Plans 52948 And 53855

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

**SECTIONS**

**SECTION 1 – BUILDING & COMMON CONTENTS**

Buildings including Common Area Contents	\$	146,550,000
Loss of Rent/Temporary Accommodation (15%)	\$	21,982,500
Catastrophe or Emergency (15%)	\$	21,982,500
Additional Loss of Rent	\$	21,982,500
Additional Catastrophe or Emergency (15%)	\$	0
Fusion Cover		Up to 5 KW
Paint Cover		Included
Floating Floors		Selected

**SECTION 2 – GLASS**

Indemnity Limit	\$	Included
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**SECTION 3 – THEFT**

Indemnity Limit	\$	Included
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**SECTION 4 – LEGAL LIABILITY**

Indemnity Limit	\$	50,000,000
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**SECTION 5 – FIDELITY GUARANTEE**

Indemnity Limit	\$	100,000
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**SECTION 6 – OFFICE BEARERS LIABILITY**

Indemnity Limit	\$	10,000,000
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**SECTION 7 – VOLUNTARY WORKERS PERSONAL ACCIDENT**

Capital Benefits	\$	200,000
Weekly Benefits	\$	2,000

**SECTION 8 – GOVERNMENT AUDIT COSTS**

Indemnity Limit	\$	25,000
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**SECTION 9 – LEGAL EXPENSES**

Indemnity Limit	\$	50,000
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**SECTION 10 – WORKPLACE, HEALTH & SAFETY BREACHES**

Indemnity Limit	\$	100,000
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**SECTION 11 – MACHINERY BREAKDOWN**

Indemnity Limit	\$	200,000
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**SECTION 12 – LOT OWNERS IMPROVEMENTS (Per Lot)**

Indemnity Limit	\$	250,000
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**SECTION 13 – WORKERS COMPENSATION**

As Per Act	\$	Not Selected
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**Excesses:**

Section 1	Bursting, leaking, discharging or overflowing of pipes and/or apparatus and any resultant damage	\$	10,000
Section 1	Water Damage Claims	\$	10,000
Section 1	Malicious Damage, Vandalism & Graffiti Claims	\$	1,000
Section 1	Storm & Tempest Claims	\$	10,000
Section 1	All Claims + as per policy wording	\$	1,000
Section 2	All Claims	\$	1,000
Section 3	All Claims	\$	1,000
Section 11	All Claims	\$	1,000

This policy has been written through: Insurance Australia Limited,  
Level 26, 388 George Street, Sydney NSW 2000  
via Strata Unit Underwriters ABN 30 089 201 534.  
5/263 Alfred Street, North Sydney, NSW, 2060

**Special Terms & Conditions**

**Machinery Breakdown - Blanket Cover excluding Chillers & Lifts**

Machinery breakdown cover includes all electrical and mechanical plant and equipment at the situation but excludes:

1. Centrifugal Chillers
2. Lifts not having in force at all times a full maintenance agreement including parts & Labour

**Additional policy exclusion Building Defects and Remedial Work exclusion ( applicable to ALL sections of the policy )**

We will not pay any claims for Damage to Insured Property, Personal Injury, Property Damage, Loss or Legal Expenses caused directly or indirectly by, contributed by arising from defect in any item, structural defect, faulty design, faulty workmanship error or omission.

The following special terms/conditions form part of our quotation in respect to the above named insured.

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

## 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.

## Body Corporate Brokers Pty Ltd

### 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](http://www.fos.org.au)  
Email : [info@fos.org.au](mailto: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](http://www.afca.org.au)  
Email : [info@afca.org.au](mailto: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.