Strata Insurance Brokers

Body Corporate Brokers Pty Ltd
Level 10, 15 Castlereagh 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

ENDORSEMENT TAX INVOICE

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

Date: 19/09/2025
Invoice Number: 1122953
Key Contact: Siobhan Edwards

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	**Flex Residential**
Insured	The Owners Of Strata Plans 52948 And 53855
Description	1-15 Fontenoy Road, MACQUARIE PARK NSW 2113
Insurer	Flex Insurance
Policy Number	HQ0006144777
Period of Insurance	21/03/2025 to 21/03/2026
Effective Date	04/09/2025

Premium	FSL	Insurer Agency Policy Fee	Insurer Total GST	Stamp Duty	Broker Fee	Broker Fee GST	Invoice Total
$6,733.37	$ 981.74	$ 25.00	$ 774.01	$ 763.80	$1,300.00	$ 130.00	**$10,707.92**

Insurer commission included within base premium = $ 0.00 excl GST

Payment Options

DEFT PAYMENT SYSTEMS

DEFT Reference Number
405076211229539
Pay by credit card or registered bank account at **www.deft.com.au**.
Payments by credit card may attract a surcharge.

Name:	The Owners Of Strata Plans 52948 And 53855
Invoice No:	01122953
Total:	**$10,707.92**
Due Date:	**18/09/2025**

Post Billpay

*498 405076 211229539

Pay in-store at Australia Post by cheque or EFTPOS

BPAY

Biller Code: 20362
Ref: 405076211229539

Total Due: **$10,707.92**

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

+405076 211229539 < 001070792<2+

BSI Increase to $177,400,000

FLEX INSURANCE RESIDENTIAL STRATA POLICY SUMMARY

Insured: The Owners Of Strata Plans 52948 And 53855

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

<u>Cover Selected</u>

Section 1	Insured Property		
	Building	$	177,400,000
	Common Area Contents	$	1,774,000
	Loss of Rent & Temporary Accommodation (total payable)	$	26,610,000
	Optional Benefit Lot/Unit Wall Coverings		Selected
Section 2	Liability to Others	$	50,000,000
Section 3	Voluntary Workers		
	Death	$	200,000
	Total Disablement	$	2,000 per week
Section 4	Fidelity Guarantee	$	100,000
Section 5	Office Bearers' Legal Liability	$	10,000,000
Section 6	Machinery Breakdown	$	250,000
Section 7	Catastrophe Insurance		
	Sum Insured	$	26,610,000
	Extended Cover – Loss of Rent & Temporary Accommodation	$	3,991,500
	Escalation in Cost of Temporary Accommodation	$	1,330,500
	Cost of Removal, Storage and Evacuation	$	1,330,500
Section 8	Government Audit Costs and Legal Expenses		
	Government Audit Costs	$	25,000
	Appeal Expenses – common property health & safety breaches	$	100,000
	Legal Defence Expenses	$	50,000
Section 9	Lot Owners Fixtures and Improvements (per lot)	$	250,000
	Flood Cover		Included

The Table of Benefits Section 3 Voluntary Workers is replaced by

	Insured Event	Benefit	
1	Death	$	200,000
2	Total and irrecoverable loss of all sight in both eyes	$	200,000
3	Total and permanent loss of the use of both hands or of use of both feet or the use of one hand and one foot	$	200,000

4	Total and permanent loss of the use of one hand or of the use of one foot	$	100,000
5	Total and irrecoverable loss of all sight in one eye	$	100,000
6	a Total Disablement from engaging in or attending to usual profession, business or occupation - in respect of each week of Total Disablement: i a weekly benefit of or if higher ii the amount of Your average weekly wage, salary or other remuneration earned from Your personal exertion – up to a maximum per week of b Partial Disablement from engaging in or attending to usual profession, business or occupation - in respect of each week of Partial Disablement: i a weekly benefit of or if higher ii the amount by which Your average weekly wage, salary or other remuneration earned from Your personal exertion is reduced - up to a maximum per week of	 $ $ $ $	 1,000 2,000 500 1,000
7	The reasonable and necessary cost of hiring or employing domestic assistance following certification by a qualified medical practitioner that a Voluntary Worker is totally disabled from performing his/her usual profession, business, occupation or usual household activities - in respect of each week of disablement a weekly benefit not exceeding	$	500
8	The reasonable cost of travel expenses necessarily incurred at the time of, or subsequent to, the sustaining of bodily injury and not otherwise recoverable from any other source – a benefit not exceeding	$	2,000

Other than as set out above, the terms, conditions, exclusions and limitations contained in Your Policy remain unaltered.

FLEX+ Optional Benefits

Increased exploratory costs, replacement of defective parts	Selected
Extended Temporary Accommodation and Loss of Rent	Selected
Fusion	Selected
Floating floors	Selected

Fallen Trees Landscaping Fire extinguishing Personal Property of Others Removal, storage costs Temporary Accommodation/Rent/contributions/storage Emergency accommodation Arson reward Electricity, gas, water and similar charges - excess costs Keys, lock replacement Car park liability Hiring out of sporting and recreational facilities Wheelchairs, garden equipment, other vehicles Court appearance	Selected

Excesses:

Section 1	Insured Property	$	2,000
	Water Damage	$	2,500
Section 2	Liability to Others	$	1,000
Section 4	Fidelity Guarantee	$	500
Section 5	Office Bearers Legal Liability	$	2,000
Section 6	Machinery Breakdown	$	500

Other excesses payable are shown in the Policy Wording

Excesses – explanatory notes

Whenever an Excess and amount is shown in the Schedule or Policy Wording, You must pay or contribute the stated amount for each claim You make against the Insured Event.

Water Damage Excess

An additional Excess will apply to Section 1 – Insured Property for loss or damage caused by:

1) Damage from bursting, leaking, discharging or overflowing of tanks, apparatus or pipes used to hold or carry water;
2) Rainwater
3) Flood.

The additional Excess payable will be shown on Your Policy Schedule.

Other excesses apply. These are listed on your Policy Schedule or described in the Policy Wording.

FLEX Special Conditions:

Contract of Insurance

The contract of insurance is arranged by CHUiSAVER Underwriting Agency Pty Ltd (ABN 85 613 645 239, AFSL 491113) trading as Flex Insurance on behalf of the insurers:

QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545)

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 voiding the contract from its beginning.

Remuneration Disclosure

Itemised Insurance Costs	
Base Premium (includes commission from insurer)	$ 6,733.37 $ 0.00 (0.0%)
ESL or FSL	$ 981.74
Stamp Duty	$ 763.80
Underwriting Agency Fee	$ 25.00
Broker Fee (as a % of base premium)	$ 1,300.00 (19.3%)
GST – all items	$ 904.01
Total Insurance Cost	$ 10,707.92
Allocation of Strata Insurance Remuneration	
Strata Management Company share of remuneration (ex GST)	$ 650.00
Broker share of remuneration (ex GST)	$ 650.00
Conflicts of Interest	Body Corporate Brokers Pty Ltd (BCB) and your Strata Management Company (where applicable if acting as an Authorised Representative / Distributor of BCB), manage our fiduciary obligations and any conflict of interest that may arise, by acting in the insured's best interests at all times. As a member of the National Insurance Brokers Association, we

	adhere to their Insurance Broker's Code of Practice, and we are licensed and regulated by the Australian Securities and Investments Commission. Important information about BCB and how we conduct our business with your Strata Management Company are contained within the Financial Services Guide (FSG) provided with this report.
Best Interest Declaration	In preparing this broker advice Body Corporate Brokers and your strata management company (where applicable) have acted in the best interests of the insured at all times. Alistair Gibney Managing Director & Responsible Officer Body Corporate Brokers Pty Ltd Waratah Strata Management

The above breakdown contains the following standard abbreviations;
Emergency Services Levy (ESL), Fire Service Levy (FSL) & Goods & Services Tax (GST)

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.