

REAL PROPERTY ACT, 1886



South Australia

The Registrar-General certifies that this Title Register Search displays the records maintained in the Register Book and other notations at the time of searching.



Certificate of Title - Volume 5000 Folio 462

Parent Title(s) CT 4314/821
Creating Dealing(s) SA 6935740
Title Issued 23/07/1990 **Edition** 7 **Edition Issued** 14/02/2025

Estate Type

FEE SIMPLE (UNIT)

Registered Proprietor

SISI PHAN
OF UNIT 3 32 RICHARDS DRIVE MORPHETT VALE SA 5162
1 / 2 SHARE

DARRELL JOHN MOORE
OF UNIT 3 32 RICHARDS DRIVE MORPHETT VALE SA 5162
1 / 2 SHARE

Description of Land

UNIT 3 STRATA PLAN 10685
IN THE AREA NAMED MORPHETT VALE
HUNDRED OF NOARLUNGA

Easements

TOGETHER WITH FREE AND UNRESTRICTED RIGHT(S) OF WAY OVER THE LAND MARKED C ON SP 10685

Schedule of Dealings

Dealing Number	Description
14461074	MORTGAGE TO MACQUARIE BANK LTD. (ACN: 008 583 542)

Notations

Dealings Affecting Title	NIL
Priority Notices	NIL
Notations on Plan	NIL
Registrar-General's Notes	NIL
Administrative Interests	NIL

Certificate of Title

Title Reference: CT 5000/462
Status: CURRENT
Parent Title(s): CT 4314/821
Dealing(s) Creating Title: SA 6935740
Title Issued: 23/07/1990
Edition: 7

Dealings

Lodgement Date	Completion Date	Dealing Number	Dealing Type	Dealing Status	Details
11/02/2025	14/02/2025	14461074	MORTGAGE	REGISTERED	MACQUARIE BANK LTD. (ACN: 008 583 542)
11/02/2025	14/02/2025	14461073	TRANSFER	REGISTERED	SISI PHAN, DARRELL JOHN MOORE
11/02/2025	14/02/2025	14461072	DISCHARGE OF MORTGAGE	REGISTERED	12551431
22/06/2016	05/08/2016	12551431	MORTGAGE	REGISTERED	AUSTRALIAN CENTRAL CREDIT UNION LTD. (ACN: 087 651 125)
22/06/2016	05/08/2016	12551430	TRANSFER	REGISTERED	LINDA JANE MCPHARLIN
22/06/2016	05/08/2016	12551429	DISCHARGE OF MORTGAGE	REGISTERED	10642325
15/02/2007	06/03/2007	10642325	MORTGAGE	REGISTERED	ASF CUSTODIANS PTY. LTD.
18/04/1991	19/04/1991	7089107	TRANSFER	REGISTERED	MURIEL EDITH RENDELL
18/04/1991	19/04/1991	7089106	DISCHARGE OF MORTGAGE	REGISTERED	6957714
31/07/1990	02/08/1990	6957714	MORTGAGE	REGISTERED	NATIONAL AUSTRALIA BANK LTD.
31/07/1990	02/08/1990	6957713	TRANSFER	REGISTERED	JEFFREY NEWTON WALMSLEY
23/07/1990	25/07/1990	6953610	DISCHARGE OF MORTGAGE	REGISTERED	6429010
23/07/1990	25/07/1990	6953609	DISCHARGE OF MORTGAGE	REGISTERED	6401044
22/10/1987	12/04/1988	6429010	MORTGAGE	REGISTERED	

Lodgement Date	Completion Date	Dealing Number	Dealing Type	Dealing Status	Details
24/08/1987	02/10/1987	6401044	MORTGAGE	REGISTERED	

Certificate of Title

Title Reference: CT 5000/462
Status: CURRENT
Edition: 7

Dealings

No Unregistered Dealings and no Dealings completed in the last 90 days for this title

Priority Notices

NIL

Registrar-General's Notes

No Registrar-General's Notes exist for this title

Certificate of Title

Title Reference CT 5000/462
Status CURRENT
Easement YES
Owner Number 19947958
Address for Notices UNIT 3, 32 RICHARDS DR MORPHETT VALE, SA 5162
Area NOT AVAILABLE

Estate Type

Fee Simple (Unit)

Registered Proprietor

SISI PHAN
OF UNIT 3 32 RICHARDS DRIVE MORPHETT VALE SA 5162
1 / 2 SHARE

DARRELL JOHN MOORE
OF UNIT 3 32 RICHARDS DRIVE MORPHETT VALE SA 5162
1 / 2 SHARE

Description of Land

UNIT 3 STRATA PLAN 10685
IN THE AREA NAMED MORPHETT VALE
HUNDRED OF NOARLUNGA

Last Sale Details

Dealing Reference TRANSFER (T) 14461073
Dealing Date 11/02/2025
Sale Price \$510,000
Sale Type FULL VALUE / CONSIDERATION AND WHOLE OF LAND

Constraints

Encumbrances

Dealing Type	Dealing Number	Beneficiary
MORTGAGE	14461074	MACQUARIE BANK LTD. (ACN: 008 583 542)

Stoppers

NIL

Valuation Numbers

Valuation Number	Status	Property Location Address
8612207906	CURRENT	Unit 3, 32 RICHARDS DRIVE, MORPHETT VALE, SA 5162

Notations

Dealings Affecting Title

NIL

Notations on Plan

NIL

Registrar-General's Notes

NIL

Administrative Interests

NIL

Valuation Record

Valuation Number	8612207906
Type	Site & Capital Value
Date of Valuation	01/01/2024
Status	CURRENT
Operative From	01/07/1991
Property Location	Unit 3, 32 RICHARDS DRIVE, MORPHETT VALE, SA 5162
Local Government	ONKAPARINGA
Owner Names	SISI PHAN DARRELL JOHN MOORE
Owner Number	19947958
Address for Notices	UNIT 3, 32 RICHARDS DR MORPHETT VALE, SA 5162
Zone / Subzone	GN - General Neighbourhood
Water Available	Yes
Sewer Available	Yes
Land Use	1310 - Ground Floor Home Unit Only
Description	5H/UNIT CP
Local Government Description	Residential

Parcels

Plan/Parcel	Title Reference(s)
S10685 UNIT 3	CT 5000/462

Values

Financial Year	Site Value	Capital Value	Notional Site Value	Notional Capital Value	Notional Type
Current	\$72,000	\$380,000			
Previous	\$60,000	\$310,000			

Building Details

Valuation Number	8612207906
Building Style	Conventional
Year Built	1989
Building Condition	Very Good
Wall Construction	Brick
Roof Construction	Tiled (Terra Cotta or Cement)
Equivalent Main Area	108 sqm
Number of Main Rooms	5

Note – this information is not guaranteed by the Government of South Australia

T: (08) 8384 0666
E: mail@onkaparinga.sa.gov.au

For your information:

Section 187 certificate update request free of charge (One Update):

Penalties and interest, property charges, payments or dishonoured payments can impact account balances daily.

To assist with financial adjustments as close as practicable to the date of settlement, your Section 187 certificate will now be valid for 90 days. Within this period we will offer one update request without charge. This update is to be obtained via the online portal.

It is important to note all searches advise when fines/interest will be applied. When receiving your update search, should it be evident that further penalties will be applied prior to settlement, you will need to still consider these additional amounts as part of your settlement statement calculations.

Please Note: The above 90 day extension is applicable only to Section 187 certificates. Section 7 certificates still remain valid for a 30 day period only.

BPAY biller code added to searches to enable electronic settlement of funds

Our BPAY biller code is now detailed on each search, enabling settlement funds to be disbursed to us electronically. Please note that this is our preferred method payment and we request that you cease the use of cheques to affect settlement.

How to advise us of change of ownership?

To also assist with the reduction of duplication of information being received from various agencies i.e. conveyancers and the Lands Titles Office (LTO), we are advocating that the Purchaser's Conveyancer to advise the change of ownership by following the below:

If you are using e-conveyancing to affect a sale, please only issue advice to us if the mail service address is different to what was lodged via the transfer at the LTO. We update ownership details including the mailing address in accordance with the advice provided by the Valuer General. We have amended this change to align with SA Water practices and to provide an improved customer experience overall.

If lodging in person at the LTO – Please send the change of ownership advice to us via mail@onkaparinga.sa.gov.au.

Electronic settlement of funds is still preferred.

LOCAL GOVERNMENT RATES SEARCH

TO: CPC Lawyers
220 Henley Beach Rd
TORRENSVILLE SA 5031

29 May 2025

DETAILS OF PROPERTY REFERRED TO:

Property ID : 48812
 Valuer General No : 8612207906
 Valuation : \$380,000.00
 Owner : Mr Darrell John Moore & Ms Sisi Phan
 Property Address : 3/32-34 Richards Drive MORPHETT VALE SA 5162
 Volume/Folio : CT-5000/462
 Lot/Plan No : Unit 3 SP 10685
 Ward : 03 Knox Ward

Pursuant to Section 187 of the Local Government Act 1999, I certify that the following amounts are due and payable in respect of and are a charge against the above property.

Rates balance (as of 30 Jun 2024) and/or Block Clearing Charges	\$0.00
Postponed Amount in Arrears (if applicable monthly interest of 0.58750%)	\$0.00
Fines (2%) and interest on arrears charged from previous financial year (monthly interest of 0.75416%)	\$0.00

Rates for the current 2024-2025 Financial Year applicable from 01 July 2024:

Total Rates Levied 2024-2025 **\$1,504.95**

If the quarterly payments are not received by the due date, a 2% fine will be added to that amount with interest added of 0.7625% on the first working day of each month following, until the total amount overdue is paid.

Less Council Rebate. The Council Rebate ceases on sale and a pro-rata calculation will apply to the date of sale	\$0.00
Less Council Capping Rebate	\$0.00
Fines and interest charged in the current financial year (2% fine when rates first become overdue and 0.7625% interest applied per month thereafter)	\$0.00
Postponed Interest (0.59583% per month on total of postponed rates and interest)	\$0.00
Less paid current financial year	-\$1,445.90
Overpayment	\$0.00
Legal Fees (current)	\$0.00
Legal Fees (arrears)	\$0.00
Refunds, Rates Remitted, Small Balance Adjustments or Rate Capping Rebate	-\$59.05
Balance - rates and other monies due and payable	\$0.00
Property Related Debts	\$0.00

BPAY Biller Code: 421503
Ref: 1611210488125

TOTAL BALANCE **\$0.00**

AUTHORISED OFFICER
Carol Pilkington

This statement is made the 29 May 2025

IMPORTANT INFORMATION REGARDING SEARCHES

CPC Lawyers
220 Henley Beach Rd
TORRENSVILLE SA 5031

Attention Conveyancers

○ **Section 187 certificate update request free of charge (One Update):**

- Penalties and interest, property charges, payments or dishonoured payments can impact account balances on a daily basis.

To assist with financial adjustments as close as practicable to the date of settlement, your **Section 187 certificate will now be valid for 90 days**. Within this period Council will offer one update request without charge. This update is to be obtained via the online portal.

It is important to note all searches advise when fines/interest will be applied. When receiving your update search, should it be evident that further penalties will be applied prior to settlement, you will need to still consider these additional amounts as part of your settlement statement calculations.

Please Note: Section 7 certificates remain valid for a 30 day period only.

○ **BPAY biller code added to searches to enable electronic settlement of funds**

- Our BPAY biller code is now detailed on each search, enabling settlement funds to be disbursed to Council electronically. Please note that this is Council's preferred method payment and we request that you cease the use of cheques to affect settlement.

○ **How to advise Council of change of ownership?**

To also assist with the reduction of duplication of information being received from various agencies i.e. conveyancers and the Lands Titles Office, we are advocating that the **Purchaser's Conveyancer** to advise the change of ownership by following the below:

- If you are using e-conveyancing to affect a sale, please **only issue advice to Council if the mail service address is different to what was lodged via the transfer at the LTO**. Council's new practice is to update ownership details including the mailing address in accordance with the advice provided by the Valuer General. Council has amended this change to align with SA Water practices and to provide an improved customer experience overall.
- If lodging in person at Lands Title Office – Please send the change of ownership advice to Council via mail@onkaparinga.sa.gov.au. Electronic settlement of funds is still preferred.

Yours sincerely

City Of Onkaparinga

Telephone (08) 8384 0666

Certificate No: S72861/2025

Property Information And Particulars

In response to an enquiry pursuant to Section 7 of the

The Land & Business (Sale & Conveyancing) Act, 1994

TO: CPC Lawyers
220 Henley Beach Rd
TORRENSVILLE SA 5031

DETAILS OF PROPERTY REFERRED TO:

ASSESSMENT NO	:	36050
VALUER GENERAL NO	:	8612207906
VALUATION	:	\$380,000.00
OWNER	:	Mr Darrell John Moore & Ms Sisi Phan
PROPERTY ADDRESS	:	3/32-34 Richards Drive MORPHETT VALE SA 5162
VOLUME/FOLIO	:	CT-5000/462
LOT/PLAN NUMBER	:	Unit 3 SP 10685
WARD	:	03 Knox Ward

Listed hereafter are the *MORTGAGES, CHARGES AND PRESCRIBED ENCUMBRANCES* in alphabetical order of *SCHEDULE 2*, Division 1 to which Council must respond according to *TABLE 1* of the *REGULATIONS UNDER THE LAND AND BUSINESS (SALE AND CONVEYANCING) ACT 1994*.

In addition, Building Indemnity Insurance details are given, if applicable, pursuant to *SCHEDULE 2*, Division 2 to which Council must respond according to *TABLE 2* of the *REGULATIONS UNDER THE LAND AND BUSINESS (SALE AND CONVEYANCING) ACT 1994*.

The information provided indicates whether any prescribed encumbrances exist on the land, which has been placed/imposed by, or is for the benefit of Council.

All of the prescribed encumbrances listed herein are answered solely in respect to a statutory function or registered interest of the Council, and do not infer any response to an enquiry on behalf of other persons or authorities.

Where a prescribed encumbrance requires a dual response, as described by *TABLE 1*, of *SCHEDULE 2*, of the *REGULATIONS UNDER THE LAND AND BUSINESS (SALE AND CONVEYANCING) ACT, 1994*, the enquirer should also refer a like enquiry to the Department for Transport Energy and Infrastructure.

Pursuant to the provisions of the *REGULATIONS UNDER THE LAND AND BUSINESS (SALES AND CONVEYANCING) ACT, 1994*, Council hereby provides the following information in response to your enquiries:

INFORMATION NOTE

CHANGES TO PLANNING POLICY AFFECTING LAND IN COUNCIL'S AREA

The information provided in this note is additional to, and not in substitution of, any information provided in response to your request for statutory search information. The response to your request, provided with this note, does not reference changes to planning policy affecting all South Australian Councils.

Development Act 1993 (repealed)

Section 42

Condition (that continues to apply) of a development authorisation

NO

Planning Act 1982 (repealed)

Condition (that continues to apply) of a development authorisation

YES

Application Number

860/5042/1988

Description

To develop land by constructing nineteen single storey residential flat buildings with associated carparking and landscaping

Decision

Approved

Decision Date

03 November 1988

Conditions of approval

Refer to attachment.

IN THE MATTER OF AN APPEAL

between

PIONEER CONSTRUCTIONS PTY. LTD.

Appellant

and

CORPORATION OF THE CITY OF NOARLUNGA

Respondent

and

KELVIN ANDREW NORTH

Respondent

PLANNING APPEAL TRIBUNAL

No. 354 of 1988

Before His Honour the Senior Judge,

Mr. Commissioner Bulbeck and Mr. Commissioner Turner

Adelaide - 26th, 27th, 28th September, 14th October 1988

Determination delivered - Adelaide - 3rd November 1988

Planning and development - appeal against decision of Council to refuse planning consent to development of large irregularly shaped allotment in Residential 2 Zone by the erection of a number of single-storey residential flat buildings containing 19 dwellings - development of proposal during course of appeal - adequacy of notice to public of proposals - planning issues as to suitability of subject land for type of development proposed, traffic and safety, amenity and character - appeal allowed subject to conditions.

ADVOCATES:

Mr. J.E.L. Scanlon, of counsel, for the appellant.

Mr. L.R. Crotti, of counsel, for the respondent.

Mr. K.A. North in person.

P.A.T. 354 of 1988

The Tribunal delivered the following determination:-

This is an appeal pursuant to section 52 of the Planning Act 1982 as amended (herein called "the Act") against a decision of the respondent Council to refuse its consent to an application made to it by the appellant and dated the 21st January, 1988 to develop the land comprised and described in Certificate of Title Register Book Volume 4314 Folio 821 (which land is herein referred to as "the subject land") by the erection thereon of a number of residential flat buildings containing some 20 dwellings.

In 1985, the subject land was part of a large parcel of vacant land bounded by Chappel Avenue, Blundell Street and Richards Drive at Morphett Vale. That parcel of land as a whole will be referred to as "the original allotment". On the 20th November, 1985, the respondent Council granted its consent to an application that had been made to it by Bethesda Christian Schools Incorporated to develop the original allotment by constructing "a retirement housing estate in four stages which will total 111 residential units with associated car parking and landscaping." Pursuant to the granting of that consent, building work commenced upon the south-eastern quadrant of the original allotment. A number of residential flat buildings containing some 21 dwellings were then erected.

It transpired, however, that the incorporate association did not have sufficient financial resource

available to it to carry its proposals through. It became necessary for it to sell its land. Eventually, the 21 dwellings to which reference has just been made became the subject of a strata plan and were sold individually. Mr. K.A. North, the second respondent, in these proceedings, resides in one of those dwellings.

The remaining vacant land was purchased by the appellant and has since been sub-divided on at least two occasions. Some 25 allotments, abutting the street frontages, were created in its north-eastern and north-western quadrants respectively and the subject land, a large allotment of irregular shape, was created in the south-western quadrant of the original allotment. Most of the smaller allotments to which reference has just been made have since been further developed by the erection of semi-detached dwellings upon them. The balance of the land in the north-eastern and north-western quadrants of the original allotment remains vacant. The subject land is also vacant, save that concrete footings and floor slabs for 6 buildings were laid on it at the same time as similar preparations were made for the construction of the residential flat buildings in the south-eastern quadrant of the original allotment.

The plans which accompanied the appellant's application to develop the subject land indicated a desire to erect some 7 residential flat buildings containing 20 dwellings in all. Whilst the application was still before the respondent Council, the plans were amended and the number of proposed

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dwellings was reduced to 19. Access to the majority of the dwellings was proposed to be via a right of way established over a portion of the land in the south-eastern quadrant of the original allotment. The right of way would give access from Richards Drive both to the subject land and to the land in the south-eastern quadrant of the original allotment. The plans indicated that car parking spaces would be provided on the subject land on the basis of two spaces for each of the proposed dwellings. Some of the car parking spaces were to be covered. In numerous instances, it was proposed that the carports should not form part of or abut any of the intended buildings.

3

Some 52 representations were received by the respondent council when it gave notice to the general public of the general nature of the appellant's proposals. The opposition to the implementation of those proposals raised a number of planning issues. Those principally mentioned were the asserted inappropriateness of the subject land for residential flat buildings, the alleged over-development of the subject land, the probable increase in vehicular and pedestrian traffic and the adequacy of the roads in the locality to cope with such increase, the alleged detrimental effect that the implementation of the appellant's proposals would have upon the amenity of the locality, the asserted lack of care of flats by tenants as opposed to owner-occupiers, the alleged creation of situations of danger by virtue of certain of the buildings being adjacent to a bend in Richards Avenue, and the alleged inappropriateness of the places and means of access to the subject land from the

public road system. Certain of those who made representations to the respondent Council were concerned that the values of their own properties might be depreciated by the implementation of the appellant's proposals.

The respondent Council resolved to refuse its consent. It expressed its reasons for refusal as follows:-

- "1. The proposal is contrary to Metropolitan Adelaide Objectives No. 1, 6 and 33; and Noarlunga (City) Principles No. 2, 3 c), 17b), 17c), 17e), 17f), 19d), 19e), 20, 30, 31.
2. The proposed development is an overdevelopment of the site and is not in accordance with the orderly and proper planning of the zone.
3. The proposed development and use will detract from the character and amenity of the locality in which the land is situated."

A number of witnesses gave evidence at the hearing before the Tribunal. Counsel for the appellant led evidence from Mr. M.F. Young, a consulting engineer with expertise in matters appertaining to road traffic, Mr. S.P. Tonkin, a planning consultant, Mr. L.V. Monteduro, a planning officer in the employ of the respondent Council. Counsel for the respondent Council led evidence from Dr. S.C. Gupta, a planning consultant. As well as giving evidence himself, the second respondent led evidence from Mr. G.J. Malpas, a police officer who lives in Richards Drive near to the subject land and who gave evidence related particularly to issues of safety and security as well as to the more general planning issues; Mr. M.A. McKenzie, who lives next door to Mr. Malpas and who was concerned particularly with issues as to traffic safety and amenity; and Mrs. D.A. Erwin, who

lives in Chappel Avenue and whose primary concern was with relation to the movement and safety of traffic.

The Tribunal inspected the subject land and the locality within which it is situated. At the request of the second respondent, it also inspected a development that had been carried out by the appellant on a large parcel of land in a neighbouring suburb. A number of exhibits were tendered in evidence. We should particularly mention the fact that, at a late stage in the hearing, the appellant's counsel tendered an amended plan which sought to develop the appellant's proposals in such a way as to meet many of the criticisms that had been levelled at them during the course of the hearing. Counsel for the appellant indicated the appellant's wish to proceed with the development in terms of the amended, and undoubtedly improved, plans. We are satisfied that we may consider the appellant's proposals in the light of the changes made by those plans. In our opinion, the amendments do not offend against the tests established in The Corporation of the City of Marion v. Lady Becker and others (1973) 6 S.A.S.R.13.

We would wish to compliment all of the parties and witnesses concerned in the presentation to us of the issues raised by this appeal. We were impressed by the fair, objective, sensible and sensitive attitude of all who put views before us.

Nothing in this case turns upon a precise definition of the bounds of the locality within which the subject land is

situated. We find that it includes all of the allotments of land abutting Richards Drive between States Road and Cunningham Street, together with all of the allotments of land abutting Blundell Street, Hammond Avenue and Chappell Avenue (between Richards Drive and Blundell Street). The locality is residential in character. We have mentioned the residential flat buildings erected on the land which adjoins the subject land and the semi-detached dwellings in the north-eastern and north-western quadrants of the original allotment. The remainder of the residential development is by way of detached dwellings. There is, of course, still a substantial portion of the original allotment which remains vacant. Save for the vacant land, which is rather unkempt in appearance, the character of the locality is very pleasant. The gardens of the dwellings are, generally, attractive and well maintained. There are many large trees in or near the locality which contribute to its pleasantness. Although both are outside the locality, there is a primary school in Hammond Avenue and a large High School which abuts Richards Drive at its northern end on the western side. A number of the parents, students, and teachers who drive to the schools each day pass along that portion of Richards Drive which is within the locality. Those witnesses concerned with traffic issues made us well aware of the fact that Richards Drive carries somewhat more traffic than might be expected in a purely residential street.

Save for what has already been said, we do not find it necessary to rehearse the evidence or to review the exhibits in any great detail. A transcript of the evidence is

available for those directly concerned. We consider that it will be sufficient if we record our findings, based upon our consideration of all of the material that has been put before us.

Section 47(9) of the Act provides:-

"In deciding whether to consent to a proposed development under this section, a planning authority -

(a) must have regard to the provisions of the Development Plan so far as they are relevant to that decision;

and

(b) must not make a decisions that is seriously at variance with those provisions."

Such was the basis upon which the appellant's application fell to be considered by the respondent Council. Subject to certain points taken by the second respondent at the threshold of his argument, the Tribunal must consider the matters placed before it in the same way.

Mr. North raised a question as to whether the respondent Council had given adequate notice to the public of the application. He contended that the notice published by the respondent Council was not sufficient to discharge its obligations under regulation 33 of the Development Control Regulations. He pointed out that the advertisement referred to the proposed construction of "twenty (20) single storey residential flat buildings", whereas 20 was the number of dwellings, and not buildings, envisaged by the appellant at the time when the notice was given. He contended that the notice should have made reference to the adjoining allotment as well as to the subject land, in view

of the fact that access of some persons to the subject land would be over the right of way on the adjoining land. He noted that the notice referred to "proposed lot 29", although he conceded that the reference to the Certificate of Title was correct. He argued that, to describe the site of the proposed development by way of a reference to the surrounding streets, was an inadequate description.

We think that we may take all these points together. The question is, of course, whether the public notification given by the respondent Council was sufficient to put interested parties on notice as to the proposals that were to be taken under consideration. Whilst there were some minor inaccuracies in the draftmanship of the notice, we are of the clear opinion that they were not of such a character as to mislead the reader. Indeed, it might be said that "the proof of the pudding is in the eating." The fact that 52 persons were alerted to make representations to the respondent Council would appear to indicate persuasively that the notice was sufficient for its purposes.

We turn to consider the provisions of the Development Plan. Under the Noarlunga (City) section of the Plan, the subject land is shown as falling within a large Residential 2 zone. That zone is expressed to have the following "objective" in addition to those expressed for the whole of the area of the respondent Council:-

"A zone primarily accommodating detached dwellings and semi-detached dwellings on individual allotments, with row dwellings or residential flat buildings of medium densities in suitable areas."

Under the "principles of development control" stated for the Residential 2 zone, the development proposed is neither "permitted" nor "prohibited". Principle 1 states:-

"Development undertaken in the Residential 2 zone should be, primarily, detached dwellings and semi-detached dwellings on individual allotments; but row dwellings and residential flat buildings of medium densities may be suitable in certain parts of the zone."

2

We have carefully considered the evidence as to whether or not the subject land is "suitable" for residential flat buildings. Taking everything that has been put before us into consideration, we are satisfied that it is. Development in the locality is not confined, by any means, to detached dwellings. There is already a significant number of residential flat buildings and semi-detached dwellings. The locality thus has a mixture of residential uses. The implementation of the present proposal would result in more residential flat buildings, but, particularly in the plan as finally amended, they would be buildings of low to medium density. We are satisfied that, properly developed, residential flat buildings of the kind finally envisaged would be in keeping with the character of the locality and, accordingly, we consider that the subject land does provide a suitable site for development of that nature.

1

We turn to the more general provisions of the Noarlunga (City) section of the Development Plan. Several of the "principles of development control" there stated are relevant to the present case. Principle 3 provides:-

"New housing and other urban development should:

(a) form a compact and continuous extension of an existing built-up area;

(b) be located so as to achieve economy in the provision of public services; and

(c) create a safe, convenient and pleasant environment in which to live."

The appellant's proposal complies, without question, with the first two sections of that principle, but it was challenged as to its compliance with the third. Questions of safety loomed large in the submissions of the respondents. They were concerned that an increase in vehicular traffic in Richards Avenue would bring greater potential for conflict with the many children proceeding to school on bicycles and on foot. They were also concerned at the possibility that visitors to certain of the proposed dwellings would park at the kerb in Richards Avenue close to the curve in that street. They were concerned at the vehicular access points to one of the proposed units being close to that curve. Furthermore, they were apprehensive at the inevitable increase in vehicular traffic at the point where the right of way meets Richards Drive, particularly as that meeting place is opposite the driveway of one of the existing detached dwellings.

On these issues, we are persuaded by the evidence of Mr. Young that by far the greater proportion of the vehicular traffic generated by the proposed development would only use that portion of Richards Drive between the subject land and States Road. Whilst we accept that Richards Drive carries more traffic than many residential streets, we are satisfied that the increase in both moving

and parked vehicles that would be occasioned by the implementation of the appellant's proposals would not be of such magnitude as to increase the risks of accidents occurring to any appreciable degree. Some increase of traffic on Richards Drive is inevitable, whatever the nature of the development of the subject land. We are satisfied that the width of and the visibility along Richards Drive is such that the small increase in traffic that would be occasioned by the implementation of the appellant's proposals would not significantly prejudice the safety of those using that road.

No question arose as to the convenience of those who would come to live upon the subject land. There are shopping, transport and other facilities near at hand. The convenience of those already living within the locality would not in our finding, be adversely affected.

Some of those opposed to the implementation of the appellant's proposals were concerned that the pleasantness of the locality might be prejudiced if the development proceeded. As already mentioned, Mr. Malpas addressed matters pertaining to the security of the residents of the locality. We have given consideration to the questions of this nature that were raised. We are satisfied that the appellant's proposals, as finally amended, have addressed these issues in a satisfactory way. Furthermore, the respondent Council requested, and the appellant does not oppose, the imposition of a condition that will require the appellant to use its best endeavours to have strata titles

issued for the proposed dwellings after their completion. It was considered that the occupants of the dwellings would be more responsive to the feelings of the local community if the dwellings were to be occupied by their respective owners rather than by tenants.

The changes finally made to the appellant's proposals with respect to the lay-out and siting of the buildings, the incorporation of the carports under the main roofs, the paving of the access road and the fencing and landscaping of the common areas will, we are satisfied, ensure that the appellant's proposals will make a positive, rather than a negative, contribution to the pleasantness of the environment within the locality.

Principles 16, 17, 19, 20 and 21 respectively of the Noarlunga (City) section of the Development Plan are all relevant to the consideration of the present appeal. It is not necessary to refer to each of them in detail. Most of the issues that are raised by them have already been discussed. Some brief comments are, perhaps, in order. Pedestrian and vehicular traffic on the subject land would be segregated and such traffic would remain segregated on Richards Drive: see Principle 17(b). The siting of dwellings, particularly upon the final plan, has been proposed in such a way as to maintain privacy for the residents of the locality and to create individuality in the respective dwellings: see Principle 17(d). Each dwelling would have an area of private open space whilst the areas of common open space would provide pedestrian links: see

Principle 17(e). Effective consideration has been given to the requirement of Principle 21 that "not more than half the space around multiple dwellings and residential flat buildings should be used for car parking and driveways."

We are satisfied that appropriate attention has been given to the requirements of Principles 30 and 31 with regard to the movement of people and goods. We have borne in mind the provisions of Principle 52 as to the appearance of land and buildings not impairing the amenity of the locality in which they are situated. The diversity of building form and materials and the landscaping and planting envisaged for the proposed development would result in it not impairing the amenity of the locality. The present appearance of the subject land is, when all is said and done, detracting from that amenity. In our finding, the implementation of the appellant's proposals would improve the visual aspects of the amenity rather than affect them adversely.

We have had regard to the more general provisions of the Metropolitan Adelaide section of the Development Plan. We have considered Objective 1 as to orderly and economic development, Objective 2 as to the proper distribution and segregation of living, working and recreational activities, Objective 5 as to the orderly and economic division of land, Objective 6 as to safe, pleasant and convenient living areas, Objective 16 as to the accessibility of community facilities, Objectives 17, 18, 19, 20 and 21 respectively as to the movement of people and goods, Objective 24 as to

economy in the provision of public services and Objective 33 as to the affect of the appearance of land and buildings on the amenity of localities. It seems to us, however, that none of those objectives require further discussion beyond that which has been already undertaken.

Weighing everything that has been put before us in the balance, we are satisfied that consent should be given to the implementation of the appellant's proposals in the way in which those proposals developed during the course of the hearing before the Tribunal. We venture to suggest that much was gained on all sides during the course of the hearing of the appeal. Whilst the respondents will have to come to terms with the fact that the subject land will be developed in a manner that they would have preferred not to have seen, we conclude that all parties will benefit substantially from the improvements that have been effected in the appellant's proposals as a consequence of the hearing before the Tribunal.

The Tribunal, accordingly, reverses the decision of the respondent Council the subject of this appeal. There will be an order that consent be given to the application made by the appellant to the respondent Council and dated the 21st January, 1988 subject to the following conditions:-

1. That, save as hereafter appears, the development be undertaken in all respects in accordance with the drawing numbered 87042 and which was admitted as exhibit A15 before the Tribunal.

economy in the provision of public services and Objective 33 as to the affect of the appearance of land and buildings on the amenity of localities. It seems to us, however, that none of those objectives require further discussion beyond that which has been already undertaken.

Weighing everything that has been put before us in the balance, we are satisfied that consent should be given to the implementation of the appellant's proposals in the way in which those proposals developed during the course of the hearing before the Tribunal. We venture to suggest that much was gained on all sides during the course of the hearing of the appeal. Whilst the respondents will have to come to terms with the fact that the subject land will be developed in a manner that they would have preferred not to have seen, we conclude that all parties will benefit substantially from the improvements that have been effected in the appellant's proposals as a consequence of the hearing before the Tribunal.

The Tribunal, accordingly, reverses the decision of the respondent Council the subject of this appeal. There will be an order that consent be given to the application made by the appellant to the respondent Council and dated the 21st January, 1988 subject to the following conditions:-

1. That, save as hereafter appears, the development be undertaken in all respects in accordance with the drawing numbered 87042 and which was admitted as exhibit A15 before the Tribunal.

development have been completed.

12. Stormwater from all roofs, gutters, downpipes and paved areas shall be drained to the street watertable by means of an effective underground drainage system.

13. That the proposal be subject to such minor modifications as may be necessary to comply with all relevant Acts, Regulations and requirements pursuant thereto.

14. That the appellant use its best endeavours immediately after the substantial completion of the development hereby approved to apply for the deposit of a Strata Plan under the Strata Titles Act 1988 in respect of the subject land and the said development.

Solicitor for the Appellant:

WARD & PARTNERS

Solicitor for the Respondent Council:

CLELANDS

Building Act 1971 (repealed)

Condition (that continues to apply) of a development authorisation

NO

Planning and Development Act 1966 (repealed)

Condition (that continues to apply) of a development authorisation

NO

Planning, Development and Infrastructure Act 2016

Part 5 – Planning and Design Code

Zones

General Neighbourhood (GN)

Subzones

NO

Zoning overlays

Overlays

Affordable Housing

The Affordable Housing Overlay seeks to ensure the integration of a range of affordable dwelling types into residential and mixed use development.

Hazards (Flooding - Evidence Required)

The Hazards (Flooding - Evidence Required) Overlay adopts a precautionary approach to mitigate potential impacts of potential flood risk through appropriate siting and design of development.

Native Vegetation

The Native Vegetation Overlay seeks to protect, retain and restore areas of native vegetation.

Prescribed Wells Area

The Prescribed Wells Area Overlay seeks to ensure sustainable water use in prescribed wells areas.

Regulated and Significant Tree

The Regulated and Significant Tree Overlay seeks to mitigate the loss of regulated trees through appropriate development and redevelopment.

Stormwater Management

The Stormwater Management Overlay seeks to ensure new development incorporates water sensitive urban design techniques to capture and re-use stormwater.

Urban Tree Canopy

The Urban Tree Canopy Overlay seeks to preserve and enhance urban tree canopy through the planting of new trees and retention of existing mature trees where practicable.

Is the land situated in a designated State Heritage Place/Area?

NO

Is the land designated as a Local Heritage Place?

NO

Open the SA Heritage Places Database Search tool to find the locations' Heritage Place Details.

<http://maps.sa.gov.au/heritagesearch/HeritageSearchLocation.aspx>

Is there a tree or stand of trees declared in Part 10 of the Planning and Design Code to be a significant tree or trees on the land?

Council does not have trees listed in Part 10 - Significant Trees of the Planning and Design Code. However, there may be regulated or significant tree(s) on the site as defined by the Planning and Code that would require approval for maintenance pruning or removal.

Open the Online Planning and Design Code to browse the full Code and Part 10 - Significant Trees for more information. <https://code.plan.sa.gov.au/>

Is there a current amendment to the Planning and Design Code released for public consultation by a designated entity on which consultation is continuing or on which consultation has ended but whose proposed amendment has not yet come into operation?

The Property Interest Report available through [Land Services SA](#) provides information necessary for Conveyancers to complete the Vendor's Statement.

Note - For further information about the Planning and Design Code visit <https://code.plan.sa.gov.au>

Section 127

Condition (that continues to apply) of a development authorisation NO

Part 2—Items to be included if land affected

Development Act 1993 (repealed)

Section 50(1)

Requirement to vest land in council to be held as open space NO

Section 50(2)

Agreement to vest land in council to be held as open space NO

Section 55

Order to remove or perform work NO

Section 56

Notice to complete development NO

Section 57

Land management agreement NO

Section 69

Emergency order NO

Section 71 (only)

Fire safety notice NO

Section 84

Enforcement notice NO

Section 85(6), 85(10) or 106

Enforcement Order NO

Part 11 Division 2

Proceedings NO

Fire and Emergency Services Act 2005

Section 105F (or section 56 or 83 (repealed))

Notice NO

Section 56 (repealed)

Notice issued NO

Food Act 2001

Section 44

Improvement notice issued against the land NO

Section 46

Prohibition order NO

Housing Improvement Act 1940 (repealed)

Section 23

Declaration that house is undesirable or unfit for human habitation NO

Land Acquisition Act 1969

Section 10

Notice of intention to acquire NO

Local Government Act 1934 (repealed)

Notice, order, declaration, charge, claim or demand given or made under the Act NO

Local Government Act 1999

Notice, order, declaration, charge, claim or demand given or made under the Act NO

Refer to separate attachment for Rates and Charges

Local Nuisance and Litter Control Act 2016

Section 30

Nuisance or litter abatement notice issued against the land NO

Planning, Development and Infrastructure Act 2016

Section 139

Notice of proposed work and notice may require access NO

Section 140

Notice requesting access NO

Section 141

Order to remove or perform work NO

Section 142

Notice to complete development NO

Section 155

Emergency order NO

Section 157

Fire safety notice NO

Section 192 or 193

Land Management Agreements NO

<i>Section 198(1)</i> Requirement to vest land in a council or the Crown to be held as open space	NO
<i>Section 198(2)</i> Agreement to vest land in a council or the Crown to be held as open space	NO
<i>Part 16 - Division 1</i> Proceedings	NO
<i>Section 213</i> Enforcement notice	NO
<i>Section 214(6), 214(10) or 222</i> Enforcement order	NO
Public and Environmental Health Act 1987 (repealed)	
<i>Part 3</i> Notice	NO
<i>Public and Environmental Health (Waste Control) Regulations 2010 (or 1995) revoked</i> Part 2 – Condition (that continues to apply) of an approval	NO
<i>Public and Environmental Health (Waste Control) Regulations 2010 revoked</i> Regulation 19 - Maintenance order (that has not been complied with)	NO
South Australian Public Health Act 2011	
<i>Section 92</i> Notice	NO
<i>South Australian Public Health (Wastewater) Regulations 2013</i> Part 4 – Condition (that continues to apply) of an approval	NO
Particulars of building indemnity insurance Details of Building Indemnity Insurance still in existence for building work on the land	NO
Particulars relating to environment protection	
<i>Further information held by council</i> Does the council hold details of any development approvals relating to: (a) commercial or industrial activity at the land; or (b) a change in the use of the land or part of the land (within the meaning of the <i>Development Act 1993</i>) or the <i>Planning, Development and Infrastructure Act 2016</i> ?	NO

Note –

The question relates to information that the council for the area in which the land is situated may hold. If the council answers “YES” to the question, it will provide a description of the nature of each development approved in respect of the land. The purchaser may then obtain further details from council (on payment of any fee fixed by the council). However, it is expected that the ability to supply further details will vary considerably between councils.

A “YES’ answer to paragraph (a) of the question may indicate that a potentially contaminating activity has taken place at the land (see sections 103C and 103H of the Environment Protection Act 1993) and that assessments or remediation of the land may be required at some future time.

It should be noted that –

- the approval of development by a council does not necessarily mean that the development has taken place;
- the council will not necessarily be able to provide a complete history of all such development that has taken place at the land.

General

Easement

NO

Does a Council drainage easement exist? – Refer to Certificate of Title of subdivision plans (ie Deposited Plans, Community Plans, File Plans etc) for details of easements in the interests of other State Departments or Agencies).

Are you aware of any encroachment on the Council easement?

NO

Lease, agreement for lease, tenancy agreement or licence

(The information does not include the information about sublease or subtenancy. The purchaser may seek that information from the lessee or tenant or sublessee or subtenant.)

NO

Caveat

NO

Other

Charge for any kind affecting the land (not included in another item)

NO

PLEASE NOTE:

The information provided is as required by The Land and Business (Sale and Conveyancing) Act 1994. The information should not be taken as a representation as to whether or not any other charges or encumbrances affect the subject land.

This statement is made the 28 May 2025

Amy Watts

Team Leader – Development Support (Acting)

AUTHORISED OFFICER

Property Interest Report

Provided by Land Services SA on behalf of the South Australian Government

Title Reference	CT 5000/462	Reference No. 2677395
Registered Proprietors	D J*MOORE & ANR	Prepared 27/05/2025 14:23
Address of Property	Unit 3, 32 RICHARDS DRIVE, MORPHETT VALE, SA 5162	
Local Govt. Authority	CITY OF ONKAPARINGA	
Local Govt. Address	PO BOX 1 NOARLUNGA CENTRE SA 5168	

This report provides information that may be used to complete a Form 1 as prescribed in the *Land and Business (Sale and Conveyancing) Act 1994*

Table of Particulars

Particulars of mortgages, charges and prescribed encumbrances affecting the land as identified in Division 1 of the Schedule to Form 1 as described in the Regulations to the *Land and Business (Sale and Conveyancing) Act 1994*

All enquiries relating to the Regulations or the Form 1 please contact Consumer & Business Services between 8:30 am and 5:00 pm on 131 882 or via their website www.cbs.sa.gov.au

Prescribed encumbrance Particulars (Particulars in bold indicates further information will be provided)

1. General

- | | | |
|-----|--|--|
| 1.1 | Mortgage of land

<i>[Note - Do not omit this item. The item and its heading must be included in the statement even if not applicable.]</i> | Refer to the Certificate of Title |
| 1.2 | Easement
(whether over the land or annexed to the land)

Note--"Easement" includes rights of way and party wall rights

<i>[Note - Do not omit this item. The item and its heading must be included in the statement even if not applicable.]</i> | Refer to the Certificate of Title |
| 1.3 | Restrictive covenant

<i>[Note - Do not omit this item. The item and its heading must be included in the statement even if not applicable.]</i> | Refer to the Certificate of Title for details of any restrictive covenants as an encumbrance |
| 1.4 | Lease, agreement for lease, tenancy agreement or licence
(The information does not include information about any sublease or subtenancy. That information may be sought by the purchaser from the lessee or tenant or sublessee or subtenant.)

<i>[Note - Do not omit this item. The item and its heading must be included in the statement even if not applicable.]</i> | Refer to the Certificate of Title

also

Contact the vendor for these details |
| 1.5 | Caveat | Refer to the Certificate of Title |
| 1.6 | Lien or notice of a lien | Refer to the Certificate of Title |

2. Aboriginal Heritage Act 1988

- | | | |
|-----|---|---|
| 2.1 | section 9 - Registration in central archives of an Aboriginal site or object | Aboriginal Affairs and Reconciliation in AGD has no registered entries for Aboriginal sites or objects affecting this title |
| 2.2 | section 24 - Directions prohibiting or restricting access to, or activities on, a site or | Aboriginal Affairs and Reconciliation in AGD has no record of any direction affecting this title |

an area surrounding a site

- 2.3 Part 3 Division 6 - Aboriginal heritage agreement

Aboriginal Affairs and Reconciliation in AGD has no record of any agreement affecting this title

also

Refer to the Certificate of Title

3. ***Burial and Cremation Act 2013***

- 3.1 section 8 - Human remains interred on land

Births, Deaths and Marriages in AGD has no record of any gravesites relating to this title

also

contact the vendor for these details

4. ***Crown Rates and Taxes Recovery Act 1945***

- 4.1 section 5 - Notice requiring payment

Crown Lands Program in DEW has no record of any notice affecting this title

5. ***Development Act 1993 (repealed)***

- 5.1 section 42 - Condition (that continues to apply) of a development authorisation

State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

[Note - Do not omit this item. The item and its heading must be included in the statement even if not applicable.]

also

Contact the Local Government Authority for other details that might apply

- 5.2 section 50(1) - Requirement to vest land in a council or the Crown to be held as open space

State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

also

Contact the Local Government Authority for other details that might apply

- 5.3 section 50(2) - Agreement to vest land in a council or the Crown to be held as open space

State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

also

Contact the Local Government Authority for other details that might apply

- 5.4 section 55 - Order to remove or perform work

State Planning Commission in the Department for Housing and Urban Development has no record of any order or notice affecting this title

also

Contact the Local Government Authority for other details that might apply

- 5.5 section 56 - Notice to complete development

State Planning Commission in the Department for Housing and Urban Development has no record of any order or notice affecting this title

also

Contact the Local Government Authority for other details that might apply

- 5.6 section 57 - Land management agreement

Refer to the Certificate of Title

- 5.7 section 60 - Notice of intention by building owner

Contact the vendor for these details

- 5.8 section 69 - Emergency order

State Planning Commission in the Department for Housing and Urban Development has no record of any order affecting this title

also

Contact the Local Government Authority for other details that might apply

- 5.9 section 71 - Fire safety notice

Building Fire Safety Committee in the Department for Housing and Urban Development has no record of any notice affecting this title

- | | | |
|------|--|---|
| 5.10 | section 84 - Enforcement notice | State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

also

Contact the Local Government Authority for other details that might apply |
| 5.11 | section 85(6), 85(10) or 106 - Enforcement order | State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

also

Contact the Local Government Authority for other details that might apply |
| 5.12 | Part 11 Division 2 - Proceedings | Contact the Local Government Authority for other details that might apply

also

Contact the vendor for these details |

6. Repealed Act conditions

- | | | |
|-----|---|---|
| 6.1 | Condition (that continues to apply) of an approval or authorisation granted under the <i>Building Act 1971</i> (repealed), the <i>City of Adelaide Development Control Act, 1976</i> (repealed), the <i>Planning Act 1982</i> (repealed) or the <i>Planning and Development Act 1966</i> (repealed) | State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

also

Contact the Local Government Authority for other details that might apply |
|-----|---|---|

[Note - Do not omit this item. The item and its heading must be included in the statement even if not applicable.]

7. Emergency Services Funding Act 1998

- | | | |
|-----|---------------------------------|---|
| 7.1 | section 16 - Notice to pay levy | An Emergency Services Levy Certificate will be forwarded. If you do not receive the certificate within four (4) working days please contact the RevenueSA Customer Contact Centre on (08) 8226 3750.

Clients who have misplaced or not received their certificates and are RevenueSA Online users should log into RevenueSA Online and reprint their certificates www.revenuesaonline.sa.gov.au |
|-----|---------------------------------|---|

8. Environment Protection Act 1993

- | | | |
|-----|---|---|
| 8.1 | section 59 - Environment performance agreement that is registered in relation to the land | EPA (SA) does not have any current Performance Agreements registered on this title |
| 8.2 | section 93 - Environment protection order that is registered in relation to the land | EPA (SA) does not have any current Environment Protection Orders registered on this title |
| 8.3 | section 93A - Environment protection order relating to cessation of activity that is registered in relation to the land | EPA (SA) does not have any current Orders registered on this title |
| 8.4 | section 99 - Clean-up order that is registered in relation to the land | EPA (SA) does not have any current Clean-up orders registered on this title |
| 8.5 | section 100 - Clean-up authorisation that is registered in relation to the land | EPA (SA) does not have any current Clean-up authorisations registered on this title |
| 8.6 | section 103H - Site contamination assessment order that is registered in relation to the land | EPA (SA) does not have any current Orders registered on this title |
| 8.7 | section 103J - Site remediation order that is registered in relation to the land | EPA (SA) does not have any current Orders registered on this title |
| 8.8 | section 103N - Notice of declaration of special management area in relation to the land (due to possible existence of site contamination) | EPA (SA) does not have any current Orders registered on this title |

8.9	section 103P - Notation of site contamination audit report in relation to the land	EPA (SA) does not have any current Orders registered on this title
8.10	section 103S - Notice of prohibition or restriction on taking water affected by site contamination in relation to the land	EPA (SA) does not have any current Orders registered on this title
9. <i>Fences Act 1975</i>		
9.1	section 5 - Notice of intention to perform fencing work	Contact the vendor for these details
10. <i>Fire and Emergency Services Act 2005</i>		
10.1	section 105F - (or section 56 or 83 (repealed)) - Notice to take action to prevent outbreak or spread of fire	Contact the Local Government Authority for other details that might apply Where the land is outside a council area, contact the vendor
11. <i>Food Act 2001</i>		
11.1	section 44 - Improvement notice	Public Health in DHW has no record of any notice or direction affecting this title also Contact the Local Government Authority for other details that might apply
11.2	section 46 - Prohibition order	Public Health in DHW has no record of any notice or direction affecting this title also Contact the Local Government Authority for other details that might apply
12. <i>Ground Water (Qualco-Sunlands) Control Act 2000</i>		
12.1	Part 6 - risk management allocation	Qualco Sunlands Ground Water Control Trust has no record of any allocation affecting this title
12.2	section 56 - Notice to pay share of Trust costs, or for unauthorised use of water, in respect of irrigated property	DEW Water Licensing has no record of any notice affecting this title
13. <i>Heritage Places Act 1993</i>		
13.1	section 14(2)(b) - Registration of an object of heritage significance	Heritage Branch in DEW has no record of any registration affecting this title
13.2	section 17 or 18 - Provisional registration or registration	Heritage Branch in DEW has no record of any registration affecting this title
13.3	section 30 - Stop order	Heritage Branch in DEW has no record of any stop order affecting this title
13.4	Part 6 - Heritage agreement	Heritage Branch in DEW has no record of any agreement affecting this title also Refer to the Certificate of Title
13.5	section 38 - "No development" order	Heritage Branch in DEW has no record of any "No development" order affecting this title
14. <i>Highways Act 1926</i>		
14.1	Part 2A - Establishment of control of access from any road abutting the land	Transport Assessment Section within DIT has no record of any registration affecting this title
15. <i>Housing Improvement Act 1940 (repealed)</i>		
15.1	section 23 - Declaration that house is undesirable or unfit for human habitation	Contact the Local Government Authority for other details that might apply
15.2	Part 7 (rent control for substandard houses) - notice or declaration	Housing Safety Authority has no record of any notice or declaration affecting this title
16. <i>Housing Improvement Act 2016</i>		

- | | | |
|------|--|--|
| 16.1 | Part 3 Division 1 - Assessment, improvement or demolition orders | Housing Safety Authority has no record of any notice or declaration affecting this title |
| 16.2 | section 22 - Notice to vacate premises | Housing Safety Authority has no record of any notice or declaration affecting this title |
| 16.3 | section 25 - Rent control notice | Housing Safety Authority has no record of any notice or declaration affecting this title |

17. *Land Acquisition Act 1969*

- | | | |
|------|---|---|
| 17.1 | section 10 - Notice of intention to acquire | Refer to the Certificate of Title for any notice of intention to acquire
also
Contact the Local Government Authority for other details that might apply |
|------|---|---|

18. *Landscape South Australia Act 2019*

- | | | |
|-------|---|---|
| 18.1 | section 72 - Notice to pay levy in respect of costs of regional landscape board | The regional landscape board has no record of any notice affecting this title |
| 18.2 | section 78 - Notice to pay levy in respect of right to take water or taking of water | DEW has no record of any notice affecting this title |
| 18.3 | section 99 - Notice to prepare an action plan for compliance with general statutory duty | The regional landscape board has no record of any notice affecting this title |
| 18.4 | section 107 - Notice to rectify effects of unauthorised activity | The regional landscape board has no record of any notice affecting this title
also
DEW has no record of any notice affecting this title |
| 18.5 | section 108 - Notice to maintain watercourse or lake in good condition | The regional landscape board has no record of any notice affecting this title |
| 18.6 | section 109 - Notice restricting the taking of water or directing action in relation to the taking of water | DEW has no record of any notice affecting this title |
| 18.7 | section 111 - Notice to remove or modify a dam, embankment, wall or other obstruction or object | The regional landscape board has no record of any notice affecting this title |
| 18.8 | section 112 - Permit (or condition of a permit) that remains in force | The regional landscape board has no record of any permit (that remains in force) affecting this title
also
DEW has no record of any permit (that remains in force) affecting this title |
| 18.9 | section 120 - Notice to take remedial or other action in relation to a well | DEW has no record of any notice affecting this title |
| 18.10 | section 135 - Water resource works approval | DEW has no record of a water resource works approval affecting this title |
| 18.11 | section 142 - Site use approval | DEW has no record of a site use approval affecting this title |
| 18.12 | section 166 - Forest water licence | DEW has no record of a forest water licence affecting this title |
| 18.13 | section 191 - Notice of instruction as to keeping or management of animal or plant | The regional landscape board has no record of any notice affecting this title |
| 18.14 | section 193 - Notice to comply with action order for the destruction or control of animals or plants | The regional landscape board has no record of any notice affecting this title |
| 18.15 | section 194 - Notice to pay costs of destruction or control of animals or plants on road reserve | The regional landscape board has no record of any notice affecting this title |
| 18.16 | section 196 - Notice requiring control or quarantine of animal or plant | The regional landscape board has no record of any notice affecting this title |
| 18.17 | section 207 - Protection order to secure compliance with specified provisions of the | The regional landscape board has no record of any notice affecting this title |

Act

- | | | |
|-------|--|---|
| 18.18 | section 209 - Reparation order requiring specified action or payment to make good damage resulting from contravention of the Act | The regional landscape board has no record of any notice affecting this title |
| 18.19 | section 211 - Reparation authorisation authorising specified action to make good damage resulting from contravention of the Act | The regional landscape board has no record of any notice affecting this title |
| 18.20 | section 215 - Orders made by ERD Court | The regional landscape board has no record of any notice affecting this title |
| 18.21 | section 219 - Management agreements | The regional landscape board has no record of any notice affecting this title |
| 18.22 | section 235 - Additional orders on conviction | The regional landscape board has no record of any notice affecting this title |

19. Land Tax Act 1936

- | | | |
|------|---|---|
| 19.1 | Notice, order or demand for payment of land tax | A Land Tax Certificate will be forwarded.
If you do not receive the certificate within four (4) working days please contact the RevenueSA Customer Contact Centre on (08) 8226 3750.

Clients who have misplaced or not received their certificates and are RevenueSA Online users should log into RevenueSA Online and reprint their certificates www.revenuesaonline.sa.gov.au |
|------|---|---|

20. Local Government Act 1934 (repealed)

- | | | |
|------|---|---|
| 20.1 | Notice, order, declaration, charge, claim or demand given or made under the Act | Contact the Local Government Authority for other details that might apply |
|------|---|---|

21. Local Government Act 1999

- | | | |
|------|---|---|
| 21.1 | Notice, order, declaration, charge, claim or demand given or made under the Act | Contact the Local Government Authority for other details that might apply |
|------|---|---|

22. Local Nuisance and Litter Control Act 2016

- | | | |
|------|--|---|
| 22.1 | section 30 - Nuisance or litter abatement notice | Contact the Local Government Authority for other details that might apply |
|------|--|---|

23. Metropolitan Adelaide Road Widening Plan Act 1972

- | | | |
|------|--|---|
| 23.1 | section 6 - Restriction on building work | Transport Assessment Section within DIT has no record of any restriction affecting this title |
|------|--|---|

24. Mining Act 1971

- | | | |
|------|---|---|
| 24.1 | Mineral tenement (other than an exploration licence) | Mineral Tenements in the Department of Energy and Mining has no record of any proclamation affecting this title |
| 24.2 | section 9AA - Notice, agreement or order to waive exemption from authorised operations | Contact the vendor for these details |
| 24.3 | section 56T(1) - Consent to a change in authorised operations | Contact the vendor for these details |
| 24.4 | section 58(a) - Agreement authorising tenement holder to enter land | Contact the vendor for these details |
| 24.5 | section 58A - Notice of intention to commence authorised operations or apply for lease or licence | Contact the vendor for these details |
| 24.6 | section 61 - Agreement or order to pay compensation for authorised operations | Contact the vendor for these details |
| 24.7 | section 75(1) - Consent relating to extractive minerals | Contact the vendor for these details |
| 24.8 | section 82(1) - Deemed consent or agreement | Contact the vendor for these details |

24.9 Proclamation with respect to a private mine Mineral Tenements in the Department of Energy and Mining has no record of any proclamation affecting this title

25. *Native Vegetation Act 1991*

25.1 Part 4 Division 1 - Heritage agreement DEW Native Vegetation has no record of any agreement affecting this title
also
Refer to the Certificate of Title

25.2 section 25C - Conditions of approval regarding achievement of environmental benefit by accredited third party provider DEW Native Vegetation has no record of any agreement affecting this title
also
Refer to the Certificate of Title

25.3 section 25D - Management agreement DEW Native Vegetation has no record of any agreement affecting this title
also
Refer to the Certificate of Title

25.4 Part 5 Division 1 - Refusal to grant consent, or condition of a consent, to clear native vegetation DEW Native Vegetation has no record of any refusal or condition affecting this title

26. *Natural Resources Management Act 2004 (repealed)*

26.1 section 97 - Notice to pay levy in respect of costs of regional NRM board The regional landscape board has no record of any notice affecting this title

26.2 section 123 - Notice to prepare an action plan for compliance with general statutory duty The regional landscape board has no record of any notice affecting this title

26.3 section 134 - Notice to remove or modify a dam, embankment, wall or other obstruction or object The regional landscape board has no record of any notice affecting this title

26.4 section 135 - Condition (that remains in force) of a permit The regional landscape board has no record of any notice affecting this title

26.5 section 181 - Notice of instruction as to keeping or management of animal or plant The regional landscape board has no record of any notice affecting this title

26.6 section 183 - Notice to prepare an action plan for the destruction or control of animals or plants The regional landscape board has no record of any notice affecting this title

26.7 section 185 - Notice to pay costs of destruction or control of animals or plants on road reserve The regional landscape board has no record of any notice affecting this title

26.8 section 187 - Notice requiring control or quarantine of animal or plant The regional landscape board has no record of any notice affecting this title

26.9 section 193 - Protection order to secure compliance with specified provisions of the Act The regional landscape board has no record of any order affecting this title

26.10 section 195 - Reparation order requiring specified action or payment to make good damage resulting from contravention of the Act The regional landscape board has no record of any order affecting this title

26.11 section 197 - Reparation authorisation authorising specified action to make good damage resulting from contravention of the Act The regional landscape board has no record of any authorisation affecting this title

27. *Outback Communities (Administration and Management) Act 2009*

27.1 section 21 - Notice of levy or contribution payable Outback Communities Authority has no record affecting this title

28. ***Phylloxera and Grape Industry Act 1995***

- 28.1 section 23(1) - Notice of contribution payable The Phylloxera and Grape Industry Board of South Australia has no vineyard registered against this title. However all properties with greater than 0.5 hectares of planted vines are required to be registered with the board

29. ***Planning, Development and Infrastructure Act 2016***

- 29.1 Part 5 - Planning and Design Code
[Note - Do not omit this item. The item and its heading must be included in the statement even if not applicable.]
- Contact the Local Government Authority for the title or other brief description of the zone or subzone in which the land is situated.
- also
- Heritage Branch in DEW has no record of a State Heritage Area created prior to 15 January 1994 under the former South Australian Heritage Act 1978 affecting this title
- also
- For details of this item, including State Heritage Areas which have been authorised or put under interim effect since 15 January 1994, contact the Local Government Authority
- also
- Contact the Local Government Authority for other details that might apply to a place of local heritage value
- also
- For details of declared significant trees affecting this title, contact the Local Government Authority
- also
- The Planning and Design Code (the Code) is a statutory instrument under the *Planning, Development and Infrastructure Act 2016* for the purposes of development assessment and related matters within South Australia. The Code contains the planning rules and policies that guide what can be developed in South Australia. Planning authorities use these planning rules to assess development applications. To search and view details of proposed statewide code amendments or code amendments within a local government area, please search the code amendment register on the SA Planning Portal:
https://plan.sa.gov.au/have_your_say/code-amendments/code_amendment_register or phone PlanSA on 1800 752 664.**
- 29.2 section 127 - Condition (that continues to apply) of a development authorisation
[Note - Do not omit this item. The item and its heading must be included in the statement even if not applicable.]
- State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title
- also
- Contact the Local Government Authority for other details that might apply
- 29.3 section 139 - Notice of proposed work and notice may require access
- Contact the vendor for these details
- 29.4 section 140 - Notice requesting access
- Contact the vendor for these details
- 29.5 section 141 - Order to remove or perform work
- State Planning Commission in the Department for Housing and Urban Development has no record of any order or notice affecting this title
- also
- Contact the Local Government Authority for other details that might apply
- 29.6 section 142 - Notice to complete development
- State Planning Commission in the Department for Housing and Urban Development has no record of any order or notice affecting this title
- also
- Contact the Local Government Authority for other details that might apply
- 29.7 section 155 - Emergency order
- State Planning Commission in the Department for Housing and Urban Development

has no record of any order or notice affecting this title

also

Contact the Local Government Authority for other details that might apply

29.8 section 157 - Fire safety notice

Building Fire Safety Committee in the Department for Housing and Urban Development has no record of any order or notice affecting this title

also

Contact the Local Government Authority for other details that might apply

29.9 section 192 or 193 - Land management agreement

Refer to the Certificate of Title

29.10 section 198(1) - Requirement to vest land in a council or the Crown to be held as open space

State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

also

Contact the Local Government Authority for other details that might apply

29.11 section 198(2) - Agreement to vest land in a council or the Crown to be held as open space

State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

also

Contact the Local Government Authority for other details that might apply

29.12 Part 16 Division 1 - Proceedings

Contact the Local Government Authority for details relevant to this item

also

Contact the vendor for other details that might apply

29.13 section 213 - Enforcement notice

State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

also

Contact the Local Government Authority for other details that might apply

29.14 section 214(6), 214(10) or 222 - Enforcement order

Contact the Local Government Authority for details relevant to this item

also

State Planning Commission in the Department for Housing and Urban Development has no record of any conditions that continue to apply, affecting this title

30. *Plant Health Act 2009*

30.1 section 8 or 9 - Notice or order concerning pests

Plant Health in PIRSA has no record of any notice or order affecting this title

31. *Public and Environmental Health Act 1987 (repealed)*

31.1 Part 3 - Notice

Public Health in DHW has no record of any notice or direction affecting this title

also

Contact the Local Government Authority for other details that might apply

31.2 *Public and Environmental Health (Waste Control) Regulations 2010 (or 1995)* (revoked) Part 2 - Condition (that continues to apply) of an approval

Public Health in DHW has no record of any condition affecting this title

also

Contact the Local Government Authority for other details that might apply

31.3 *Public and Environmental Health (Waste Control) Regulations 2010* (revoked) regulation 19 - Maintenance order (that has not been complied with)

Public Health in DHW has no record of any order affecting this title

also

Contact the Local Government Authority for other details that might apply

32. *South Australian Public Health Act 2011*

- 32.1 section 66 - Direction or requirement to avert spread of disease Public Health in DHW has no record of any direction or requirement affecting this title
- 32.2 section 92 - Notice Public Health in DHW has no record of any notice affecting this title
also
Contact the Local Government Authority for other details that might apply
- 32.3 *South Australian Public Health (Wastewater) Regulations 2013* Part 4 - Condition (that continues to apply) of an approval Public Health in DHW has no record of any condition affecting this title
also
Contact the Local Government Authority for other details that might apply

33. *Upper South East Dryland Salinity and Flood Management Act 2002 (expired)*

- 33.1 section 23 - Notice of contribution payable DEW has no record of any notice affecting this title

34. *Water Industry Act 2012*

- 34.1 Notice or order under the Act requiring payment of charges or other amounts or making other requirement **An SA Water Certificate will be forwarded. If you do not receive the certificate please contact the SA Water Customer Contact Centre on 1300 650 950**
also
The Office of the Technical Regulator in DEM has no record of any notice or order affecting this title
also
Lightsview Re-Water Supply Co Pty Ltd has no record of any notice or order affecting this title.
also
Robusto Investments Pty. Ltd. trading as Compass Springs has no current record of any notice or order affecting this title.
also
Alano Utilities Pty. Ltd. has no record of any notice or order affecting this title.

35. *Water Resources Act 1997 (repealed)*

- 35.1 section 18 - Condition (that remains in force) of a permit DEW has no record of any condition affecting this title
- 35.2 section 125 (or a corresponding previous enactment) - Notice to pay levy DEW has no record of any notice affecting this title

36. **Other charges**

- 36.1 Charge of any kind affecting the land (not included in another item) Refer to the Certificate of Title
also
Contact the vendor for these details
also
Contact the Local Government Authority for other details that might apply

Other Particulars

Other particulars as identified in Division 2 of the Schedule to Form 1 as described in the *Regulations to the Land and Business (Sale and Conveyancing) Act 1994*

- | | | |
|-----|---|---|
| 1. | Particulars of transactions in last 12 months | Contact the vendor for these details |
| 2. | Particulars relating to community lot (including strata lot) or development lot | Enquire directly to the Secretary or Manager of the Community Corporation |
| 3. | Particulars relating to strata unit | Enquire directly to the Secretary or Manager of the Strata Corporation |
| 4. | Particulars of building indemnity insurance | Contact the vendor for these details
also
Contact the Local Government Authority |
| 5. | Particulars relating to asbestos at workplaces | Contact the vendor for these details |
| 6. | Particulars relating to aluminium composite panels | Please note that the audit is limited to classes of buildings, and that this note does not confirm the presence or absence of Aluminium Composite Panelling. Contact the vendor for relevant details. |
| 7. | Particulars relating to court or tribunal process | Contact the vendor for these details |
| 8. | Particulars relating to land irrigated or drained under Irrigation Acts | SA Water will arrange for a response to this item where applicable |
| 9. | Particulars relating to environment protection | Contact the vendor for details of item 2
also
EPA (SA) has no record of any particulars relating to items 3, 4 or 5 affecting this title
also
Contact the Local Government Authority for information relating to item 6 |
| 10. | Particulars relating to <i>Livestock Act, 1997</i> | Animal Health in PIRSA has no record of any notice or order affecting this title |

Additional Information

The following additional information is provided for your information only.
These items are not prescribed encumbrances or other particulars prescribed under the Act.

- | | | |
|-----|--|--|
| 1. | Pipeline Authority of S.A. Easement | Epic Energy has no record of a Pipeline Authority Easement relating to this title |
| 2. | State Planning Commission refusal | No recorded State Planning Commission refusal |
| 3. | SA Power Networks | SA Power Networks has no interest other than that recorded on the attached notice or registered on the Certificate of Title |
| 4. | South East Australia Gas Pty Ltd | SEA Gas has no current record of a high pressure gas transmission pipeline traversing this property |
| 5. | Central Irrigation Trust | Central Irrigation Trust has no current records of any infrastructure or Water Delivery Rights associated to this title. |
| 6. | ElectraNet Transmission Services | ElectraNet has no current record of a high voltage transmission line traversing this property |
| 7. | Outback Communities Authority | Outback Communities Authority has no record affecting this title |
| 8. | Dog Fence (<i>Dog Fence Act 1946</i>) | This title falls outside the Dog Fence rateable area. Accordingly, the Dog Fence Board holds no current interest in relation to Dog Fence rates. |
| 9. | Pastoral Board (<i>Pastoral Land Management and Conservation Act 1989</i>) | The Pastoral Board has no current interest in this title |
| 10. | Heritage Branch DEW (<i>Heritage Places Act 1993</i>) | Heritage Branch in DEW has no record of any World, Commonwealth or National Heritage interest affecting this title |
| 11. | Health Protection Programs – Department for Health and Wellbeing | Health Protection Programs in the DHW has no record of a public health issue that currently applies to this title. |

Notices

Notices are printed under arrangement with organisations having some potential interest in the subject land. You should contact the identified party for further details.

Electricity and Telecommunications Infrastructure - Building Restrictions and Statutory Easements (including those related to gas, water and sewage)

Building restrictions

It is an offence under section 86 of the *Electricity Act 1996* to erect a building or structure within a prescribed distance of aerial or underground powerlines. In some, but not all, cases approval may be obtained from the Technical Regulator. Generally, however, land owners must not build, or alter a building or structure, with the result that any part of the resulting building or structure is within the minimum clearance distance required from certain types of powerlines. These building limitations are set out in the *Electricity (General) Regulations 2012* regulations 81 and 82. Purchasers intending to redevelop the property to be purchased should therefore be aware that the restrictions under the *Electricity Act* and *Regulations* may affect how, or if, they are able to redevelop the property.

In addition, if a building or structure is erected in proximity to a powerline of an electricity entity in contravention of the *Electricity Act*, the entity may seek a court order:

- a) requiring the person to take specified action to remove or modify the building or structure within a specified period;
- b) for compensation from the person for loss or damage suffered in consequence of the contravention; and/or
- c) for costs reasonably incurred by the entity in relocating the powerline or carrying out other work.

Contact the Office of the Technical Regulator in DEM on 8226 5500 for further details.

Statutory easements

Statutory easements for purposes such as (and without limitation) electricity, telecommunications, gas, water and sewage, may also exist, but may not be registered or defined on the title for the land.

Separate from the above building restrictions, South Australia's electricity supply and transmission businesses have statutory easements over land where part of the electricity distribution or transmission system was on, above or under the land as at particular dates specified by legislation.

This notice does not necessarily imply that any statutory or other easement exists.

However, where in existence, statutory easements may provide these organisations and businesses (identified in the relevant legislation) with the right of entry, at any reasonable time, to operate, repair, examine, replace, modify or maintain their equipment, to bring any vehicles or equipment on the land for these purposes, and to install, operate and carry out work on any pipelines, electricity or telecommunications cables or equipment that may be incorporated in, or attached to, their equipment (For example, see Clause 2 of Schedule 1 of the *Electricity Corporations (Restructuring and Disposal) Act 1999*; section 48A of the *Electricity Act 1996*).

For further clarification on these matters, please contact the relevant organisations or businesses, such as SA Power Networks' Easements Branch on telephone 8404 5897 or 8404 5894.

If you intend to excavate, develop or subdivide land, it is suggested that you first lodge a 'Dial Before you Dig' enquiry. Dial Before You Dig is a free referral service that provides information on the location of underground infrastructure. Using the Dial Before you Dig service (<https://1100.com.au>) may mitigate the risk of injury or expense resulting from inadvertent interference with, damage to, or requirement to relocate infrastructure.

Land Tax Act 1936 and Regulations thereunder

Agents should note that the current owner will remain liable for any additional charge accruing due before the date of this certificate which may be assessed on the land and also that the purchaser is only protected in respect of the tax for the financial year for which this certificate is issued. If the change of ownership will not occur on or before the 30th June, another certificate should be sought in respect of the next financial year or requests for certificate should not be made until after 30th June.

Animal and Plant Control (Agriculture Protection and other purposes) Act 1986 and Regulations

Agents should note that this legislation imposes a responsibility on a landholder to control and keep controlled proclaimed plants and particular classes of animals on a property.

Information should be obtained from:

- The vendor about the known presence of proclaimed plants or animals on the property including details which the vendor can obtain from records held by the local animal and plant control board
- The local animal and plant control board or the Animal and Plant Control Commission on the policies and priorities relating to the control of any serious proclaimed plants or animals in the area where the property is located.

Landscape South Australia 2019

Water Resources Management - Taking of underground water

Under the provisions of the *Landscape South Australia Act 2019*, if you intend to utilise underground water on the land subject to this enquiry the following apply:

- A well construction permit accompanied by the prescribed fee is required if a well/bore exceeding 2.5 meters is to be constructed. As the prescribed fee is subject to annual review, you should visit the webpage below to confirm the current fee
- A licensed well driller is required to undertake all work on any well/bore
- Work on all wells/bores is to be undertaken in accordance with the *General specification for well drilling operations affecting water in South Australia*.

Further information may be obtained by visiting <https://www.environment.sa.gov.au/licences-and-permits/water-licence-and-permit-forms>. Alternatively, you may contact the Department for Environment and Water on (08) 8735 1134 or email DEWwaterlicensing@sa.gov.au.



ABN 19 040 349 865
Emergency Services Funding Act 1998

CERTIFICATE OF EMERGENCY SERVICES LEVY PAYABLE

The Emergency Services Levy working for all South Australians

The details shown are current as at the date of issue.

PIR Reference No: 2677395

CPC LAWYERS
220 HENLEY BEACH ROAD
TORRENSVILLE SA 5031

DATE OF ISSUE

28/05/2025

ENQUIRIES:
Tel: (08) 8226 3750
Email: revsaesl@sa.gov.au

OWNERSHIP NUMBER	OWNERSHIP NAME			
12830466	L J MCPHARLIN			
PROPERTY DESCRIPTION				
3 / 32 RICHARDS DR / MORPHETT VALE SA 5162 / UNIT 3				
ASSESSMENT NUMBER	TITLE REF. <small>(A "+" indicates multiple titles)</small>	CAPITAL VALUE	AREA / FACTOR	LAND USE / FACTOR
8612207906	CT 5000/462	\$380,000.00	R4 1.000	RE 0.400
LEVY DETAILS:				
	FIXED CHARGE	\$	50.00	
	+ VARIABLE CHARGE	\$	143.15	
FINANCIAL YEAR	- REMISSION	\$	88.15	
2024-2025	- CONCESSION	\$	0.00	
	+ ARREARS / - PAYMENTS	\$	-105.00	
	= AMOUNT PAYABLE	\$	0.00	

Please Note: If a concession amount is shown, the validity of the concession should be checked prior to payment of any outstanding levy amount. The expiry date displayed on this Certificate is the last day an update of this Certificate will be issued free of charge. **It is not the due date for payment.**

EXPIRY DATE 26/08/2025



Government of South Australia

See overleaf for further information

DETACH AND RETURN THE PAYMENT REMITTANCE ADVICE WITH YOUR PAYMENT



Emergency Services Funding Act 1998

CERTIFICATE OF EMERGENCY SERVICES LEVY PAYABLE

The Emergency Services Levy working for all South Australians

PAYMENT REMITTANCE ADVICE

No payment is required on this Certificate

Please Note:

Please check that the property details shown on this Certificate are correct for the land being sold.

The amount payable on this Certificate is accurate as at the date of issue.

This Certificate is only valid for the financial year shown.

If the change of ownership will occur in the following financial year, you must obtain another Certificate after 30 June.

Payment should be made as part of the settlement process.

The amount payable on this Certificate must be paid in full even if only a portion of the subject land is being sold. RevenueSA cannot apportion the ESL.

If the amount payable is not paid in full, the purchaser may become liable for all of the outstanding ESL as at the date of settlement.

The owner of the land as at 12:01am on 1 July in the financial year of this Certificate will remain liable for any additional ESL accrued before the date of this Certificate, even if the amount payable on this Certificate has been paid.

Provision of this Certificate does not relieve the land owner of their responsibility to pay their Notice of ESL Assessment by the due date.

If the owner of the subject land is receiving an ESL pensioner concession but was not living in the property as their principal place of residence as at 12:01am on 1 July of the current financial year, or is now deceased, you must contact RevenueSA prior to settlement.

For more information:

Visit: www.revenuesa.sa.gov.au
Email: revsupport@sa.gov.au
Phone: (08) 8226 3750

PAYMENT OPTIONS FOR THIS CERTIFICATE SHOWN BELOW

 <p>Billers Code: 456285 Ref: 7002429814</p> <p>Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au <small>© Registered to BPAY Pty Ltd ABN 69 079 137 518</small></p>	 <p>To pay via the internet go to: www.revenuesaonline.sa.gov.au</p>	 <p>Send your cheque or money order, made payable to the Community Emergency Services Fund, along with this Payment Remittance Advice to:</p> <p>Revenue SA Locked Bag 555 ADELAIDE SA 5001</p>
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OFFICIAL: Sensitive



ABN 19 040 349 865
Land Tax Act 1936

CERTIFICATE OF LAND TAX PAYABLE

This form is a statement of land tax payable pursuant to Section 23 of the Land Tax Act 1936. The details shown are current as at the date of issue.

PIR Reference No: 2677395

CPC LAWYERS
220 HENLEY BEACH ROAD
TORRENSVILLE SA 5031

DATE OF ISSUE

28/05/2025

ENQUIRIES:
Tel: (08) 8226 3750
Email: landtax@sa.gov.au

OWNERSHIP NAME		FINANCIAL YEAR	
L J MCPHARLIN		2024-2025	
PROPERTY DESCRIPTION			
3 / 32 RICHARDS DR / MORPHETT VALE SA 5162 / UNIT 3			
ASSESSMENT NUMBER	TITLE REF. <small>(A "+" indicates multiple titles)</small>	TAXABLE SITE VALUE	AREA
8612207906	CT 5000/462	\$72,000.00	0.0000 HA
DETAILS OF THE LAND TAX PAYABLE FOR THE ABOVE PARCEL OF LAND:			
CURRENT TAX	\$ 0.00	SINGLE HOLDING	\$ 0.00
- DEDUCTIONS	\$ 0.00		
+ ARREARS	\$ 0.00		
- PAYMENTS	\$ 0.00		
= AMOUNT PAYABLE	\$ 0.00		

Please Note: If the Current Tax details above indicate a Nil amount, the property may be subject to an Exemption. This exemption should be validated prior to settlement. In order to ensure indemnity for the purchaser of this land, full payment of the amount payable is required:

ON OR BEFORE 26/08/2025



Government of South Australia

See overleaf for further information

DETACH AND RETURN THE PAYMENT REMITTANCE ADVICE WITH YOUR PAYMENT



Land Tax Act 1936

CERTIFICATE OF LAND TAX PAYABLE

PAYMENT REMITTANCE ADVICE

No payment is required on this Certificate

Please Note:

Please check that the property details shown on this Certificate are correct for the land being sold.

This Certificate is only valid for the financial year shown.

If the change of ownership will occur in the following financial year, you must obtain another Certificate after 30 June.

Payment should be made as part of the settlement process.

The amount payable on this Certificate must be paid in full even if only a portion of the subject land is being sold. RevenueSA cannot apportion the land tax.

If the amount payable is not paid in full on or before the due date shown on this Certificate, the purchaser will not be released from liability of the whole amount of the land tax outstanding as at the date of settlement.

The owner of the land as at midnight on 30 June immediately before the financial year of this Certificate will remain liable for any additional land tax accrued before the date of this Certificate, even if the amount payable on this Certificate has been paid.

The amount payable on this Certificate is the land tax payable at the date of issue. However, land tax for a particular financial year may be reassessed at any time, changing the amount payable.

Should a reassessment occur after this Certificate has been paid in full, the purchaser will remain indemnified and will not be responsible for payment of the new land tax payable amount. The owner at the beginning of the relevant financial year will be responsible for payment of any additional land tax payable.

Should a reassessment occur after this Certificate has been issued but not paid in full, the purchaser will not be indemnified and may become responsible for payment of the new land tax payable amount.

Should a reassessment occur after this Certificate has been paid in full and the Certificate is subsequently updated, the purchaser will not be indemnified and may become responsible for payment of the new land tax payable amount.

Provision of this Certificate does not relieve the land owner of their responsibility to pay their Notice of Land Tax Assessment by the due date.

For more information:

Visit: www.revenuesa.sa.gov.au
Email: revsupport@sa.gov.au
Phone: (08) 8226 3750

PAYMENT OPTIONS FOR THIS CERTIFICATE SHOWN BELOW

 <p>Billers Code: 456293 Ref: 7002429723</p> <p>Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au © Registered to BPAY Pty Ltd ABN 69 079 137 518</p>	 <p>To pay via the internet go to: www.revenuesaonline.sa.gov.au</p>	 <p>Send your cheque or money order, made payable to the Commissioner of State Taxation, along with this Payment Remittance Advice to:</p> <p>Revenue SA Locked Bag 555 ADELAIDE SA 5001</p>
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Account Number 86 12207 90 6	L.T.O Reference CT5000462	Date of issue 28/5/2025	Agent No. 7894	Receipt No. 2677395
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CPC LAWYERS
SUITE 1
227-235 UNLEY RD
MALVERN SA 5061
settlements@cpclawyers.com.au

Section 7/Elec

Certificate of Water and Sewer Charges & Encumbrance Information

Property details:

Customer: S PHAN & D J MOORE
Location: U3 32 RICHARDS DR MORPHETT VALE UNIT 3
Description: 5H/UNIT CP Capital Value: \$ 380 000
Rating: Residential

Periodic charges

Raised in current years to 31/3/2025

			\$
	Arrears as at: 30/6/2024	:	206.15
Water main available: 1/7/1991	Water rates	:	235.80
Sewer main available: 1/7/1991	Sewer rates	:	260.85
	Water use	:	192.54
	SA Govt concession	:	0.00
	Recycled Water Use	:	0.00
	Service Rent	:	0.00
	Recycled Service Rent	:	0.00
	Other charges	:	0.00
	Goods and Services Tax	:	0.00
	Amount paid	:	895.34CR
	Balance outstanding	:	0.00

Degree of concession: 00.00%
Recovery action taken: FULLY PAID

Next quarterly charges: Water supply: 78.60 Sewer: 86.95 Bill: 4/6/2025

This account has no meter of its own but is supplied from account no 86 12207 83 4.

The Water Use apportionment option is Even.

The apportionment percentage for this account is 5.26%.

If your property was constructed before 1929, it's recommended you request a property interest report and internal 'as constructed' sanitary drainage drawing to understand any specific requirements relating to the existing arrangements.

As constructed sanitary drainage drawings can be found at <https://maps.sa.gov.au/drainageplans/>.

SA Water has no record of an Encumbrance on this property as at the date of issue of this certificate.

South Australian Water Corporation

Name:
S PHAN & D J MOORE

Water & Sewer Account
Acct. No.: 86 12207 90 6

Amount: _____

Address:
U3 32 RICHARDS DR MORPHETT VALE
UNIT 3

Payment Options

EFT

EFT Payment

Bank account name:	SA Water Collection Account
BSB number:	065000
Bank account number:	10622859
Payment reference:	8612207906



Bill code: 8888
Ref: 8612207906

Telephone and Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at bpay.com.au



Paying online

Pay online at www.sawater.com.au/paynow for a range of options. Have your account number and credit card details to hand.



Paying by phone

Call 1300 650 870 and pay by phone using your Visa/Mastercard 24/7.

SA Water account number: 8612207906



Strata and Community Title Services

Adelaide Office

176 Fullarton Road
Dulwich
South Australia 5065
PO Box 309
Kent Town SA 5071

T 08 8291 2300

Whittles Management
Services Pty Ltd atf
Whittles Strata Unit Trust
ABN 31 493 603 726

www.whittles.com.au

29/05/25

CPC LAWYERS
SE1 / 227-235 UNLEY ROAD
MALVERN , SA, 5061

Dear Sir/Madam

RE: Strata Corporation 10685 Inc.
32 RICHARDS DRIVE, MORPHETT VALE
ABN: 82923972982
Unit: 00003
OWNER: D J Moore & S Phan

The following details are provided pursuant to your request for information under the Strata Titles Act 1988.

Unit Entitlement Value:

The Unit Entitlement Value is 510 of a total 10000.

Financial Status of the Unit Owner:

The contribution payable to the Administration Fund is currently \$332.00 per quarter paid to 14/07/25. No GST is included within this contribution.

The contribution payable to the Sinking Fund is currently \$48.00 per quarter paid to 14/07/25. No GST is included within this contribution.

Arrears are as follows:

Admin Fund: \$0.00	Interest: \$0.00
Sinking Fund: \$0.00	Other Arrears: \$0.00

TOTAL ARREARS ARE: \$0.00 as at 29/05/2025. NEXT CONTRIBUTION IS DUE 15/07/2025.

(NOTE: An interest rate of 12 % per annum calculated daily applies)

The details provided are, to the best of our knowledge, accurate to this date. As this information could change prior to settlement, Conveyancers are urged to confirm them by telephone IMMEDIATELY PRIOR TO SETTLEMENT.

Please contact Whittles on 8291 2300 or info.adelaide@whittles.com.au

Known Extraordinary Expenses

Known extraordinary expenses likely to be incurred by the Corporation are as follows:

** Water consumption paid by Unit owner **

Please refer to Minutes of Corporation Meetings and other enclosures for other known liabilities.

Special Levies

No special levies payable.

Financial Status of the Strata Plan

The Corporation's funds are maintained in a bank account at Macquarie Bank Limited.

The fund currently stands to the credit of:

Administrative Fund	\$14,488.40CR
Sinking Fund	\$9,144.46CR (for future projects)

Enclosures

Enclosed are Minutes of General and Management Committee meetings for the past two years.

Also enclosed is a summary of policies, special resolutions and approvals granted by the Corporation. Further details of these are available upon request.

Insurance Details

Refer to the attached Certificate of Currency / Certificate of Insurance.

Records

The Corporation's records of accounts, minutes and other prescribed documentary material can be viewed and are available for inspection at our offices at 176 Fullarton Road, Dulwich during normal working hours.

Due to the COVID-19 pandemic we have adapted our office processes to keep our staff and clients safe while maintaining our professional standards and service levels. As a result of these modified processes we ask that you first contact us by email or telephone if you require an appointment to view those records.

Pets

Please note this property is part of a Strata/Community Plan, additional approval for pets may be required. This process involves seeking consent from the Corporation which may include a notice period and additional fees. Approval is not guaranteed and is subject to the rules and regulations of the Strata/Community Plan. Please refer to By-Laws and/or Articles and Resolutions for further details.

Special Notes

Conveyancers should note that it is the Unit holder's legal responsibility to notify the Corporation immediately of a change in ownership, change in address of the owner or change in occupancy of the Unit.

This statement is issued on the basis that any payment by the Unit holder by cheque or otherwise will be honoured at the first presentation.

This statement does not take into account any decisions or transactions of the Corporation at or subsequent to its issue.

Conveyancers should check with SA Water for any liability for additional water charges, and refer to the Corporation's financial budget for the year to ascertain whether such liability will be met by the Corporation or by the Unit holder.

Yours faithfully



Eufemia Southon
Corporation Manager
eufemia.southon@whittles.com.au

WHITTLES MANAGEMENT SERVICES PTY LTD

On behalf of the Corporation 29/05/2025

PLEASE RETURN THIS SLIP IMMEDIATELY SETTLEMENT IS EFFECTED

to - info.adelaide@whittles.com.au

TO: WHITTLES MANAGEMENT SERVICES
PO BOX 309
KENT TOWN SA 5071

SETTLEMENT DATE: ___ / ___ / ___

PURCHASERS NAME(S):(Attach any extra purchasers details to this document)

Purchaser 1:

First Name	Surname
------------	---------

Purchaser 2:

First Name	Surname
------------	---------

BUSINESS NAME (If Applicable)

TELEPHONE NUMBERS : MOBILE : _____

HOME: _____ WORK: _____

EMAIL : _____

ACCOUNTS TO BE FORWARDED TO :

CORRESPONDENCE TO BE FORWARDED TO :

The Corporation request that where possible owners elect to receive their correspondence including accounts by email, in an effort to reduce postage and photocopying charges.

BROKER:
CPC Lawyers
SE1 / 227-235 UNLEY ROAD, MALVERN

Strata Corporation 10685 Inc.
32 RICHARDS DRIVE, MORPHETT VALE
Unit: 00003
OWNER: D J Moore & S Phan

Eufemia Southon

TAX INVOICE

29/05/2025

Whittles Management Services
ABN 31 493 603 726
PO Box 309
KENT TOWN SA 5071

CPC Lawyers
SE1 / 227-235 UNLEY ROAD
MALVERN SA 5061

DESCRIPTION: Searching and completing document for provisions of
Section 41 of the Strata Titles Act, 1988, Unit : 00003 at
32 RICHARDS DRIVE, MORPHETT VALE

Strata Corporation 10685 Inc.

FEE:	As prescribed	\$96.00	PAID
	Plus 10% GST	\$9.60	PAID
TOTAL DUE:		\$105.60	PAID

OWNER: D J Moore & S Phan

With Compliments

FINANCIAL STATEMENT FOR STRATA CORPORATION 10685 INC. (Man 1/19)
 ADDRESS 32 RICHARDS DRIVE MORPHETT VALE 5162
 BETWEEN 01 APR 2023 AND 31 MAR 2024 ABN 82923972982
 PAGE 1, PRINTED 02/04/2024

	ADMIN	SINKING	TOTAL
INCOME			
ACCOUNT FEE CHARGED ON OVERDUE ACCOUNT	144.00	.00	
CORP' FEE CHARGED ON OVERDUE LEVYS	5.95	.00	
INTEREST PAID BY BANK	624.41	.00	
INSURANCE RECOVERY-WATER DAMAGE	1144.00	.00	
REIMBURSEMENT TO OWNER	-1500.00	.00	
ADMIN FUND CONTRIBUTION INCREASE	158.15	.00	
RECOVER COSTS FROM OWNER	4170.20	.00	
SINKING FUND INCREASE FROM MEETING	.00	5.45	
SINK FUND LEVY	.00	3400.25	
ADMIN FUND LEVY	21513.23	.00	
PLUMBING MAINTENANCE	409.75	.00	
TOTAL INCOME	26669.69	3405.70	30075.39
OUTGOINGS			
ACCOUNT FEE CHARGED ON OVERDUE ACCOUNT	108.00	.00	
BANK CHARGES	107.16	.00	
INCOME TAX / PUBLIC OFFICER FUNCTIONS	217.00	.00	
MEETING FEES	195.00	.00	
MANAGEMENT FEES	4892.49	.00	
POSTAGE & COPYING	434.50	.00	
INSURANCE PREMIUM	10592.91	.00	
INCOME TAX PAYMENT	56.06	.00	
ELECTRICAL WORKS	689.00	.00	
FENCING WORKS	1417.85	.00	
GLASS REPAIRS - NOT INS CLAIM	330.00	.00	
GROUNDS MAINTENANCE	1453.00	.00	
GUTTER AND STORMWATER MAINTENANCE	1618.26	.00	
LAWNMOWING	692.00	.00	
PEST CONTROL	2111.00	.00	
PLUMBING MAINTENANCE	4979.56	.00	
AUDIT, RECONCILIATION & ARCHIVING	494.00	.00	
ELECTRICITY CHARGES	318.22	.00	
TOTAL OUTGOINGS	30706.01	.00	30706.01
OPENING BALANCE	12735.33	7549.91	20285.24
TOTAL INCOME	26669.69	3405.70	30075.39
TOTAL OUTGOINGS	30706.01	.00	30706.01
CLOSING BALANCE	8699.01	10955.61	19654.62

STRATA CORPORATION 10685 INC.

Minutes of the Annual General Meeting of the Corporation held at
Unitcare House 52 Fullarton Rd, Norwood on
10/09/2024 commencing at 06:05pm

PROCEEDINGS	UNIT/LOT
Present (in person or by proxy)	
Suzanne & Darren Dickinson (proxy to UnitCare)	1
Kellie Hillyard (proxy to UnitCare)	4
Wendy Bullivant (proxy to UnitCare)	7
Maria Ottenhoff (proxy to UnitCare)	9
Maureen Heading (proxy to UnitCare)	11
Timothy David Jones (proxy to UnitCare)	13
Lisa Francis (proxy to UnitCare)	14
Yvette Byrne (proxy to UnitCare)	15
Ton Bosboom (proxy to UnitCare)	16
David & Marie Stratfold (proxy to UnitCare)	19

GUEST(s): Natalie Drysdale of UnitCare Services

APOLOGIES: Nil

CHAIR:

The Manager welcomed those present & opened the meeting and agreed to assist the Presiding Officer in the conduct of the meeting and the Secretary in recording the minutes.

QUORUM:

A quorum was declared with 10 of the 19 units represented in person or by proxy.

Policy – Meeting Non-Attendance:

It was resolved that in the absence of a quorum, any unit holder not attending any AGM or EGM, in person or by proxy or who does not tender an apology shall be deemed to be "absent & silent" and shall have a non-attendance levy charged to their respective unit, due & payable with the next quarterly contribution following the meeting. The levy amount will correspond to the full cost of the required Reconvened Meeting divided equally between those deemed absent and silent.

All agreed.

CORPORATION MEMBERS REGISTER:

The members' register/unit holder list was circulated and updated. It was agreed to forward a copy to all unit owners.

All agreed.

MINUTES:

It was resolved that the minutes of the previous Annual General Meeting held 21 June 2023 be taken as read & accepted as a correct record.

Business arising: Any matters that need to be readdressed will be discussed & recorded under common property maintenance, under another relevant agenda item or under other business.

All agreed.

FINANCIAL STATEMENT:

The Corporation's financial statement of accounts for the current period as circulated to all members was tabled and reviewed. The Manager encouraged owners to comment.

It was resolved that the financial statement of accounts be received.

All agreed.

The Treasurer will continue to receive the correspondence and activity report each month, along with financial ledger, and arrears report (if any).

Interest, Tax & Audits: Legislation requires that monies held in Trust Accounts are to earn interest and as a result an annual tax return is required. Interest is credited monthly based on the Corporation's minimum monthly balance. The legislation also requires an annual (to 30 June each year) audit of the UnitCare Services Trust Account by a registered company auditor. The report is made available to the Corporation Treasurer around September each year.

APPOINTMENT OF MANAGERS: PrimeCare Service:

That UnitCare Services, and/or their nominee, is appointed by the terms of the PrimeCare Management option to assist the Corporation by undertaking all those functions, powers & duties as contained in the Strata Titles Act 1988 at an annual primary remuneration of \$5,016 including GST.

Additional recoverable charges may be made for meeting fees and audit, government fees including GST, bank fees, and stamp duty. Postage and photocopying charges, along with any accounting fees for GST, will be debited to the Corporation as actually expended.

Duties of the appointed Managers:

General: To provide so far as is reasonably necessary general advice and assistance to the Corporation and its officers and to assist them in the performance of their responsibilities under the Act.

Meetings: Arrange the Annual General meeting, prepare and distribute notices, including agenda of meetings. Attend the Annual General meeting and assist the Presiding Officer in the conduct of meetings. Assist the Secretary in the recording and preparation of minutes of meetings and distribute such minutes.

Maintenance: Advise upon and arrange for the maintenance, repair and replacement of the common property in accordance with the Corporation's instructions. Organise emergency maintenance works.

Insurance: Place and renew insurances in accordance with the Corporations instructions and have any claim promptly processed.

Accounting: Collect, bank and account for maintenance contributions, levies, interest accruing or other amounts due to the Corporation. Send notices levying maintenance or other contributions and pay accounts and outgoings. Prepare annual financial statements of accounts of the Corporation and arrange an annual tax return & GST/BAS returns as required by law. To supply a copy of any irregular accounts, expenses and liabilities to officers/committee for review. To pay irregular accounts, expenses and liabilities after 10 days if no objections are received from officers/committee.

Clerical: Promptly deal with the Corporation correspondence and requests for Searches (section 41). Ensure that all appropriate and proper records of the Corporation are maintained and keep secure and confidential all books, records, common seal, certificates of title, strata plans, specifications, reports, schedules and the like.

Public Officer: (Gordon Russell) to act as the Corporation's Public Officer for the purpose of signing Tax Returns and other such matters as required by statute.

Commissions: UnitCare Services may receive a commission for placing the Corporation's insurance.

Note: A management agreement will be posted to the group's Presiding Officer for signing.

All agreed.

ELECTION OF OFFICE BEARERS: [Section 23]

Following discussion over the various duties of office bearers the following appointments were made:

Presiding Officer: Deborah Callison

Secretary: Deborah Callison

Treasurer: Deborah Callison

All agreed.

MANAGEMENT COMMITTEE: [Section 35]

It was resolved that the Management Committee shall consist of the appointed officers along with Linda McPharlin and Suzanne & Darren Dickinson.

All agreed.

Note: Management Committees need to keep minutes of their meetings. Minutes need to be forwarded to the Manager promptly in order that the Corporation's wishes can be enacted.

INSURANCE:

Section 30 of the Act imposes a duty on the Corporation to insure all building and building improvements for their full replacement value, including all costs incidental to and associated with their replacement.

General Advice Warning: Any advice given by the manager is general advice. Owners can inform themselves through reading the Product Disclosure Statement. These are available from the office of UnitCare Services for group's insured through CHU/QBE or SCI/Allianz.

The Corporation is further required to keep itself insured against liability for negligence/bodily injury (\$10,000,000 minimum) and against any other liabilities [e.g.: flood, office bearer liability, catastrophe] determined by a special resolution of the Corporation.

The Corporation's current policy details are as follows:

Underwriter	C H U INSURANCE UNDERWRITING
Renewal Date	07/07/2025
Building	\$6,956,775.00 Excess \$2,000.00
Loss of Rent	\$1,043,516.00
Common Contents	\$65,537.00
Public Liability	\$20,000,000.00
Voluntary Workers Pers. Accid.	\$200,000.00
Fidelity Guarantee	\$100,000.00
Office Bearers Liability	\$250,000.00
Legal Defence Expenses / Audit	\$50,000.00
Owners Fixtures	\$250,000.00

Insurance Valuation: It was noted that the most recent valuation was on 06/2022.

UnitCare Services use the services of McLean Gladstone Valuers who charge:

For groups of 11 to 20 units \$385 gst. inclusive

It was agreed to defer engaging the services of a certified practicing valuer until June 2025.

All agreed.

Renewal to Management Committee & Obtain Quotations: It was agreed that 2 x quotations be obtained including the current insurers renewal for cover, before the renewal and sent to the Management Committee for a decision. If no decision is forthcoming the Manager will renew the existing policy for the suggested cover.

All agreed.

Policy - Insurance Excess Payments: It was resolved that any insurance claim that is to do with the property of the owners, the owner will pay the insurance excess. Any claim related to the common property; the Corporation will pay the excess. The unit owner has a right of written appeal to the Management Committee.

All agreed.

Summary: If the group is insured with CHU/QBE or SCI/Allianz, the Manager will supply a summary of the insurance cover upon request.

Commissions: It was noted that UnitCare Services receive a commission if the Corporation's insurance is placed directly with CHU/QBE or SCI/Allianz.

Home/Contents Insurance: It was noted that it is necessary for unit owners to arrange individually for adequate insurance for home public liability insurance, as well as the contents of their homes inclusive of carpets, drapes, light fittings, etc., whether or not the home is occupied by the unit owner or a tenant, as such items are not included in the Corporation's insurance policy. It is recommended that owners seek independent advice from a suitably qualified insurance broker regarding any additional insurance required for their individual circumstances.

MAINTENANCE:

Painting: Owners agreed that painting was not needed at this stage and that any decision to paint the previously painted common/community surfaces can be deferred.

Manager's note: Secretary advised via email on 29/10/2024 the following:

"After reading through Natalie's minutes from the 10th September AGM, I noted that she didn't mention that we want to get a quote for wood-rot identification and repair in the unit strata. We had a quote done in 2022 by a company called Nationwide Property Maintenance, but didn't proceed with the recommended work "

Grounds Care/Lawn Care:

It was agreed that owners are to maintain own gardens.

Termite Responsibility: Any termite damages within a unit would be a strata responsibility unless the entry of termites had resulted from negligence on the part of an owner, agent or their tenant. It was also noted that damage caused by termites was not an insured event in terms of the building insurance policy.

It is recommended that termite inspections should occur annually.

Termite Inspections: Owners agreed not to have the units inspected for termite activity this year but to monitor the situation instead.

Residents are strongly requested not to facilitate the entry of termites through the storage of newspapers or wood against the building or putting soil against the exterior of the buildings.

Gutters: Gutter Clean: The Manager is to arrange for the gutters, downpipes and stormwater drains to be cleaned before next winter.

Communal/Security Lighting:

Garage fascia lights – no issues.

Some bollards - gardens

Driveways/Paving:

No issues were mentioned regarding the above.

Roofing:

Roof works were completed at the below units:

- Unit 7
- Unit 10
- Unit 19
-

Fencing:

Collapsed fences were replaced at Units 2 and 14.

It was resolved that a special resolution regarding fences is to be organised.

Other: (i.e. tree management, drain blockages, surface water disposal, etc.)

Strata rules are to be sent to all owners.

BUDGET:

The Manager tabled the previously circulated budget estimates proposal and pointed out that there were various philosophies that could be adopted to establish a budget.

1. A balanced budget which does not accrue any funds for future known or unknown however predictable expenditures; or
2. An accrued budget which sets aside a proportion of regular contributions for the specific purpose of providing for future expenditure e.g. driveway maintenance, security systems maintenance (known as a Reserve Fund or Sinking Fund).

It was resolved following discussion that the following recommended Budget Estimates be adopted.

All agreed.

No Units	19	DESCRIPTION	ESTIMATES
COMMON PROPERTY MAINTENANCE			
		Emergency Maintenance	\$2,000
		Gutter Cleaning (last done 07/2023)	\$1,150
		Termite Inspections	review
		Roof & Gutter Repairs	\$1,000
		Plumbing - general	\$500
		Glass Repairs/Replacement	\$350
		Electrical/Lighting	\$770
		Grounds Care	\$2,000
RECURRENT EXPENDITURE			
		Management Fees (PrimeCare)	\$5,016
		Meeting Fee (1st 1.5 hrs)	\$195
		Bank Charges	\$190
		Postage & Copying	\$150
		Insurance (due 07/07/2024)	\$11,651
		Insurance Valuation	review
		Electricity	\$350
		Audit Fee	\$494
		Income Tax Payment	\$56
		Income Tax Return	\$217

TOTAL ESTIMATED COSTS	\$26,089
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ADMINISTRATION FUND INCOME

Annual Maintenance Fund contributions	\$26,000
Plus, Bank Interest	\$808
Other income	\$0
Minus Advances for Units	(\$3,189)

Total Income =	\$23,619
Plus, last year's balance brought forward	\$8,699
Minus Total Estimated Costs	\$26,089
Transfers to (+) or from (-) Sinking Fund	\$0

Maintenance Fund Closing Balance =	\$6,229
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SINKING FUND INCOME

Annual Sinking Fund contributions	\$3,800
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Total Income =	\$3,800
Plus, last year's balance brought forward	\$10,956
Less Work	\$0

Sinking Fund Closing Balance =	\$14,756
---------------------------------------	-----------------

CONTRIBUTIONS:

Administration Fund: In accordance with this resolution, the **total annual contribution** to the Administration Fund will remain at \$26,000.

Sinking/Reserve Fund: In accordance with this resolution, **total annual contribution** to the Sinking/Reserve Fund will remain at \$3,800.

Contributions are divisible by unit entitlement as defined upon the deposited plan.

OVERDUE CONTRIBUTIONS INTEREST AND FEES:

Policy - Overdue Contributions Interest and Fees: That the payment of the Corporation Account Notice is the responsibility of each lot holder and accounts must be paid within twenty-eight (28) days of the due date for payment. If any account is not paid within 28 days of the due date lot owners are required to pay interest on the overdue amount at the rate of twelve (12%) per annum calculated from the due date until payment, and to pay all expenses incurred in pursuing recovery of overdue amounts including (but not limited to) legal fees, administrative costs, location and service fees and any commission payable to debt recovery consultants or solicitors. If the account is not paid by the due date a reminder notice will be sent with a late payment charge as per the contract fee.

All agreed.

SPECIAL LEVY:

Resolved that any special levies raised if needed, be chargeable in accordance with unit entitlement in respect of each unit to those persons registered as proprietors of a unit.

All agreed.

POLICIES & APPROVALS:

There were no matters raised for consideration.

RESIDENT MATTERS:

There were no resident matters raised.

OTHER BUSINESS:

There were no further items of other business raised.

CLOSE OF MEETING: The Manager thanked owners who attended their meeting. The meeting was closed at 7pm with a note of appreciation to those who participated.

NEXT YEARS MEETING:

6pm Thursday 1st May 2025 UnitCare House.

Strata Corporation No 10685 Incorporated

Amended Minutes of the Annual General Meeting of the Corporation

Held at UnitCare House, 52 Fullarton Road, Norwood

On 27th June, 2023 commencing at 5.45 pm

PROCEEDINGS

PRESENT:	UNIT
Suzanne & Darren Dickinson (tele-conference)	1
Linda McPharlin (tele-conference)	3
Kellie Hillyard (proxy to UnitCare)	4
Melissa Heinrich (proxy to UnitCare)	6
Wendy Bullivant (proxy to UnitCare)	7
Paul Waclawik & Deborah Callison (in person)	8
Maria Ottenhoff (proxy to UnitCare)	9
Geoff Rohrlach (proxy to UnitCare)	10
Maureen Heading (proxy to UnitCare)	11
Lois Hirschfeld (proxy to UnitCare)	12
Timothy David Jones (in person)	13
Lisa Francis (in person)	14
Ton Bosboom (proxy to UnitCare)	16
Maxine Sjoberg (proxy to UnitCare)	18
David & Marie Stratfold (proxy to UnitCare)	19

Guests: Alison Wells of UnitCare Services

CHAIR:

The Manager welcomed those present & opened the meeting and agreed to assist the Presiding Officer in the conduct of the meeting and the Secretary in recording the minutes.

QUORUM:

A quorum was declared with 15 of the 19 units represented in person or by proxy.

Policy – Meeting Non-Attendance:

It was resolved that in the absence of a quorum, any unit holder not attending any AGM or EGM, in person or by proxy or who does not tender an apology shall be deemed to be "absent & silent" and shall have a non attendance levy charged to their respective unit, due & payable with the next quarterly contribution following the meeting. The levy amount will correspond to the full cost of the required Reconvened Meeting divided equally between those deemed absent and silent.

All agreed.

CORPORATION MEMBERS REGISTER:

The manager requested members update any changes to their contact details and it was agreed to forward a copy to all unit owners.

MINUTES:

It was resolved that the minutes of the previous Annual General Meeting held 9/6/22 be taken as read & accepted as a correct record.

Business arising: Any matters that need to be readdressed will be discussed & recorded under common property maintenance, under another relevant agenda item or under other business.

All agreed.

FINANCIAL STATEMENT:

The Corporation's financial statement of accounts for the current period as circulated to all members was tabled and reviewed. The Manager encouraged owners to comment.

It was resolved that the financial statement of accounts be received.

All agreed.

The Treasurer will continue to receive the correspondence and activity report each month, along with financial ledger, and arrears report (if any).

Interest, Tax & Audits: Legislation requires that monies held in Trust Accounts are to earn interest and as a result an annual tax return is required. Interest is credited monthly based on the Corporation's minimum monthly balance. The legislation also requires an annual (to 30 June each year) audit of the UnitCare Services Trust Account by a registered company auditor. The report is made available to the Corporation Treasurer around September each year.

APPOINTMENT OF MANAGERS: PrimeCare Service:

That UnitCare Services, and/or their nominee, is appointed by the terms of the PrimeCare Management option to assist the Corporation by undertaking all those functions, powers & duties as contained in the Strata Titles Act 1988 at an annual primary remuneration of \$5,016 including GST.

Additional recoverable charges may be made for meeting fees and audit, government fees including GST, bank fees, and stamp duty. Postage and photocopying charges, along with any accounting fees for GST, will be debited to the Corporation as actually expended.

Duties of the appointed Managers:

General: To provide so far as is reasonably necessary general advice and assistance to the Corporation and its officers and to assist them in the performance of their responsibilities under the Act.

Meetings: Arrange the General and Management Committee meetings, prepare and distribute notices, including agenda of meetings. Attend General (and Management Committee meetings if needed) and assist the Presiding Officer in the conduct of meetings. Assist the Secretary in the recording & preparation of minutes of meetings and distribute such minutes.

Maintenance: Advise upon and arrange for the maintenance, repair and replacement of the common property in accordance with the Corporation's instructions. Organise emergency maintenance works.

Insurance: Place and renew insurances in accordance with the Corporations instructions and have any claim promptly processed.

Accounting: Collect, bank and account for maintenance contributions, levies, interest accruing or other amounts due to the Corporation. Send notices levying maintenance or other contributions and pay accounts and outgoings. Prepare annual financial statements of accounts of the Corporation and arrange an annual tax return & GST/BAS returns as required by law. To supply a copy of any irregular accounts, expenses and liabilities to officers/committee for review. To pay irregular accounts, expenses and liabilities after 10 days if no objections are received from officers/committee.

Secretarial: Promptly deal with the Corporation correspondence and requests for Searches (section 41). Ensure that all appropriate and proper records of the Corporation are maintained and keep secure and confidential all books, records, common seal, certificates of title, strata plans, specifications, reports, schedules and the like.

Public Officer: (Gordon Russell) to act as the Corporation's Public Officer for the purpose of signing Tax Returns and other such matters as required by statute.

Commissions: UnitCare Services may receive a commission for placing the Corporation's insurance.

Note: A management agreement will be posted to the group's Presiding Officer for signing.

All agreed.

ELECTION OF OFFICE BEARERS: [Section 23]

Following discussion over the various duties of office bearers the following appointments were made:

Presiding Officer: Deborah Callison

Secretary: Deborah Callison

Treasurer: Deborah Callison

All agreed.

MANAGEMENT COMMITTEE: [Section 35]

It was resolved that the Management Committee shall consist of the appointed officers along with Linda McPharlin and Suzanne & Darren Dickinson.

All agreed.

Note: Management Committee's need to keep minutes of their meetings. Minutes need to be forwarded to the Manager promptly in order that the Corporation's wishes can be enacted.

INSURANCE:

Section 30 of the Act imposes a duty on the Corporation to insure all building and building improvements for their full replacement value, including all costs incidental to and associated with their replacement.

General Advice Warning: Any advice given by the manager is general advice. Owners can inform themselves through reading the Product Disclosure Statement. These are available from the office of UnitCare Services for group's insured through CHU/QBE or SCI/Allianz.

The Corporation is further required to keep itself insured against liability for negligence/bodily injury (\$10,000,000 minimum) and against any other liabilities [eg: flood, office bearer liability, catastrophe] determined by a special resolution of the Corporation.

The Corporation's current policy details are as follows:

Underwriter C H U INSURANCE UNDERWRITING

Renewal Date	07/07/2023
Building	\$6,310,000.00 Excess \$1,000.00
Loss Of Rent	\$946,500.00
Common Contents	\$59,444.00
Public Liability	\$20,000,000.00

Voluntary Workers Pers Accid	\$200,000.00
Fidelity Guarantee	\$100,000.00
Office Bearers Liability	\$250,000.00
Legal Defence Expenses / Audit	\$50,000.00 Excess \$1,000.00
Owners Fixtures	\$250,000.00

For Insurance product details visit

www.chu.com.au/home/searchform?search=pds

Insurance Valuation: It was noted that the most recent valuation was on 15/7/2022 (\$6,310,000).

It was agreed to defer engaging the services of a certified practicing valuer.

All agreed.

Renewal to Management Committee: It was agreed that the insurance renewal had been forwarded to the Management Committee for consideration and that UnitCare Services act as insurance agent for the Corporation. It was agreed to pay the renewal at the suggested level of cover.

All agreed.

Policy - Insurance Excess Payments: It was resolved that any insurance claim that is to do with the property of the owners, the owner will pay the insurance excess. Any claim related to the common property, the Corporation will pay the excess. The unit owner has a right of written appeal to the Management Committee.

All agreed.

Summary: If the group is insured with CHU/QBE or SCI/Allianz, the Manager will supply a summary of the insurance cover upon request.

Commissions: It was noted that UnitCare Services receive a commission if the Corporation's insurance is placed direct with CHU/QBE or SCI/Allianz.

Home/Contents Insurance: It was noted that it is necessary for unit owners to arrange individually for adequate insurance for home public liability insurance, as well as the contents of their homes inclusive of carpets, drapes, light fittings, etc., whether or not the home is occupied by the unit owner or a tenant, as such items are not included in the Corporation's insurance policy. It is recommended that owners seek independent advice from a suitably qualified insurance broker regarding any additional insurance required for their individual circumstances.

MAINTENANCE:

Owner of unit 14 discussed some outstanding maintenance issues that are still currently awaiting repairs and quotes not being actioned. The manager explained the role of the committee is to authorise quotes, but as volunteers, there could be a mixture of reasons why quotes have not been approved and sometime, it can be simply overlooked and the manager does not follow up on quotes, but if there is an urgent maintenance issue then the manager can authorise a contractor to attend. The current status of the repairs has been brought to everyone's attention and will be dealt with, as now noted as urgent and Bradley Trades Services have been appointed.

Painting: Owners agreed that painting was not critical at this stage, but should be scheduled in as a 3 year plan.

This will allow owners time to save, aiming for an estimated \$3,000 per owner, based on the current approximate \$60,000 quote to prep and paint all pre-painted external surfaces.

There was a discussion of staggering the painting works and do in order of priority, but it was agreed, that was not fair for those owners that are done last, as they will be left with potential price increases.

Grounds Care/Lawn Care: Owners agreed to continue with the services of Herman’s Maintenance.

Termite Responsibility: Any termite damages within a unit would be a strata responsibility unless the entry of termites had resulted from negligence on the part of an owner, agent or their tenant. It was also noted that damage caused by termites was not an insured event in terms of the building insurance policy.

It is recommended that termite inspections should occur annually.

Termite Inspections: The manager advised the exterior barrier treatments were done last year and internals haven’t been done since 2022.

Owners agreed to have another inspection due again in July 2023.

Gutter Clean: The Manager is to arrange for the gutters, downpipes and stormwater drains to be cleaned and to send out a work order, rather than wait until October.

BUDGET:

It was resolved following discussion that the following recommended Budget Estimates be adopted.

All agreed.

No Units 19	
DESCRIPTION	ESTIMATES
COMMON PROPERTY MAINTENANCE	
Emergency Maintenance	\$3,000
Gutter Cleaning (last done 10/22)	\$1,150
Termite Inspections	\$1,900
Lawn Care	\$1,300
Grounds Care	\$150
RECURRENT EXPENDITURE	
Management Fees (primecare)	\$5,016
Meeting Fee (1st 1.5 hrs)	\$195
Bank Charges	\$120
Postage & Copying	\$300
Insurance (Jul 23)	\$10,600
Insurance Excess	\$2,000
Electricity	\$430
Audit Fee	\$494
Income Tax Payment	\$50
Income Tax Return	\$217
TOTAL ESTIMATED COSTS	\$26,922

ADMINISTRATION FUND INCOME

Annual Maintenance Fund contributions	\$26,000
Plus Bank Interest	\$300
Plus Arrears for Units	\$0
Minus Advances for Units	(\$4,672)
Plus Other Income	\$0
Total Income =	\$21,628
Plus last years balance brought forward	\$12,735
Minus Total Estimated Costs	\$26,922
Transfers to (+) or from (-) Sinking Fund	\$0

Maintenance Fund Closing Balance	
=	\$7,441
SINKING FUND INCOME	
Annual Sinking Fund contributions	\$3,800
Transfers from Administration Fund	\$0
Plus Special Levies	\$0
Total Income =	\$3,800
Plus last years balance bought forward	\$7,549
Less Work	\$0
Sinking Fund Closing Balance =	
	\$11,349

CONTRIBUTIONS:

Administration Fund: In accordance with this resolution, the total quarterly contribution to the Administration Fund will increase to \$6,500 from 1/10/23.

Sinking/Reserve Fund: In accordance with this resolution, the total quarterly contribution to the Sinking/Reserve Fund will increase to \$950 from 1/10/23.

Contributions are divisible by unit entitlement as defined upon the deposited plan.

OVERDUE CONTRIBUTIONS INTEREST & FEES:

Policy - Overdue Contributions Interest & Fees: That the payment of the Corporation Account Notice is the responsibility of each lot holder and accounts must be paid within twenty-eight (28) days of the due date for payment. If any account is not paid within 28 days of the due date lot owners are required to pay interest on the overdue amount at the rate of twelve (12%) per annum calculated from the due date until payment, and to pay all expenses incurred in pursuing recovery of overdue amounts including (but not limited to) legal fees, administrative costs, location and service fees and any commission payable to debt recovery consultants or solicitors. If the account is not paid by the due date a reminder notice will be sent with a late payment charge as per the contract fee.

All agreed.

POLICIES & APPROVALS:

It was resolved by special resolution to grant approval to unit 17 owner to enclose a carport.

It was resolved by special resolution to grant approval for unit 13 owner to erect a verandah.

It was resolved by ordinary resolution to grant approval for unit 13 owner to keep a dog at the unit.

Next AGM: Owners agreed the next AGM is to be held at the Victoria Hotel O'Halloran Hill.

The meeting was closed at 6.36 pm with a note of appreciation to those who participated.

STRATA CORPORATION 10685 INC
at 32 RICHARDS DRIVE, MORPHETT VALE

The following is a summary of policy decisions, special and unanimous resolutions passed by the Corporation along with the current set of articles/by-laws

The relevant minutes should be consulted for the precise wording of the resolutions.

POLICIES & APPROVALS

AGM 2023

It was resolved by special resolution to grant approval to unit 17 owner to enclose a carport.

It was resolved by special resolution to grant approval for unit 13 owner to erect a verandah.

It was resolved by ordinary resolution to grant approval for unit 13 owner to keep a dog at the unit.

OVERDUE CONTRIBUTIONS INTEREST & FEES: Owners agreed that the payment of the Corporation Account Notice is the responsibility of each lot holder and accounts must be paid within twenty-eight (28) days of the due date for payment. If any account is not paid within 28 days of the due date lot owners are required to pay interest on the overdue amount at the rate of twelve (12%) per annum calculated from the due date until payment, and to pay all expenses incurred in pursuing recovery of overdue amounts including (but not limited to) legal fees, administrative costs, location and service fees and any commission payable to debt recovery consultants or solicitors. If the account is not paid by the due date a reminder notice will be sent with a late payment charge as per the contract fee.

Policy - Insurance Excess Payments: It was resolved that any insurance claim that is to do with the property of the owners, the owner will pay the insurance excess. Any claim related to the common property, the Corporation will pay the excess. The unit owner has a right of written appeal to the Management Committee.

Policy – Meeting Non-Attendance: It was resolved that in the absence of a quorum, any unit holder not attending any AGM or EGM, in person or by proxy or who does not tender an apology shall be deemed to be "absent & silent" and shall have a non attendance levy charged to their respective unit, due & payable with the next quarterly contribution following the meeting. The levy amount will correspond to the full cost of the required Reconvened Meeting divided equally between those deemed absent and silent.

May 2023

Corporation approval for owner at unit 2 to keep 2 dogs.

Jan 2023

Owner of unit 18 was granted approval for RDNS to install medical aides on the unit with the proviso they are removed when the occupant leaves and the unit restored to its original state.

AGM 2022

All agreed that UnitCare Services are to transfer surplus from the sinking fund to the administration fund if there are insufficient funds and return funds once to hand.

OVERDUE CONTRIBUTIONS INTEREST & FEES:

All agreed that all related costs associated with the recovery of any outstanding monies will be recovered from the relevant unit owner as debt against the unit.

Owners of unit 1 requested if approvals were needed to install a new reverse cycle air-conditioner to be fitted in the garage and to remove the old swamping off the roof. Owners agreed that there is not generally an issue, when the exterior of units is not going to be visible to anyone else and the noise level is not a nuisance to others.

Oct 2021

Unit 1 was granted approval to keep a desexed cat and to install a skylight at their own cost.

JUNE 2021

Unit 17 occupant was granted approval to keep a cat.

AGM 2021

Owners resolved by special resolution to approve unit 7 garage to be filled in by 500 ml white lattice and shade cloth to protect car.

Overdue Payments policy: That the payment of the Corporation Account Notice is the responsibility of each lot holder and accounts must be paid within twenty-eight (28) days of the due date for payment. If any account is not paid within 28 days of the due date lot owners are required to pay interest on the overdue amount at the rate of twelve (12%) per annum calculated from the due date until payment, and to pay all expenses incurred in pursuing recovery of overdue amounts including (but not limited to) legal fees, administrative costs, location and service fees and any commission payable to debt recovery consultants or solicitors. If the account is not paid by the due date a reminder notice will be sent with a late payment charge as per the contract fee.

Nov 2020

Approval granted to unit 15 owner for solar installation.

Jan 2020

Terms of approval for unit 7 owner's solar HWS: on the condition that a 'split' type solar hot water system is used, so that the water storage tank is not on the front side the roof.

Owner of unit 6 was granted approval to keep the indoor/outdoor cat.

Owner of unit 12 was granted approval to keep 'Edward' the dog on a 3 month trial basis to allow him to settle in and revisit their decision 20/4/20.

Tenant in unit 17 was also approved to keep 'Sookie' pending a 3 mth probation.

AGM 2018

OVERDUE CONTRIBUTIONS INTEREST & FEES: Policy - Overdue Contributions Interest & Fees: That the payment of the Corporation Account Notice is the responsibility of each unit holder and accounts must be paid within twenty-eight (28) days of the due date for payment. If any account is not paid within 28 days of the due date unit owners are required to pay interest on the overdue amount at the rate of twelve (12%) per annum calculated from the due date until payment, and to pay all expenses incurred in pursuing recovery of overdue amounts including (but not limited to) legal fees, administrative costs, location and service fees and any commission payable to debt recovery consultants or solicitors. If the account is not paid by the due date a reminder notice will be sent with a late payment charge of \$12 including GST.

Dog Unit 14: Retrospective approval was reiterated for unit 14 to keep her labradoodle.

Clothes line: off the carport wall under cover was approved for unit 1 to install.

Roller shutters: approved, providing they are the same as unit 5's shutters.

Lattice works: approved on internal fencing is an owner cost to maintain.

Fly Wire Screens: Owner of unit 14 was granted approval to exchange existing fly wire screens with crimsafe screens and frames.

Palms removal: Owner of unit 14 requested the removal of 2 large queen palms from the rear yard, which was resolved no permission was needed but approval was granted anyway.

AGM 2014

EGM Meeting Charges: It was resolved that should any owner wishing to apply to the Corporation, for an approval of any kind, other than at the annual general meeting, which is for their exclusive benefit, the prescribed meeting fee to conduct an Extraordinary General Meeting will be charged to the unit holder.

Insulation: It was resolved that the Corporation grant consent for all owners to install insulation in the roof space above their unit, subject to the unit holder and their successors in title agreeing without any further notice that the costs of and incidental to installation, maintenance, repairs and replacement shall be at all times at the expense of that unit holder from time to time. That the work be undertaken to a trade standard and that no insulation be installed on or above down lights, transformers and other equipment subject to heating.

AGM 2013

Rockery: Unit 15 may add a small rockery to the front porch area of the unit, provided it is not bigger than 2m x 1m and is installed after a concrete path has been laid by the Corporation, from the porch to the carport.

In accordance with the provisions of the Strata Titles Act, 1988 and pursuant to the Notices of Motion included in the "Notice of Meeting", it was resolved by Special Resolution that the Corporation grant consent for the previous standard approvals, subject to the unit holder and their successors in title agreeing without any further notice that the costs of and incidental to installation, maintenance, repairs and replacement shall be at all times at the expense of that unit holder from time to time.

AGM 2012

Meeting Non-Attendance: It was resolved that in the absence of a quorum, any unit holder not attending any AGM or EGM, in person or by proxy or who does not tender an apology shall be deemed to be "absent & silent" and shall have a non attendance levy charged to their respective unit, due & payable with the next quarterly contribution following the meeting. The levy amount will correspond to the full cost of the required Reconvened Meeting divided equally between those deemed absent and silent

Car parking spaces: 2 more car parking spaces at the back of the building by the bottle brush trees. Visitors can use these parks. These parks are by the side of Unit 10.

Foxtel: Unit holders may connect to Foxtel subject to all wiring being hidden and any damage caused to common property is made good by the respective owner. Unit holders may connect via satellite dish on the gutter fascia / roof above their unit subject to the dish being installed below the ridgeline at the rear of the unit and the Management Committee approving exact location of the dish.

Committee Nov 2011

Animals: Permission for Unit 10 to keep rabbits.

Cat: Approved for the Owner of Unit 1 to have 1 Cat

Dog: Permission for U2 tenant to have a dog on trial as per 2009 minutes.

AGM 2011

Pergolas: Resolved Unanimously that the erection of timber pergolas be permitted in the rear or side areas

of the units. Roofing shall be timber or fibreglass sheeting. Owners, who wish to paint their pergola, must obtain approval of the colour prior from the Management Committee. All costs for the supply, erection, maintenance, repair and risk shall be the responsibility of the units owner.

PETS: RESOLVED unanimously that each unit holder is granted permission to keep pets within the confines of their unit and appendages subject to a maximum of one (1) dog and or one (1) cat per unit. Permission to keep pets may be withdrawn by the Corporation as provided for in the Articles

ANIMALS: To Committee: The Corporation delegates authority to the Management Committee to approve any applications for animals.

Committee Nov 2010

Pavers: Permission is granted for unit 18 to proceed with the pavers in the front of her yard.

AGM 2010

TV Antenna: Roof Mounted: Unit holders may install one roof mounted television antenna for each unit subject to all wiring being hidden.

TV Antenna: Roof Space: Unit holders may install one television antenna in the corporation's roof space above their unit and below the roof tiles.

In accordance with the provisions of the Strata Titles Act, 1988 and pursuant to the Notices of Motion included in the "Notice of Meeting", it was resolved by Special Resolution that the Corporation grant consent for the previous standard approvals, subject to the unit holder and their successors in title agreeing without any further notice that the costs of and incidental to installation, maintenance, repairs and replacement shall be at all times at the expense of that unit holder from time to time.

AGM 2009

AIRCONDITIONERS: Wall Mounted & Split System: Unit holders may install a wall mounted or split system airconditioner to the unit, provided it is not mounted on the frontage of the units or impedes any common walkway and is a low noise rotary compressor model and creates no more than 45db of noise and is in accord with EPA requirements current at time of installation.

SOLAR INSTALLATIONS (solar power / solar hot water / solar heating): Unit holders may install solar heating / solar power / solar hot water service equipment to the roof of their unit provided it is fitted by a qualified tradesperson and is installed if possible at the rear of the home below the ridgeline. The lot owner indemnifies the Corporation for any overloading of roof structures and is liable for any resultant engineers reports and/or repairs in the event of damage to the buildings. Any installations that cannot be fitted to the rear of the units can have the final location approved by the management committee.

FENCE EXTENSION: It was agreed that unit 6 could install an 8ft fence to the rear and side of her yard. The fence replacement will be at the owners cost, to a tradesman like standard and the same material and colour as the existing fence (colour bond).

In accordance with the provisions of the Strata Titles Act, 1988 and pursuant to the Notices of Motion included in the "Notice of Meeting", it was resolved by Special Resolution that the Corporation grant consent for the previous standard approvals, subject to the unit holder and their successors in title agreeing without any further notice that the costs of and incidental to installation, maintenance, repairs and replacement shall be at all times at the expense of that unit holder from time to time.

AGM 2008

OVERDUE CONTRIBUTIONS INTEREST & FEES: That the payment of the Corporation Account Notice is the responsibility of each unit holder and accounts must be paid within twenty-eight (28) days of the due date for payment. If any account is not paid within 28 days of the due date unit owners are

required to pay interest on the overdue amount at the rate of twelve (12%) per annum calculated from the due date until payment, and to pay all expenses incurred in pursuing recovery of overdue amounts including (but not limited to) legal fees, administrative costs, location and service fees and any commission payable to debt recovery consultants or solicitors. If the account is not paid by the due date a reminder notice will be sent with a late payment charge of \$11 including GST.

ANIMALS: Owners were reminded that they must apply for approval on an individual basis in accordance with the requirements of the Article 4 of the Strata Corporation's articles (Schedule 3).

AGM 2007

Approvals: In accordance with the provisions of the Strata Titles Act, 1988 and pursuant to the Notices of Motion included in the "Notice of Meeting", it was resolved by Special Resolution that the Corporation grant consent for the following standard approvals, subject to the unit holder and their successors in title agreeing without any further notice that the costs of and incidental to installation, maintenance, repairs and replacement shall be at all times at the expense of that unit holder from time to time.

It was resolved that the owner of Unit 6 be granted permission to install the following:

- a: Trellis to be fitted along the top of the fence.
- b: A small rain water tank (same colour as fencing).
- c: Shutters (to match those already installed in other units)
- d: Security door (to match those already installed in other units)
- e: New front door.

AGM 2006

UNIT 6 GARDEN SHED: Approval was granted to the owner of Unit 6 to install a small garden shed in the rear subsidiary of the unit, to be painted the same colour of the fence.

UNIT 17 LIGHTING: Approval was granted to the owner of Unit 17 to install lighting in the carport at their own expense.

AGM 2005

AIRCONDITIONER UNIT 15: Paul was granted permission to install a Split System Airconditioner to the rear of his Unit provided it does not impede any common walkway and is a low noise rotary compressor model and creates no more than 45db of noise and is in accord with EPA requirements current at time of installation.

SOLAR HOT WATER SYSTEM: Unit holders may install solar heating/hot water equipment to the roof of their unit provided it is fitted by a qualified tradesperson and is installed if possible at the rear of the unit below the ridgeline.

TOOL SHED UNIT 10: Paul was granted permission to install a small toolshed in the rear garden of his unit, to be painted in Rivergum Green/Wilderness to match the fencing.

AGM 2004

Insurance Excess Payments: It was resolved that any insurance claim that is to do with the property of the owners, the owner will pay the insurance excess. Any claim related to the common property, the Corporation will pay the excess. The owner has a right of written appeal to the management committee.

AGM 2003

OVERDUE CONTRIBUTIONS - INTEREST & FEES: Note: that the payment of the Strata Fund Account is the responsibility of each unit holder and accounts must be paid within twenty-eight (28) days of the due date for payment. If any account is not paid within 28 days of the due date unit owners are required to pay interest on the overdue amount at the rate of 12% per annum calculated from the due date until payment, and to pay all expenses incurred in pursuing recovery of overdue amounts including (but not limited to) legal fees, administrative costs, location and service fees and any commission payable to

debt recovery consultants or solicitors.

ANIMALS: To Committee: The Corporation delegates authority to the Management Committee to approve any applications for animals.

2001

U6 garage roller door - noted that owner had installed a door the wrong colour (bronze olive) in contravention of Corporation policy.
Owner notified by caretaker. Noted by committee.

9/1998

Parking U8: Allowed a 2nd car park at the rear of unit 8 on common land owing to the units position allowing for no extra parking.

9/1995

Carport Unit 10: Would like to fill in the side of the carport as an extra safety precaution Residents to leave the gate unlocked for easier access, but it will be locked again if we have problems with children using the walk-way.

Bark Unit 12: Asked permission to perhaps take a small piece of lawn out in the front of the unit, and put into bark. Agreed.

AGM 1995

UNIT 1 CARPORT EXTRA ROOM: Lea Sutton approached those present, regarding making their carport (which is attached to the unit) into an extra room and having a new carport built, which will open on to the back driveway. Lea and Michael wanted approval of The Strata before putting forward plans the Council. All present were agreeable.

WATER USE BILLING: After lengthy discussions it was agreed to accept option (1) on the new E.W.S. rating. This sees the total water use being divided equally by the E&WS and billed directly by them to each owner every 6 months.

4/1994

SIGNS: Large FOR SALE signs are illegal on Strata Property. The signs should not be bigger than 2 feet by 3 feet and should not interfere with any Unit.

3/1993

SPEED LIMIT: The speed limit on the Corporation's roads is 10kph.

9/1992

ANIMALS: Lee Sutton asked permission to have two miniature dogs, all present agreed it was acceptable. They will be kept in the backyard.

DOOR REPLACEMENT: Unit 18 asked permission to renew the front wooden door. This applies to any unit owners who wish to renew their outside doors. They have the permission of the Strata committee. This will be done at owners expense.

5/1992

UNIT 2 GAS HEATER: Installation approved

20/1/1992

Unit 10 Bark Chips: Approval was sought and given for the bark chip area in front of Unit 10 to be extended.

Tree and shrub types: A vote was taken and it was agreed by a majority that the trees and shrubs planted

in the common area need not be restricted to that of Australian Natives but flowering varieties are to be allowed.

Unit 12 bark Chips: Approval was sought and given for Unit 12 to extend the bark chip area into the centre of the lawn from the unit to the drive.

9/1991

Lighting: Bob and Elsie Ansell (Unit 9) requested and permission was granted to install lighting on the walls of Units 9 and 1. The lighting will be of uniform design (coach lantern type) and the expense of purchasing, installation and ongoing running costs will be carried by those units.

1991

AIR CONDITIONER U16: Agreed that unit 16 owner may install a split system a/c with the external unit at the back of her carport.

9/1990

OVERDUE CONTRIBUTIONS: It was unanimously resolved that an interest rate of 20% per annum per day be fixed for contributions not received by the due date.

It was unanimously resolved that a letter be circulated to all owners advising them that the "Debt Collection Agency" and any other related costs would be added to the debt outstanding and the defaulting owner would be responsible for payment of such fees and not the Strata Plan.

AIR CONDITIONERS: Members approved installation of ducted air conditioners but unit to be small and as unobtrusive as possible. It was agreed that owners wishing to install ACs would present details at a Committee Meeting outlining details of location, size etc.

ROLLER DOORS: Colour of roller doors to be in accordance with colour of individual units, ie colour that blends with guttering, roof and bricks.

SKYLIGHTS: Skylights installed must be similar to existing skylights. They must be low and of clear material (perspex etc).

SECURITY DOORS: Security Doors already installed may remain. Future doors permitted providing they are of same colour and similar style for each individual block of units.

ROLLER DOORS: Roller Doors permitted but colour for each individual block of units to be decided at next Committee Meeting.

SKY LIGHTS: Skylights permitted but position of same be approved at Management Committee Meeting.

WINDOW AWNINGS: Window awnings permitted but colour and style be same for each individual block of units.

GAS CYLINDERS: Gas cylinders for supplying gas to each unit allowed providing they are out of sight (back yards) of units.

Flues for gas stoves, etc be permitted to be installed in roof.

PAVING STONES: Units 15,16 and 18 be permitted to lay paving stones at the front of their units from Carport to Unit.

PETS: RESOLVED unanimously that each unit holder is granted permission to keep pets within the confines of their unit and appendages subject to a maximum of one (1) dog and or one (1) cat per unit. Permission to keep pets may be withdrawn by the Corporation as provided for in the Articles.

GATES & FENCES: RESOLVED unanimously that gates, fences and apparatus for the enclosing of individual unit appendages is granted subject to the materials used being of wood or iron and painted or colourbonded to the colour of the existing fences.

All costs for the supply and erection, maintenance, repair and risk shall be the responsibility of the unit owner.

PERGOLAS: RESOLVED unanimously that the erection of timber pergolas be permitted in the rear or side areas of the units. Roofing shall be of timber or fiberglass sheeting. All timber shall be painted to match the colour of the existing fences. All costs for the supply, erection, maintenance, repair and risk shall be the responsibility of the units owner.

STRATA PLAN NUMBER
SP 10685

THIS IS SHEET 2 OF 3 SHEETS

DEPOSITED 16 / 7 / 1990

PRO REGISTRAR GENERAL

MAP REFERENCE 6627 - 11 - k

COUNCIL CITY OF NOARLUNGA

SCALE 0 6 12 18 24 30 METRES

ANNOTATIONS

THE LOWER AND UPPER BOUNDARIES OF THE UNIT SUBSIDIARIES SHOWN AS YARDS AND AIRWELLS ARE EXISTING GROUND LEVEL AND 3.05 METRES ABOVE EXISTING GROUND LEVEL RESPECTIVELY

GROUND FLOOR PLAN

MICROFILMED
19 -7-90

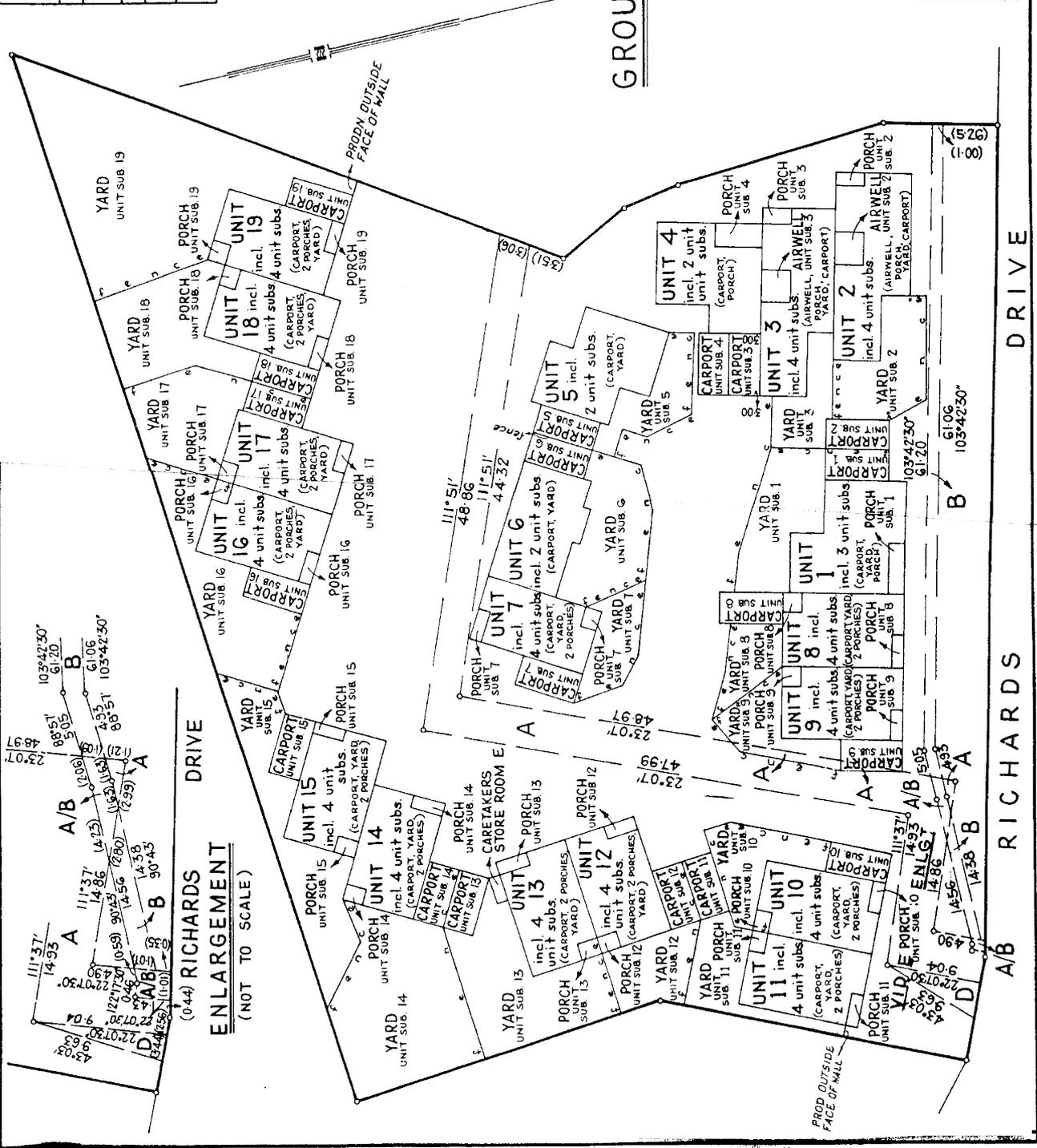
MOSEL BROWNE SURVEYORS

55 Melbourne Street,
North Adelaide 5006
Phone: ~ 2390390, 2390391.

REF: ~ PIG12 P / NOA-218 / C.G.M.

AD 356

DOL - B



(044) RICHARDS DRIVE ENLARGEMENT
(NOT TO SCALE)

RICHARDS DRIVE

PROD. OUTSIDE FACE OF WALL

PROD. OUTSIDE FACE OF WALL

A/B
A
B
C
D

103°42'30"

103°42'30"

61°06'

61°06'

111°51'

111°51'

48°56'

48°56'

11°51'

11°51'

44°32'

44°32'

23°07'

23°07'

47°59'

47°59'

24°07'

24°07'

111°37'

111°37'

14°53'

14°53'

14°56'

14°56'

14°56'

14°56'

14°56'

14°56'

STRATA PLAN NUMBER
SP 10685

Authenticated vide
Application No. 6935740
and Accepted for Deposit

Blaine

pro Registrar-General
16 / 7 / 1990

THIS IS SHEET 3 OF 3 SHEETS

MICROFILMED
19 - 7 - 90

SCHEDULE OF UNIT ENTITLEMENT				
UNIT NO	UNIT ENTITLEMENT	UNIT NO	UNIT ENTITLEMENT	UNIT ENTITLEMENT
1	545			
2	510			
3	510			
4	515			
5	520			
6	510			
7	510			
8	525			
9	540			
10	540			
11	530			
12	520			
13	540			
14	540			
15	525			
16	525			
17	525			
18	525			
19	545			
AGGREGATE	10 000	AGGREGATE		
		AGGREGATE		
		COMMON PROPERTY		
		ROAD or RESERVE ALLOTMENTS		
		AGGREGATE		

SCHEDULE 3

Articles of Strata Corporation

1. (1) A unit holder must –
 - (a) maintain the unit in good repair;
 - (b) carry out any work ordered by a council or other public authority in respect of the unit.(2) The occupier of a unit must keep it in a clean and tidy condition.
2. A person bound by these articles –
 - (a) must not obstruct the lawful use of the common property by any person; and
 - (b) must not use the common property in a manner that unreasonably interferes with the use and enjoyment of the common property by the other members of the strata community, their customers, clients or visitors; and
 - (c) must not use make, or allow his or her customers, clients or visitors to make, undue noise in or about any unit or the common property; and
 - (d) must not interfere, or allow his or her customers, clients or visitors to interfere, with others in the enjoyment of their rights in relation to units or common property.
3. A person bound by these articles must not use the unit, or permit the unit to be used, for any unlawful purpose.
4. Subject to the *Strata Titles Act 1988*, a person bound by these articles must not, without the corporation's consent, keep any animal in, or in the vicinity of, a unit.
5. A person bound by these articles –
 - (a) must not park a motor vehicle in a parking space allocated for others or on a part of the common property on which parking is not authorized by the strata corporation; and
 - (b) must take reasonable steps to ensure that his or her customers, clients or visitors do not park in parking spaces allocated for others or on parts of the common property on which parking is not authorized by the strata corporation.
6. A person bound by these articles must not, without the consent of the strata corporation –
 - (a) damage or interfere with any lawn, garden, tree, shrub, plant or flower on the common property or
 - (b) use any portion of the common property for his or her own purposes as a garden.
7. A person bound by these articles must not –
 - (a) bring objects or materials onto the site of a kind that are likely to cause justified offence to other members of the strata community; or
 - (b) allow refuse to accumulate so as to cause justified offence to others.
8. A person bound by these articles must not, without the consent of the strata corporation, display any sign, advertisement, placard, banner or any other conspicuous material of a similar nature –
 - (a) on part of his or her unit so as to be visible from outside the building; or
 - (b) on any part of the common property
9. The occupier of a unit may, without the consent of the strata corporation, paint, cover or in any other way decorate the inside of any building forming part of the unit, and may, provided that unreasonable damage is not caused to any common property, fix locks, catches, screens, hooks and other similar items to that building.
10. The occupier of a unit used for residential purposes must not, without the consent of the strata corporation, use or store on the unit or on the common property any explosive or other dangerous substance.
11. A person bound by these articles –
 - (a) must maintain within the unit, or on a part of the common property set apart for the purpose by the strata corporation, a receptacle for garbage adequately covered;
 - (b) must comply with all council by-laws relating to the disposal of garbage.
12. A unit holder must immediately notify the strata corporation of –
 - (a) any change in the ownership of the unit, or any change in the address of an owner;
 - (b) any change in the occupancy of the unit.



Level 13, 431 King William Street
Adelaide SA 5000

Certificate of Currency

CHU Residential Strata Insurance Plan

Policy No	HU0000014701
Policy Wording	CHU RESIDENTIAL STRATA INSURANCE PLAN
Period of Insurance	07/07/2024 to 07/07/2025 at 4:00pm
The Insured	STRATA CORPORATION NO. 10685 INC.
Situation	32 RICHARDS DRIVE MORPHETT VALE SA 5162

Policies Selected

Policy 1 – Insured Property

Building: \$6,956,775

Common Area Contents: \$65,537

Loss of Rent & Temporary Accommodation (total payable): \$1,043,516

Policy 2 – Liability to Others

Sum Insured: \$20,000,000

Policy 3 – Voluntary Workers

Death: \$200,000

Total Disablement: \$2,000 per week

Policy 4 – Fidelity Guarantee

Sum Insured: \$100,000

Policy 5 – Office Bearers' Legal Liability

Sum Insured: \$250,000

Policy 6 – Machinery Breakdown

Not Selected

Policy 7 – Catastrophe Insurance

Not Selected

Policy 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

Policy 9 – Lot owners' fixtures and improvements (per lot)

Sum Insured: \$250,000

Residential Strata Insurance Plan



Product Disclosure Statement
and Policy Wording



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Date of preparation: 19 April 2021

Date effective: 1 May 2021

QM562-0521



Throughout the Policy Wording there are limits of time and value that may apply to coverages. There are also different excess payments that can apply. The below tables show a summary of any of these limits and excesses.

This summary does not include all details of the limits that apply and you must refer to each limit or excess individually for the full details.

Sub-limit (\$) table

POLICY SECTION	SUB-LIMIT	WHAT WE'LL PAY
Policy 1 – Insured Property	Emergency and temporary protection costs Reasonable cost of temporary protection and safety or emergency repairs to avoid further losses	No more than \$7,500
Policy 1 – Insured Property	Unauthorised use of gas, water and similar charges The cost of increased usage, accidental discharge or additional management charges of metered electricity, gas, sewerage, oil and water you are required to pay following damage to your insured property admitted under Policy 1	Up to \$2,000 in any one Period of Insurance
Policy 1 – Insured Property	Special Benefits, (1)e. Cost of reletting When You have leased out Your Lot/Unit or Common Area We will pay reasonable reletting costs if it is made unfit to be occupied for its intended purpose	Up to \$1,500 per Lot/Unit or Common Area
Policy 1 – Insured Property	Special Benefits, (1)f. Meeting room hire For the purpose of holding Your annual general meeting or committee meetings if You are unable to occupy the meeting room facilities forming part of Your Insured Property	Up to \$5,000 for the cost of hiring temporary meeting room facilities
Policy 1 – Insured Property	Special Benefits, (1)g. Lot Owners contributions and fees You are required to pay during the period Your Lot/Unit is made unfit to be occupied for its intended purpose due to Damage to Your Insured Property	Up to \$2,000 per Lot/Unit, for contributions, levies, maintenance and other fees
Policy 1 – Insured Property	Special Benefits, (1)i. Lot Owners travel costs For reasonable travel costs You incur in visiting Your Lot/Unit for the purpose of consulting with claim adjusters and/or building repairers	Up to \$250 per Lot/ Unit for reasonable travel costs
Policy 1 – Insured Property	Special Benefits 2. Emergency accommodation The reasonable cost of emergency accommodation You necessarily incur if Your Lot/Unit is made unfit to be occupied for its intended purpose	Up to \$2,500 per Lot/Unit for the reasonable cost of emergency accommodation
Policy 1 – Insured Property	Special Benefits 3. Alternations/additions When You make alterations, additions or renovations to Your Insured Property during the Period of Insurance	Up to \$250,000 for Damage to such alterations, additions or renovations
Policy 1 – Insured Property	Special Benefits 6. Electricity, gas, water and similar charges – unauthorised use In any one Period of Insurance for the cost of metered electricity, gas, sewerage, oil and water You are legally required to pay following its unauthorised use	Up to \$2,000 for the cost of increased usage, accidental discharge or additional management charges of metered electricity, gas, sewerage, oil and water
Policy 1 – Insured Property	Special Benefits 7. Fusion of Motors Replacing an electric motor forming part of Your Insured Property damaged by Fusion	Up to \$5,000 for the cost of repairing or replacing an electric motor
Policy 1 – Insured Property	Special Benefits 8. Environmental improvements For the cost of additional environmental improvements not previously installed such as rainwater tanks, solar	Up to \$20,000 for the cost of additional environmental improvements
Policy 1 – Insured Property	Special Benefits 9. Exploratory costs, Replacement of defective parts <ul style="list-style-type: none"> repairing or replacing the defective part or parts of such tanks, apparatus or pipes rectifying contamination Damage or pollution Damage to land at Your Situation caused by the escape of liquid 	<ul style="list-style-type: none"> to a limit of \$1,000 to a limit of \$1,000
Policy 1 – Insured Property	Special Benefits 11. Funeral Expenses For funeral expenses if the Lot Owner, or a family member who permanently resides with the Lot Owner, dies as the direct consequence of Damage to Your Insured Property	Up to \$5,000 per Lot/Unit
Policy 8 – Catastrophe	Special Benefits Total amount payable under Policy 8 for Special Benefits 1 to 4	a. Temporary accommodation/rent: 15% b. Escalation in costs: 5% c. Removal storage and cost of evacuation: 5%
Policy 9 – Government Audit Costs, Appeal Expenses and Legal Defence Expenses	Additional Benefit 1. Record Keeping Audit Professional Fees you reasonably incur with Our written consent, which we will not unreasonably withhold in connection with a Record Keeping Audit.	Up to \$1,000 in any one Period of Insurance for Professional Fees



Sub-limit (time) table

POLICY SECTION	SUB-LIMIT	TIME LIMIT
Policy 1 – Insured Property	Special Benefit 1b – Rent The cost necessarily incurred to abate the Rent of Your Tenant	Not exceeding a maximum of three (3) months
Policy 1 – Insured Property	Special Benefits, (1)c. Disease, murder and suicide If You are not permitted to occupy Your Lot/Unit or Common Area by order of the Police, a Public or Statutory Authority, other body, entity or person so empowered by law, due to: <ul style="list-style-type: none"> the discharge, release or escape of legionella or other airborne pathogens from water tanks, water systems, air-conditioning plant cooling towers and the like; a human infectious or contagious disease, except for communicable disease; murder or suicide; occurring at Your Situation. 	Not exceeding a maximum of thirty (30) days
Policy 1 – Insured Property	Special Benefits, (1)d. Failure of supply services If Your Lot/Unit or Common Area is made unfit to be occupied for its intended purpose by the failure of electricity, gas, water or sewerage services resulting from Damage by an Event claimable under Policy 1	Provided the failure of services extends for more than forty eight (48) hours We will pay from the time of the failure until the time such services are reinstated, or for a period of thirty (30) days
Policy 7 – Machinery Breakdown	Special Benefit Where your Lot/Unit or Common Area is made unfit to be occupied for its intended purpose	Breakdown of plant and equipment must extend for more than seven (7) days Liability for Loss of Rent or Temporary Accommodation will be limited to a period not exceeding a maximum of thirty (30) days and up to a maximum of twenty percent (20%) of the amount shown in the Schedule

Excess table

POLICY SECTION	DESCRIPTION OF EXCESS	EXCESS AMOUNT TO PAY
Policy 9 – Government Audit Costs, Appeal Expenses and Legal Defence Expenses	Additional Excess This excess applies to each and every Claim made under Policy 9 Part C	\$1,000



Product Disclosure Statement (PDS)

This PDS was prepared on 19 April 2021.

Important Information and Notices

There are two parts to this booklet. The first part is Important Information about this Policy including information about how We will protect Your privacy and how to make a complaint or access Our dispute resolution service.

The second part is Your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

Because We don't know Your own personal circumstances, You should treat any advice in this booklet as purely general in nature.

It doesn't consider Your objectives, financial situation or needs. You should carefully consider the information provided with regard to Your personal circumstances to decide if it's right for You.

This booklet is also a Product Disclosure Statement (PDS). Other documents You receive may comprise the PDS. You will know when this happens because it will say so in the document.

We may need to update information in this PDS. If We need to do this, We will either send You a new PDS or a supplementary PDS. You can also get a copy of these simply by calling us.

About QBE

The Policy is underwritten by QBE Insurance (Australia) Limited (ABN 78 003 191 035 AFSL 239545) (QBE) of Level 5, 2 Park Street Sydney. QBE Insurance (Australia) Limited is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE).

We have authorised the information contained in this PDS.

About CHU

CHU Underwriting Agencies Pty Ltd (ABN 18 001 580 070) (CHU) is a specialist strata and community title insurance intermediary and holds an Australian Financial Services licence (AFS Licence No: 243261) to issue and advise on general insurance products.

CHU is a company within the Steadfast Underwriting Agencies division of Steadfast Group Limited (SGL).

Authority to act on Our behalf

We have given CHU a binding authority to market, underwrite, settle claims and administer this Policy on Our behalf.

Any matters or enquiries You may have should be directed to CHU. The contact details for CHU are shown on the back cover of this document.

Under the terms of this binding authority CHU acts as Our agent, and not Yours, but liability within the terms and conditions of the Policy remains at all times with QBE.

For more information or to make a claim

Please contact CHU to make a claim. They also have an After Hours Emergency Claims Hotline that You can contact on 1800 022 444. The Claims section at the end of this booklet sets out the full details of what You need to do in the event of a claim.

Your duty of disclosure

Before You enter into an insurance contract, You have a duty of

disclosure under the *Insurance Contracts Act 1984* to tell Us anything that You know, or could reasonably be expected to know, that may affect Our decision to insure You and on what terms. You have this duty until We agree to insure You. You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for;
- is common knowledge;
- We know or should know as an insurer;
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to tell Us, We may in accordance with the law cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

Claims made and Notified Insurance

Policy 6 – Office Bearers' Legal Liability and Policy 9 – Government Audit Costs, Appeal Expenses and Legal Defence Expenses of this Policy provides cover on a claims made and notified basis. This means that this Policy only covers claims first made against You during the period this Policy is in force and notified to the Insurer as soon as practicable in writing while the Policy is in force. This Policy may not provide cover for any claims made against You if at any time prior to the commencement of this Policy You became aware of facts which might give rise to those claims being made against You.

Section 40(3) of the *Insurance Contracts Act 1984* (Cth) provides that where You gave notice in writing to the Insurer of facts that might give rise to a claim against You as soon as was reasonably practicable after You became aware of those facts while this Policy is in force, the Insurer cannot refuse to pay a claim which arises out of those facts, when made, because it was made after the expiry of the Policy.

Privacy

In this Privacy Notice, the use of 'We', 'Our' or 'Us' means QBE and CHU unless specified otherwise.

We will collect personal information when You deal with Us, Our agents, other companies in the QBE group or suppliers acting on Our behalf. We use Your personal information so We can do business with You, which includes issuing and administering Our products and services and processing claims. Sometimes We might send Your personal information overseas. The locations We send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom We collect personal information, as well as where We store it and the full list of ways We could use it. To get a free copy of it please visit qbe.com.au/privacy

or contact QBE Customer Care. You can view CHU's Privacy Policy at www.chu.com.au or obtain a copy by contacting CHU's / Steadfast's Privacy Officer on +61 2 9307 6656 or by writing to

PO Box A2016, Sydney South NSW 1235 or email privacyofficer@steadfastagencies.com.au.

It's up to You to decide whether to give Us Your personal information, but without it We might not be able to do business with You, including not paying Your claim.



What You should read

To understand the features, benefits and risks of this insurance and to determine if it is appropriate for You, it is important that You read:

- all of the Product Disclosure Statement - this information is designed to help You understand this insurance and Your rights and obligations under it;
- the Policy Wording part which commences on page 8. It tells You about:
 - what makes up the insurance i.e. Your contract with Us which We call a Policy;
 - important definitions that set out what We mean by certain words;
 - the cover We can provide (see Policies 1 to 10);
 - what Excesses You may have to pay;
 - when You are not insured (see General exclusions and other exclusions under Policies 1 to 10);
 - what You and We need to do in relation to claims;
 - Yours and Our cancellation rights.
- the relevant quote/ proposal form You need to complete to apply for cover (if applicable);
- any Schedule when it is issued to You; and
- any other documents We may give You which vary Our standard terms of cover set out in this document.

These documents should be read together carefully. It is important that they are kept in a safe place.

Significant features and benefits

The following provides a summary of the main covers available only. You need to read the Schedule and the Policy Wording for full details of the available cover, terms, definitions, conditions, exclusions and limits that apply to make sure it meets Your expectations. The cover in each Policy is provided only if specified as applicable in the Schedule.

Policy 1 – Insured Property for Damage to Your Insured Property (Building and Common Area Contents)

We insure You up to the Sum Insured shown in the Schedule for Policy 1 for Damage to Your Insured Property (Building and Common Area Contents) that occurs during the Period of Insurance not otherwise excluded in the Policy.

If Your Sum insured is not exhausted, We will also pay for the costs or fees incurred as a result of damage to Your Insured Property under Policy 1. Details of the costs and fees We pay are set out under the heading 'Additional Benefits' in Policy 1 of the Policy.

We also provide cover for Special Benefits in addition to Your Sum Insured for Policy 1. Details of the Special Benefits are set out under the heading 'Special Benefits' in Policy 1. The combined total amount We will pay under Special Benefits arising out of any one Event that is admitted as a claim under Policy 1 is limited to the percentage of the Building Sum Insured for Policy 1 as shown in the Schedule or such other percentage as We may agree in writing.

Policy 2 – Liability to Others

We will indemnify You up to the Limit of Liability shown in the Schedule for Policy 2 if You become legally responsible to pay compensation for Personal Injury or Property Damage resulting from an Occurrence in connection with the ownership of Your Common Area and Your

Insured Property that happens during the Period of Insurance.

We also pay the costs of defending a claim in connection with a claim under this Policy.

Policy 3 – Voluntary Workers

We pay to a Voluntary Worker, or that person's estate, the corresponding benefits set out in the Table of Benefits in Policy 3 in the event of such Voluntary Worker sustaining bodily injury during the Period of Insurance whilst voluntarily engaged in work on Your behalf and caused accidentally and which, independently of any other cause results in one of the insured events as set out in the Table of Benefits.

Policy 4 – Workers Compensation

If Your Insured Property is situated in Australian Capital Territory, Tasmania or Western Australia, and You select Workers Compensation cover We will insure You for all amounts You become legally liable to pay to Your employees under the Workers Compensation Legislation in the State or Territory in which Your Insured Property is situated.

The cover under Policy 4 does not include claim preparation, costs and fees.

Policy 5 – Fidelity Guarantee

We will indemnify You up to the Sum Insured stated in the Schedule for Policy 5 for the fraudulent misappropriation of Your funds committed during the Period of Insurance.

Policy 6 – Office Bearers' Legal Liability

We will respond to any claim first made against an Office Bearer in respect of legal liability for any claim made against them.

The amount payable in respect of all Claims under Policy 6 will not exceed the Limit of Liability shown on the Schedule and is inclusive of the claimant's costs and expenses and the Defence Costs incurred by Us during the currency of any one Period of Insurance.

Policy 7 – Machinery Breakdown

We insure You up to the Sum Insured shown in the Schedule for Policy 7 against Insured Damage which occurs during the Period of Insurance and requires repair or Replacement provided that the Insured Item is within Your Situation and is in the ordinary course of working at the time the Insured Damage occurs.

We also provide cover for Additional Benefits if the Sum Insured is not exhausted. Details of the Additional Benefits are set out under the heading 'Additional Benefits' in Policy 7.

We also provide cover for Special Benefits in addition to Your Sum Insured for Policy 7. Details of the Special Benefits are set out under the heading 'Special Benefits' in Policy 7.

Policy 8 – Catastrophe Insurance

We insure You up to the Sum Insured shown in the Schedule for Policy 8 for any increase in the Replacement cost of Your Insured Property following a loss which occurs during the Period of Insurance:

- a. due to the happening of an Event for which the Insurance Council of Australia issues a catastrophe code or other Event which occurs no later than sixty (60) days after the Catastrophe; and
- b. the Event giving rise to the loss is admitted as a claim under Policy 1 – Insured Property.



Policy 9 – Government Audit Costs, Appeal Expenses and Legal Defence Expenses

We insure You on a Claims made basis for Parts A, B and C of Policy 9 which means We will respond to Claims first made against You during the Period of Insurance and notified to Us during that Period of Insurance.

Policy 10 – Lot Owners’ Fixtures and Improvements

We insure the cost of replacing Lot Owners’ Fixtures and Improvements in their Lot/Unit provided that the Sum Insured under Policy 1 is exhausted. Replacement of such installations must be following Damage by any Event that is not otherwise excluded under Policy 1.

Important information you should understand

In addition to the covers summarised above, there are a number of terms, conditions, limits and exclusions contained in the Policy that can affect how or whether a claim is paid under this Policy. You need to read the PDS, Schedule and the Policy Wording for full details of the available cover, terms, definitions, conditions, exclusions and limits that apply to make sure it meets Your expectations.

Exclusions

The following provides a summary of the main exclusions to cover only. These are examples only. For full details of the exclusions that apply, please read the Policy in full.

For example, We will not pay for any loss, damage, benefit, legal liability, compensation, or any other loss, costs, fees, charges or expenses of whatsoever kind, arising directly or indirectly from or in any way connected with:

- a. any Act of Terrorism where such act is directly or indirectly caused by, contributed to, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination;
- b. the actual or alleged use or presence of asbestos;
- c. ionising radiation from, or contamination by radio-activity from, any nuclear fuel or nuclear waste from the combustion of nuclear fuel.

Conditions

You must meet certain conditions for Your insurance cover to apply. If You do not comply with the conditions We may refuse to pay a claim in whole or in part. For full details of all the conditions of cover that apply, please read the Policy in full. The following are examples only:

1. Payment of any Excess shown in this Policy or in the Schedule for each claim made may be requested from You when the claim is lodged, or may be deducted from Our payment if Your claim is accepted.
2. When Your Insured Property is a total loss and We have paid out the total Sum Insured, this insurance ceases. If You rebuild or replace Your Insured Property, this requires a new insurance contract commencing at that time with an applicable Premium.
3. When You first purchase and when you renew Your insurance if You do not pay the amount by the due date your Policy may be cancelled and We will write to let you know when this will happen.
4. When renewing Your insurance with Us, You have a duty of disclosure under the *Insurance Contracts Act 1984*. You must advise Us of any changes to Your claims or insurance history that a reasonable person in the circumstances would tell Us. CHU will notify You in writing of any effect a change may have on Your insurance renewal.

The cost of this insurance

The amount that We charge You for this insurance when You first acquire the Policy and when You renew the Policy is called the Premium. In order to calculate Your Premium, We take various factors into consideration, including, but not limited to:

- the Sum(s) Insured;
- the address of Your Insured Property;
- Your insurance history;
- the security features of Your Insured Property.

The total cost of the Policy is shown in the Schedule and is made up of Your Premium plus government taxes such as Stamp Duty, GST, any Fire Service Levy (where applicable).

When You apply for this insurance, You will be advised of the Premium. If You choose to effect cover, the amount will be set out in the Schedule.

Paying Your Premium

Various options are available for paying Your Premium including annual payment by credit card, BPAY, EFT and direct deposit.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of the Policy include:

Administration Fee

An administration fee is payable by You for each policy issued or renewed to cover CHU’s administration cost of preparing and distributing the Policy. Any administration fee is noted in the Schedule and is not refundable in the event of cancellation, unless the insurance contract is cancelled within the cooling-off period or is a full term cancellation. For more information on the administration fee please refer to the CHU Financial Services Guide or contact CHU directly.

Refund of Premium

You may cancel the Policy at any time. If You choose to cancel the Policy We will retain a portion of the Premium which relates to the period for which You have been insured. We will refund the residue for the unexpired period less any non-refundable government taxes or charges, provided that no event has occurred where liability arises under the Policy.

Commissions

SGL or CHU may receive a commission payment from Us when the Policy is issued and renewed. For details of the relevant commission paid, please refer to the Financial Services Guide, or contact SGL or CHU directly.

Confirming transactions

You may contact CHU in either writing, email or by phone to confirm any transaction under Your insurance if You do not already have the required insurance confirmation details.

Receiving Your Policy documents

You may choose to receive Your Policy documents:

- a. electronically, including but not limited to email; or
- b. by post.

If You tell CHU to send Your Policy documents electronically, CHU will send them to the email address that You have provided. This will



continue until You tell CHU otherwise or until CHU advises that this method is no longer suitable. Each electronic communication will be deemed to be received by You twenty-four (24) hours after it leaves CHU's information system. If You do not tell CHU to send Your Policy documents electronically, the Policy documents will be sent to the mailing address that You have provided.

You are responsible for ensuring that the email and mailing address that CHU has is up to date. Please contact CHU to change Your email or mailing address.

How to make a claim

Please contact CHU to make a claim. They also have an After Hours Emergency Claims Hotline that You can contact on 1800 022 444.

You should advise them as soon as reasonably practicable of an incident which could lead to a claim. Having the required documentation and possibly photographs of the items will assist in having Your claim assessed and settled. When You make a claim We require You to:

- provide details of the incident and when requested complete the claim form We send You;
- subject to reasonable notice and at a reasonable time that suits You and Us, You will allow Us or our appointed representative to inspect Your Insured Property and take possession of any damaged item(s) if reasonable and required;
- take all reasonable steps to reduce the damage or loss and prevent further loss or damage;
- inform the police as soon as reasonably practicable following theft, vandalism, malicious damage or misappropriation of money or property;
- where practical and reasonable not dispose of any damaged items without first seeking Our approval; and
- not get repairs done, except for essential temporary repairs, and where reasonable We seek Your cooperation in selecting the repairer or supplier.

These are only some of the things that You must do if making a claim.

Please refer to the Claims Conditions section which sets out claims information and what You must do if making a claim.

Cooling-off information

If You want to return Your Policy after Your decision to buy it, You may cancel it and receive a full refund. To do this We must receive Your request either in writing or via email within twenty-one (21) days of You receiving the Schedule.

This cooling-off right does not apply if You have made or are entitled to make a claim. Even after the cooling-off period ends You still have cancellation rights. Please see General Conditions.

Cancellation

You may cancel the Policy at any time by notifying Us in writing. We may cancel the Policy where We are entitled to by law.

Further details about cancellation are shown in the General Conditions.

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice. The aims of this Code are fully supported by CHU.

The Code aims to:

- a. commit Us to high standards of service;
- b. promote better, more informed relations between Us and You;
- c. maintain and promote trust and confidence in the general insurance industry;
- d. provide fair and effective mechanisms for the resolution of complaints and disputes between Us and You;
- e. promote continuous improvement of the general insurance industry through education and training.

You can obtain a copy of the Code from CHU or from www.codeofpractice.com.au.

Resolving Complaints and Disputes

At QBE and CHU, we are committed to providing You with quality products and delivering the highest level of service. QBE and CHU also do everything we can to safeguard Your privacy and the confidentiality of Your personal information.

Something not right?

QBE and CHU know sometimes there might be something You are not totally happy about, whether it be about our staff, representatives, products, services or how we've handled Your personal information.

Step 1 – Talk to CHU

If Your complaint relates to a claims decision or CHU service provider, please initially contact the CHU Claims Handler who is handling the Claim. If Your complaint relates to an underwriting decision (or anything else), please contact the CHU representative who originally assisted You. When You make Your complaint please provide as much information as possible. CHU are ready to help You resolve your issue, aiming to resolve all complaints within fifteen (15) business days.

Step 2 – Escalate Your complaint

If CHU haven't responded to Your complaint within fifteen (15) days, or if You're not happy with how CHU tried to resolve it, You can ask for Your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist. The Dispute Resolution Specialist will provide CHU's final decision within fifteen (15) business days of Your complaint being escalated, unless You have agreed to CHU's request to be given more time.

Step 3 – Still not resolved?

If You're not happy with the final decision, or if CHU have taken more than forty-five (45) days to respond to You from the date You first made Your complaint, You can contact the Australian Financial Complaints Authority (AFCA). AFCA is an ASIC approved external dispute resolution body.

AFCA resolves insurance disputes between consumers and insurers, at no cost to You. CHU is bound by AFCA decisions - but You're not. You can contact AFCA directly and they'll advise You if Your dispute falls within their Rules.

Disputes not covered by the AFCA Rules

If Your dispute doesn't fall within the AFCA Rules, or You are not satisfied with CHU's decision then You may wish to seek independent legal advice.



Privacy complaints

If You are not satisfied with CHU’s final decision and it relates to Your privacy or how CHU has handled Your personal information, You can contact the Office of the Australian Information Commissioner (OAIC).

Contacting QBE’s CCU, AFCA or the OAIC

How to contact QBE Customer Care	
Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays) Calls from mobiles, public telephones or hotel rooms may attract additional charges
Email	<ul style="list-style-type: none"> complaints@qbe.com, to make a complaint privacy@qbe.com, to contact Us about privacy or Your personal information customercare@qbe.com, to give feedback or pay a compliment
Post	Customer Care, GPO Box 219, Parramatta NSW 2124
How to contact AFCA	
Phone	1800 931 678 (free call)
Email	info@afca.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
How to contact the OAIC	
Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

Request for Information

You may request copies of information We have relied upon to arrive at Our decision(s) in the Complaint Handling process. In some instances, We may not release the information as requested and You may request a review of Our decision not to release such information. We will comply with Code requirements regarding providing information You request.

Contact CHU

Phone: 1300 361 263

Email: info@chu.com.au

Financial claims scheme

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent You may be entitled to access the FCS, provided You meet the eligibility criteria. More information may be obtained from the Australian Prudential Regulation Authority (APRA).

How to contact APRA

Phone: 1300 558 849 (Phone calls from mobiles, public telephones or hotel rooms may attract additional charges).

Online: www.fcs.gov.au

Monetary limits on the cover

We can insure You up to the amount of the Sum Insured or Limit of Liability or other specified limits for Your Insured Property. These amounts are specified in the specific Policies of the Policy Wording or in the Schedule.

You need to decide if the relevant Sum(s) Insured and Limit(s) of Liability are appropriate for You. If You do not adequately insure Yourself You may have to bear the uninsured proportion of any loss Yourself.

You should also advise CHU of any changes in the details of the information You have given us, otherwise Your insurance may not be sufficient. Changes might include alterations to Your Insured Property.

Payment of Excesses

The Excess is the amount You must contribute towards the cost of any claim You make.

Payment of any Excess shown in this Policy or in the Schedule for each claim made may be requested from You when the claim is lodged, or may be deducted from Our payment if Your Claim is accepted.

The amount of Excess payable by You is shown in the Policy or in the Schedule.

GST Implications

The Policy has provisions relating to Goods and Services Tax (GST). Please see General Conditions. In summary:

- a. the amount of Premium payable by You for this Policy includes an amount on account of the GST on the Premium (including any additional fees that may be charged by CHU;
- b. the Sum Insured and other limits of insurance cover shown in Your Policy documentation are GST inclusive. When We pay a claim, Your GST status will determine the maximum amount We pay You.

There may be other taxation implications affecting You, depending upon Your own circumstances. We recommend that You seek professional advice.



Policy Wording

Our Agreement

The agreement between You and Us consists of:

- a. the PDS and Policy Wording;
- b. the Schedule; and
- c. any Endorsement(s).

The cover under this Policy is provided during the Period of Insurance, once You've paid Us Your Premium. There are also:

- Conditions and exclusions which apply to specific covers or sections;
- General exclusions, which apply to any claim You make under this Policy;
- General conditions, which set out Your responsibilities under this Policy;
- Claims conditions, which set out Our rights and Your responsibilities when You make a claim; and
- Other terms, which set out how this Policy operates.

Excesses

Payment of any Excess shown in this Policy or in the Schedule for each claim made may be requested from You when the claim is lodged, or may be deducted from Our payment.

The Excess(es) which You have to pay are set out in this Policy Wording or on Your Policy Schedule.

How much We will pay

The most We will pay for a claim is the Sum Insured which applies to the cover or section You're claiming under, less any Excess.

General Definitions

The words listed below have been given a specific meaning in this Policy Wording and these specific meanings apply when the words begin with a capital letter. Other words may have special meanings for particular Policies. These words will be defined in those Policies.

Act of Terrorism

means any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- a. involves violence against one or more persons; or
- b. involves damage to property; or
- c. endangers life other than that of the person committing the action; or
- d. creates a risk to health or safety of the public or a section of the public; or
- e. is designed to interfere with or to disrupt an electronic system.

Body Corporate

means the owner(s) of Your Insured Property and Common Area

incorporated under the Strata Legislation where Your Insured Property and Common Area is situated.

Body Corporate Manager/Agent

means a person or other entity appointed in writing by Your Body Corporate with delegated functions including the authority to act as an Office Bearer in terms of the Strata Legislation applying where Your Insured Property is situated.

Common Area

means the area at Your Situation that is not part of any Lot/Unit. Where the Strata Legislation refers to Common Property, Common Property has the same meaning as Common Area.

Communicable Disease

means:

- a. Rabies;
- b. Cholera;
- c. Highly Pathogenic Avian Influenza;
- d. Any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
- e. Any disease determined to be a 'listed human disease', or any disease in respect of which a 'biosecurity emergency' or 'human biosecurity emergency' is declared, under the *Biosecurity Act 2015* (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation. A reference to Listed Human Disease shall have the meaning found in any replacement definition, in any amendment, re-enactment or successor legislation.

Computer System

means any computer, hardware, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or back up facility.

Cyber Incident

means:

- a. Unauthorised or malicious acts and/or the threat of unauthorised or malicious acts, regardless of time or place;
- b. Malware or Similar Mechanism;
- c. Programming or operator error, whether by the insured or any other person or persons;
- d. Any unintentional or unplanned outage, wholly or partially, of the insured's Computer System not directly caused by physical loss or damage;

affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.

Damage, Damaged

means any partial or total accidental physical loss of, or destruction of property from any sudden and accidental cause not otherwise excluded by this Policy.



Earth Movement

means heavage, landslide, land-slippage, mudslide, settling, shrinkage, subsidence or collapse.

Electronic Data

means any facts, concepts and/or information converted to a form usable for communications, interpretation, and/or processing by electronic, and/or electromechanical data processing and/or electronically controlled equipment which includes, but is not limited to, programs, software and/or other coded instructions for the processing and manipulation of data and/or the direction and/or manipulation of such equipment.

Endorsement

means a written alteration to the terms, conditions and limitations of this Policy which is shown in the Schedule.

Erosion

means being worn or washed away by water, ice or wind.

Event, Events

means a happening or an incident not intended to happen which occurs during a particular interval of time and causes or results in Damage or series of Damage happening from that one Event, that is claimable under this Policy.

Excess

means the amount You must pay or contribute towards a claim. The amount of any Excess is shown in the Policy or in the Schedule.

Payment of any Excess shown in this Policy or in the Schedule for each claim made may be requested from You when the claim is lodged, or may be deducted from Our payment.

Floating Floors

means laminated, veneered or similar type flooring not fastened to the sub-floor but held in position by its own weight with or without skirting at perimeter walls.

Flood

means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a. a lake (whether or not it has been altered or modified);
- b. a river (whether or not it has been altered or modified);
- c. a creek (whether or not it has been altered or modified);
- d. another natural watercourse (whether or not it has been altered or modified);
- e. a reservoir;
- f. a canal;
- g. a dam.

Fusion

means the process of fusing or melting together the windings of an electric motor following Damage to the insulating material as a result of overheating caused by electric current.

Indemnity Value

means the cost to rebuild, replace or repair property to a condition which is equivalent to or substantially the same as but not better

nor more extensive than its condition at the time of loss taking into consideration age, condition and remaining useful life. We will take reasonable steps in determining the indemnity value and will provide You with details of Our calculation if requested by You.

Insured Property

a. Building:

means building or buildings as defined in the Strata Legislation applying where Your Building is situated, including:

- i. outbuildings;
 - ii. fixtures and structural improvements, gates and fences;
 - iii. in-ground swimming pools and spas;
 - iv. marinas, wharves, jetties, docks, pontoons, swimming platforms, or similar type facilities (whether fixed or floating) which are used for non-commercial purposes and which do not provide fuel distribution facilities, unless We are advised and otherwise agree in writing;
 - v. satellite dishes, radio, television and other antennas including their associated wiring, masts, footings, foundations, moorings and towers;
 - vi. underground and overhead services;
 - vii. Stratum Lot or Volumetric Lot;
- that You own or have legal responsibility for at, in or adjacent to Your Situation

b. Common Area Contents: means:

- i. furniture, furnishings, household goods, light fittings, internal blinds, curtains, fire extinguishers and the like;
- ii. built-in or freestanding appliances such as dishwashers, washing machines and dryers, other electrical items;
- iii. carpets (whether fixed or unfixed), floor rugs;
- iv. swimming pools or spas that are not in-ground;
- v. swimming pool or spa covers and accessories;
- vi. wheelchairs, garden equipment including lawn mowers, golf carts, golf buggies or other similar type items but only if such item is not required to be registered;

that You own or have legal responsibility for:

- at, in or adjacent to Your Situation, or
- temporarily removed elsewhere in Australia including transit to and from Your Situation.

Building and Common Area Contents do not include:

- aircraft, caravans, trailers, Vehicles (other than garden appliances not required to be registered), hovercraft and Watercraft including their accessories or spare parts whether fitted or not;
- livestock, fish, birds or other animals;
- Lot Owners' Contents and any other personal property of theirs;
- money, other than as covered under Special Benefit 15 – Money of Policy 1 – Insured Property;
- plants, hedges, trees, shrubs, gravel, shale, stones, clay or soil on paths or driveways or tennis courts, soil or bark or mulch in gardens other than as covered under Special Benefit 13 – Landscaping of Policy 1 – Insured Property; and
- temporary wall, floor and ceiling coverings within a Lot/Unit, and mobile or fixed air-conditioning units servicing an individual Lot/Unit (if Your Situation is in Queensland).



Where anything in this definition of 'Insured Property' is contrary to the Strata Legislation applying where Your Building is situated the requirements of that Act will apply.

Land Value

means the sum certified by the Valuer General as being the value of the land at the Situation after due allowance has been made for variations or other special circumstances affecting such value either before or after the Damage and which would have affected the value had Damage not occurred.

Limit of Liability

means the applicable Limit of Liability specified in the Schedule or as determined by the Policy where such limits are described for Policy 2 – Liability to Others and Policy 6 – Office Bearers' Legal Liability.

Lot/Unit

means an area shown on a plan as a lot or unit in the Strata Legislation applying where Your Insured Property is situated.

Lot Owner

means a person, persons or other entity registered as a proprietor or owner of an estate in fee simple in a Lot/Unit in Your Building in terms of the Strata Legislation applying where Your Insured Property is situated.

Lot Owners' Contents

means (but not so as to limit the generality thereof):

- a. built-in or freestanding appliances such as dishwashers, washing machines and dryers;
- b. computers, electronic and electrical equipment, garden equipment;
- c. Lot Owners' business and personal effects, furniture, furnishings, carpets, and floor rugs.

Malware or Similar Mechanism

means any program code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations (whether involving self-replication or not), including but not limited to a virus, trojan horse, worm, logic bomb or denial of service attack.

Members

means and is limited to the interest of Proprietors, Members, Lot Owners or Shareholders in respect of the ownership of Your Insured Property as defined in the Strata Legislation applying where Your Insured Property is situated. Unless otherwise specifically provided by this Policy, the Proprietors', Lot Owners' or Shareholders' interest or liability as an owner and/or occupier of a Lot/Unit is not included.

Period of Insurance

means the period for which You are insured. It commences at the time We agree to give You insurance and finishes at 4pm on the day of expiry. The expiry date is shown in the Schedule.

Policy

means this Product Disclosure Statement and Policy Wording, the Schedule and any Endorsements issued to You which form Your insurance contract with Us.

Premium

means any amount We require You to pay under the Policy and includes, any state and federal government taxes (including GST) as applicable.

Rainwater

means the rain which falls naturally from the sky. It includes Rainwater run-off over the surface of the land

Rent

means, as regards to any Lot/Unit or part of Your Common Area leased to a Tenant, an amount of money in accordance with the residential tenancy agreement that applied immediately prior to Damage.

Replacement

means:

- a. the reasonable cost of rebuilding, replacing or repairing to a condition which is equivalent to or substantially the same as but not better nor more extensive than when it was new; and
- b. the extra costs necessarily incurred to alter or upgrade Your Insured Property to comply with Public, Statutory or Environmental Protection Authority requirements, but does not include:
 - i. any costs that would have been incurred in complying with orders issued prior to the happening of the loss;
 - ii. any extra costs to alter or upgrade any portion of Your undamaged Insured Property if the cost to rebuild, replace or repair the Damaged portion is less than twenty five percent (25%) of what the cost would have been had Your Insured Property been totally destroyed.

Schedule

means the most recent current attachment to the Policy that specifies the Situation, those Policies and benefits that are in force and the details of the Sum(s) Insured or Limit(s) of Liability and includes any one or more of the following:

- a. the Policy Schedule;
- b. the renewal notice You have paid;
- c. the Endorsement(s) sent to You.

Senior Counsel

means a barrister in active practice who is entitled to use the post-nominals QC or SC in any one or more superior courts in Australia or New Zealand.

Situation

means the land at the address(es) shown in the Schedule where Your Insured Property is situated.

Storm

means a violent wind sometimes combined with thunder, heavy falls of rain, hail or snow.

Storm Surge

means the abnormal rise of the sea caused by storm's winds pushing the ocean surface onshore. Storm Surge does not include predicted astronomical tides.



Strata Legislation

means the respective State Legislation applying where Your Building is situated and includes the following Acts or similar legislation:

- a. *Strata Schemes Management Act 2015* (NSW)
- b. *Strata Scheme Development Act 2015* (NSW)
- c. *Owners Corporation Act 2006* (VIC)
- d. *Community Title Act 2001* (ACT)
- e. *Strata Titles Act 1998* (TAS)
- f. *Body Corporate and Community Management Act 1997* (QLD)
- g. *Strata Titles Act 1985* (WA)
- h. *Strata Titles Act 1988* (SA)
- i. *Unit Titles Scheme Act 2009* (NT)

Stratum or Volumetric Lot

means an area or lot forming part of the Building required to form part of this insurance Policy excluding a Lot /Unit.

Stratum Lot or Volumetric Lot only extends to Policy 1 and Policy 8.

Stratum Lot Owner or Volumetric Lot Owner

means a person, persons or other entity registered as a proprietor or owner of a Stratum Lot or Volumetric Lot in Your Building as named in the Schedule.

Sum Insured

means the amount shown in the Schedule as the Sum Insured corresponding to the cover selected for Policy 1 – Insured Property, Policy 3 – Voluntary Workers, Policy 4 – Workers Compensation, Policy 5 – Fidelity Guarantee, Policy 7 – Machinery Breakdown and Policy 8 – Catastrophe Insurance, Policy 9 – Government Audit Costs, Appeal Expenses and Legal Defence Expenses and Policy 10 – Lot Owners’ Fixtures and Improvements.

Temporary Accommodation

means, as regards to any Lot/Unit occupied by the Lot Owner, an amount of money calculated on the basis of the annual rentable value (including any ‘outgoings’ that would have been payable by a Tenant or lessee) that would have applied immediately prior to the Damage.

Tenant

means any person authorized under the terms of a lease, rental or similar type agreement who occupies a Lot/Unit including any other co-inhabitant or family normally resident with that person.

Tsunami

means a sea or ocean wave caused by an earthquake, earth tremor or seismological disturbance under the sea.

Vehicle, Vehicles

means:

- a. any type of machine on wheels or self-laid tracks made or intended to be propelled by other than manual or animal power and any trailers or other attachments made or intended to be drawn by any of those machines; and
- b. which is or should be registered and/or insured under legislation in the State or Territory of Australia in which it is being used.

Voluntary Worker

means a person engaged solely in work or duties on behalf of the Body Corporate without promise of reward or remuneration, other than an honorarium for duties associated with the position of an Office Bearer.

Voluntary Worker does not mean employees, contractors or any person who receives a payment, reward or remuneration (other than provided herein) for their services.

Watercraft

means any vessel, craft or thing made or intended to float on or in or travel through water.

Wear and Tear

means Damage or a reduction in value through age, ordinary use or lack of maintenance.

We, Our, Us, the Insurer

means QBE Insurance (Australia) Limited ABN 78 003 191 035.

You, Your, Yours

means:

a. in respect of Policies 1, 8, and 10:

the Body Corporate, Corporation, Owners Corporation, Plan or Company named on the Schedule including:

- i. the interest therein of Members;
- ii. Lot Owners in respect of Special Benefits 1, 2, 11, 13, 18, 22 and 23 of Policy 1 – Insured Property;
- iii. Lot Owners in respect of Special Benefits 1, 2 and 4 of Policy 8 – Catastrophe Insurance.

b. in respect of Policy 2 – Liability to Others:

the Body Corporate, Corporation, Owners Corporation, Plan or Company named in the Schedule including:

- i. the interest therein of Members;
- ii. the organisers of recreational activities in respect of item 5 of Policy 2;
- iii. a Voluntary Worker whilst engaged solely in work or duties on behalf of the Body Corporate, Corporation, Owners Corporation, Plan or Company named in the Schedule.

c. in respect of Policy 3 – Voluntary Workers:

a Voluntary Worker whilst engaged solely in work or duties on behalf of the Body Corporate, Corporation, Owners Corporation, Plan or Company named on the Schedule.

d. in respect of Policies 4, 5, 7, and 9:

the Body Corporate, Corporation, Owners Corporation, Plan or Company named on the Schedule.

e. in respect of Policy 6 – Office Bearers’ Legal Liability:

the past, present or future Office Bearers or committee members of the Body Corporate, Corporation, Owners Corporation, Plan or Directors of the Company, including those persons’:

- i. estate, heirs, legal representative or assigns;
- ii. legal representative or assigns if he/she is incompetent, insolvent or bankrupt;
- iii. but does not include a Body Corporate Manager/Agent or any other contracted person(s), firm or company when acting in their professional capacity.



General conditions

These General Conditions apply to all Policies. In addition to these General Conditions, each Policy will be subject to specific conditions.

If any of the General Conditions or specific conditions applicable to each Policy are not met We may refuse a claim, reduce the amount We pay or in some circumstances We may cancel the Policy. Any person covered by the Policy or claiming under it must also comply with these conditions.

1. Acts or omissions of Your Body Corporate Manager/Agent

We will not deny liability for a claim, or reduce the amount thereof, if Our right of denial or reduction is solely caused by an act, error or omission of Your Body Corporate Manager/Agent while acting on Your behalf.

2. Alteration of risk

In accordance with Your duty of disclosure under the *Insurance Contracts Act 1984*, You must promptly advise Us of any changes in the details of the information You have given Us, or if the nature of the occupation or other circumstances affecting Your Insured Property is changed in such a way as to increase the risk of Damage or the likelihood of liability losses.

If You do not do so We may not be liable for any loss, damage or liability caused or contributed to by any such change or alteration.

3. Cancellation - how Your Policy may be cancelled Cancellation by You

You may cancel this Policy at any time by telling Us in writing. We will retain a portion of Premium which relates to the period for which You have been insured together with any non-refundable government taxes, administration fees or charges.

Cancellation by Us

We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which cancellation is to take effect. Notification will be delivered to the address last notified to Us and cancellation will take effect no earlier than 4.00pm on the date set out in the cancellation notice unless the Policy was in force by virtue of Section 58 of the *Insurance Contracts Act 1984* (Cth), whereby the cancellation will take effect from the fourteenth business day after the day on which notice was given to You.

4. Goods and Services Tax – how it affects any payments We make

The amount of Premium payable by You for this Policy includes an amount on account of the Goods and Services Tax (GST) on the Premium.

When We pay a claim, Your GST status will determine the amount We pay. When You are:

- a. not registered for GST We will pay up to the Sum Insured, Limit of Liability or other Policy limit including GST.
- b. registered for GST:
 - i. and We settle direct with the builder, repairer or supplier We will pay up to the Sum Insured, Limit of Liability or other Policy limit including GST; or
 - ii. when We settle direct with You We will pay up to the Sum Insured, Limit of Liability or other Policy limit and
 - iii. where You are liable to pay an amount for GST in respect of an acquisition relevant to Your claim We will pay for the GST amount but We will reduce the GST amount We pay by the amount of any Input Tax Credits to which You are or would be entitled.

In these circumstances, the Input Tax Credit may be claimable through Your Business Activity Statement (BAS).

You must advise Us of Your correct Australian Business Number & Taxable Percentage. Any GST liability arising from Your incorrect advice is payable by You.

Where the settlement of Your claim is less than the Sum Insured or the other limits of insurance cover, We will only pay an amount for GST (less Your entitlement for Input Tax Credit) applicable to the settlement. This means that if these amounts are not sufficient to cover Your loss, We will only pay the GST relating to Our settlement of the claim.

GST, Input Tax Credit (ITC), Business Activity Statement (BAS) and Acquisition have the same meaning as given to those expressions in

A New Tax System (Goods and Services Tax) Act 1999 (Cth) and related legislation as amended from time to time. Taxable Percentage is Your entitlement to an Input Tax Credit on Your Premium as a percentage of the total GST on that Premium.

There may be other taxation implications affecting You, depending upon Your own circumstances. We recommend that You seek professional advice.

5. Joint insureds

When more than one party is named on the Schedule as an insured We will treat each as a separate and distinct party. The words You, Your, Yours will apply to each party in the same manner as if a separate Policy had been issued to each party, provided Our liability for any Sum Insured, Limit of Liability or other Policy limit for any one Event or Occurrence is not thereby increased. Any act, breach or non-compliance with the terms and conditions of this Policy committed by any one such party shall not be prejudicial to the rights and entitlements of the other insured party(ies), provided that the other insured party(ies) upon becoming aware of any such act, breach or non-compliance which increases the risk of loss, damage or liability give Us written notice within a reasonable time.

6. Excess

You must pay or contribute the amount of any Excess shown in the Policy or in the Schedule for each claim made. Payment of any Excess shown in this Policy or in the Schedule for each claim made may be requested from You when the claim is lodged, or may be deducted from Our payment.

With the exception of the Earthquake Excess as shown below, should more than one Excess be payable for any claim arising from the one Event, such Excesses will not be aggregated and the highest single level of Excess only will apply.

The Excess You have to pay or contribute to earthquake or seismological disturbance as shown in the Schedule applies for an Event that occurs during any one period of seventy-two (72) consecutive hours.

7. Reinstatement of Sum Insured

After We have admitted liability for a claim We will automatically reinstate the Sum Insured and/or Special Benefit limits to their pre-loss amount without any additional Premium having to be paid.

This condition does not apply:

- a. when We pay a total loss;
- b. when We pay the full Sum Insured;



- c. to Policy 6 – Office Bearers’ Legal Liability
- d. to Policy 9 – Government Audit Costs, Appeal Expenses and Legal Defence Expenses;
- e. to Special Benefits 6 and 23 of Policy 1 – Insured Property.

8. Governing law and jurisdiction

This Policy is governed by the laws of the State or Territory of Australia in which this Policy is issued. Any dispute relating to this Policy shall be submitted to the exclusive jurisdiction of an Australian Court within the State or Territory in which this Policy was issued.

9. Subrogation, recovery action & uninsured loss

We may at any time in consultation with You, at Our expense and in Your name, use all legal means available to You of securing reimbursement for loss or damage arising under Your Policy. In the event We do so, You agree to give all reasonable assistance for that purpose.

If You have suffered loss that was not covered by the Policy as a result of the incident, We may offer to attempt to recover this. You may also specifically ask Us to recover this for You.

You will need to give Us documents supporting Your loss. Before We include any uninsured loss in the recovery action We will also ask You to agree to the basis on which We will handle Your recovery action. Where required and within reason, You may need to contribute to legal costs in some circumstances.

10. Related Claims

For the purposes of applying any Excess or Limit of Liability, all loss otherwise recoverable under this Policy resulting from or in connection with:

- a. one and the same act error or omission; or
- b. a series of acts, errors or omissions arising out of or attributable to the same originating cause, or source; will be deemed to be one claim.

11. Severability/Non-imputation/Innocent Non-disclosure

Where this Policy insures more than one party, where one party:

- a. failed to comply with the duty of disclosure; or
- b. made a misrepresentation to Us before the Policy was entered into;

this shall not prejudice the right of any other insured person to indemnity as may be provided by this Policy provided that:

- i. You were not aware of the failure or misrepresentation;
- ii. as soon as is reasonably practicable upon becoming aware of any such conduct, You advise Us in writing of all known facts in relation to such conduct; and
- iii. the conduct of the principals, partners and directors of the Insured are imputed to the Insured.

12. You must disclose all previous claims

Whether You are entering into a new insurance contract or renewing Your insurance with Us, You have a duty of disclosure under the *Insurance Contracts Act 1984*. When We ask You questions relevant to Our decision to insure You and on what terms, you have a duty to tell us anything that You know and what a reasonable person in the circumstances would know.

If You do not tell Us anything You are required to tell Us, We may

cancel Your insurance or reduce the amount We will pay You if You make a claim, or both. If Your failure to tell us is fraudulent, We may reduce or refuse to pay a claim and treat the insurance as if it never existed.

You are asked at the time You take out or renew this insurance to give Us full and correct details concerning any:

- a. renewal or insurance policy declined, cancelled or refused, or where any Excess was imposed;
- b. claim refused by an insurer;
- c. claim made; in relation to You;

because any of these may affect the Premium and extent of insurance.

CHU will notify You in writing of any effect a change may have on Your insurance.

For example We may be entitled to:

- i. charge You an applicable additional Premium;
- ii. impose (back dated) restrictions declining Your insurance back to when this information should have been advised to Us;
- iii. decline to insure You;
- iv. refuse a claim.

When renewing Your Policy with Us You must also advise Us of any changes to Your claims or insurance history .

General Exclusions

These General Exclusions apply to all Policies. In addition to these General Exclusions, each Policy will be subject to specific Exclusions.

We will not pay for any loss, damage, benefit, legal liability, compensation, or any other loss, costs, fees, charges or expenses of whatsoever kind, arising directly or indirectly from or in any way connected with:

1. Act of Terrorism

any Act of Terrorism where such act is directly or indirectly caused by, contributed to, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination.

2. Asbestos

liability to pay for personal injury or property damage caused by or arising directly or indirectly out of or in connection with the actual or alleged use or presence of asbestos.

3. Electronic Data

Losses or damage to Electronic Data, except as provided for by Special Benefit 20 – Damaged Office Records, under Policy 1.

4. Intentional damage

any deliberate or intentional damage or liability or omission caused or incurred by You or by any person acting with Your express or implied consent.

5. Nuclear

ionising radiation from, or contamination by radio-activity from, any nuclear fuel or nuclear waste from the combustion of nuclear fuel.

6. War, expropriation

war or warlike activities including invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion,



revolution, insurrection, use of military or usurped power, looting, sacking or pillage following any of these, or the expropriation of property.

7. Sanctions limitation and exclusion clause

We will not be liable to provide any cover, pay any claim or provide any benefit under this Policy, to the extent that to do so may expose Us to any sanction, prohibition, or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

8. Communicable diseases

We will not pay for any loss, damage, liability, claim, cost or expense of any nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease, regardless of any other contributing cause or event.

9. Cyber Incident

We will not pay for any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed by, resulting from, arising out of or in connection with any Cyber Incident.

Claims Conditions

1. What You must do

As soon as You discover that an Event likely to result in a claim has occurred, You must:

- a. take all reasonable steps to reduce the damage and to prevent any further damage;
- b. inform the police as soon as reasonably practicable following theft, vandalism, malicious damage or misappropriation of money or property.

2. What You must not do

Whatever the circumstances You must not:

- a. admit guilt or fault (except in court or to the Police);
- b. offer or negotiate to pay a claim;
- c. admit or deny liability;
- d. dispose of any damaged items without first seeking Our approval.

If You do then We will reduce our liability to the extent of any prejudice caused by Your acts.

3. How to make a claim

When You make a claim You may reasonably be required to:

- a. promptly inform CHU by telephone, in writing or in person. You may have to contribute towards Your claim if Your notification is outside of a reasonable timeframe and results in higher costs for Us or harms Our investigation opportunities. We will reduce Our liability to the extent of any prejudice caused by Your delayed notification;
- b. provide details of the Event and when requested complete and return Our claim form as soon as reasonably practicable together with all letters, documents, valuations, receipts or evidence of ownership that You have been asked to provide;
- c. provide written statements under oath if We reasonably require it;

d. be interviewed about the circumstances of the claim;

e. allow Us to inspect Your Insured Property and take possession of any damaged item if reasonable and required and to deal with it in a reasonable way;

f. provide Us as soon as reasonably practicable with every notice or communication received concerning a claim by another person or concerning any prosecution, inquest or other official inquiry arising from the Event.

4. Claim preparation costs and fees

We will pay up to \$30,000 for the reasonable cost of fees You necessarily incur with Our written consent, which We will not unreasonably withhold, in the preparation of a claim under this Policy.

Claims Condition 4 - Claim preparation costs and fees does not apply to Policy 4 - Workers Compensation and Policy 9 – Government Audit Costs, Appeal Expenses and Legal Defence Expenses.

5. Our approval needed for repairs

Except for essential temporary repairs permitted under Additional Benefit 2 - Emergency and temporary protection costs of Policy 1 – Insured Property, You are not authorised to commence repairs without Our approval which We will not unreasonably withhold.

6. Repairs or Replacement

We have the right to nominate the repairer or supplier to be used, and where reasonable We will seek Your cooperation in selecting the repairer or supplier. Unless We otherwise advise in writing, if after We have assessed Your claim, You are required to enter into a contract with a third party to replace or reinstate damaged Insured Property that We have agreed to pay, where reasonable depending on the claims circumstance You may need to enter into that agreement with the third party as Our agent.

7. You must assist Us

Before We will pay anything under this Policy, where reasonable You must:

- a. comply with all the requirements of this Policy; and
- b. give Us all information and assistance which We reasonably require in relation to the claim and any proceedings.

8. False or misleading information

We may deny part or all of Your claim if You are not truthful and frank in any statement You make in connection with a claim or if a claim is fraudulent or false in any respect.

We may also report any suspected fraudulent act to the Police for further investigation.

9. Salvage value

We are entitled to any salvage value on recovered items and damaged items that have been replaced.

10. Other insurance

If at the time any claim arises under this Policy there is any other insurance in force covering the same liability, in part or in full, You must notify Us as soon as practical of full details of such other insurance, including the identity of the insurer(s) and the policy number(s), and such further information as We may reasonably require.

Subject to the *Insurance Contracts Act 1984* (Cth), We reserve the right to seek a contribution from the other insurer(s).



Policy 1 - Insured Property

What We insure

If selected and shown in the Schedule, We will insure You up to the Sum Insured shown for Policy 1 in the Schedule against Damage to Your Insured Property which occurs during the Period of Insurance.

Additional Benefits

When Your Sum Insured under Policy 1 is not otherwise expended We will pay the following incurred as a result of Damage to Your Insured Property that is admitted as a claim under Policy 1 for:

1. Architects' and professional fees, removal of debris

- a. the cost of architects' fees, surveyors' fees and other professional fees;
- b. the cost of removal, storage and/or disposal of debris, being the residue of Your Damaged Insured Property (including debris required to be removed from adjoining or adjacent public or private land), Damaged Lot Owners' and occupiers' Contents and of anything which caused the Damage;
- c. the cost of dismantling, demolishing, shoring up, propping, underpinning, or other temporary repairs;
- d. the cost of demolition and disposal of any undamaged portion of Your Insured Property including undamaged foundations and footings in accordance with a demolition order issued by a public or statutory authority.

You necessarily incur in the Replacement of Your Insured Property.

2. Emergency and temporary protection costs

reasonable cost of temporary protection and safety or emergency repairs in pursuance of Your duty to minimise insured loss and avoid further losses.

We will not pay more than \$7,500 for this Additional Benefit unless You first obtain Our written consent prior to You incurring costs in excess of this amount, which will not unreasonably be withheld .

3. Government fees, contributions or imposts

fees, contributions or imposts required to be paid to any public or statutory authority to obtain their authority to rebuild, repair or replace Your Insured Property, but We will not pay for any fine or penalty imposed by any such authority.

4. Legal fees

legal fees You necessarily incur in making submissions and/or applications to any public or statutory authority, Builders Licensing Board, or Land and Environment Courts.

5. Emergency services

Damage to Your Insured Property caused by emergency services such as Police, fire brigade, ambulance or others acting under their control, in gaining access to Your Insured Property in the lawful pursuit of their duty.

6. Lot/Unit Internal wall coverings or paint

Where the Strata Legislation excludes paint and wallpaper within Lot Owners' Lots/Units from the definition of Building, and Your Sum Insured under Policy 1 is not otherwise expended in respect of any one Event We will pay for the cost of repainting or re-wallpapering the internal walls or ceilings of a Lot/Unit at Your Situation if they are

Damaged by an Event claimable under Policy 1. Our liability under this Additional Benefit is limited to the room, hallway or passageway where the Damage occurs.

Special Benefits

The following Special Benefits are included in addition to Your Sum Insured for Policy 1.

1. Temporary Accommodation / Rent / contributions / storage

a. Temporary Accommodation

When You occupy Your Lot/Unit We will pay the reasonable cost of Temporary Accommodation You necessarily incur if Your Lot/Unit is made unfit to be occupied for its intended purpose due to:

- i. Damage to Your Insured Property that is admitted as a claim under Policy 1; or
- ii. reasonable access to or occupancy of Your Lot/Unit being prevented by Damage from an Event claimable under Policy 1 happening to other property in the immediate vicinity.

We will pay:

- under Clause a.i. from the time of the Event until the time You reoccupy Your Lot/Unit following completion of rebuilding, repairs or replacement; and
- under Clause a.ii. from the time of the Event until the time when access to Your Lot/Unit is re-established.

b. Rent

When You have leased out or can substantiate by means of a signed agreement that You would have leased out Your Lot/Unit or Common Area We will pay the actual Rent You lose or would have lost if Your Lot/Unit or Common Area is made unfit to be occupied for its intended purpose due to:

- i. Damage to Your Insured Property that is admitted as a claim under Policy 1; or
- ii. reasonable access to or occupancy of Your Lot/Unit or Common Area being prevented by Damage from an Event claimable under Policy 1 happening to other property in the immediate vicinity;
- iii. disruption to Your Tenants' occupancy of Your Lot/Unit or Common Area that is made partially unfit to be occupied for its intended purpose.

We will pay:

- under Clause b.i. from the time of the Event until the time Your Lot/Unit or Common Area is relet following completion of rebuilding, repairs or Replacement provided You demonstrate You have taken all reasonable actions to obtain a new tenant; and
- under Clause b.ii. from the time of the Event until the time when access to Your Lot/Unit or Common Area is re-established;
- under Clause b. iii, the cost You necessarily incur to abate the Rent of Your Tenant during this disruption from the time of the Event until the time when this disruption has ceased but in all not exceeding a maximum of three (3) months.

c. Disease, murder and suicide

We will pay for:

- i. the cost of Temporary Accommodation You necessarily incur;
- ii. the actual Rent You lose;



if You are not permitted to occupy Your Lot/Unit or Common Area by order of the Police, a Public or Statutory Authority, other body, entity or person so empowered by law, due to:

- the discharge, release or escape of legionella or other airborne pathogens from water tanks, water systems, air-conditioning plant cooling towers and the like;
- a human infectious or contagious disease, except for Communicable Disease;
- murder or suicide; occurring at Your Situation.

We will pay from the time the order is invoked until the time the order is revoked, or for a period of thirty (30) days, whichever first occurs.

d. Failure of supply services

We will pay for:

- i. the cost of Temporary Accommodation You necessarily incur;
- ii. the actual Rent You lose;

if Your Lot/Unit or Common Area is made unfit to be occupied for its intended purpose by the failure of electricity, gas, water or sewerage services resulting from Damage by an Event claimable under Policy 1 happening to property belonging to or under the control of any such supply authority, provided the failure of services extends for more than forty eight (48) hours We will pay from the time of the failure until the time such services are reinstated, or for a period of thirty (30) days, whichever first occurs.

e. Cost of reletting

When You have leased out Your Lot/Unit or Common Area We will pay reasonable reletting costs up to \$1,500 a Lot/Unit or Common Area if it is made unfit to be occupied for its intended purpose by:

- i. Damage to Your Insured Property that that is admitted as a claim under Policy 1; and
- ii. Your Tenant at the time of the Event subsequently advises they will not be reoccupying the Lot/Unit or Common Area they previously leased.

f. Meeting room hire

We will pay up to \$5,000 for the cost of hiring temporary meeting room facilities for the purpose of holding Your annual general meeting or committee meetings if You are unable to occupy the meeting room facilities forming part of Your Insured Property by Damage to Your Insured Property that is admitted as a claim under Policy 1.

We will pay from the time of the Event until the time when access to Your meeting room facilities are re-established.

g. Lot Owners' contributions and fees

We will pay, up to \$2,000 per Lot/Unit, for contributions, levies, maintenance and other fees You are required to pay during the period Your Lot/Unit is made unfit to be occupied for its intended purpose due to Damage to Your Insured Property that is admitted as a claim under Policy 1.

h. Lot Owners' removal and storage costs

We will pay the reasonable costs You necessarily incur in:

- i. removing undamaged Lot Owners' Contents to the nearest place of safe keeping;

- ii. storing undamaged Lot Owners' Contents at that place or an equivalent alternate place;
- iii. returning undamaged Lot Owners' Contents to Your Situation when occupancy of their Lot/Unit is permitted;
- iv. insuring undamaged Lot Owners' Contents during such removal, storage and return;

following Damage to Your Insured Property that is admitted as a claim under Policy 1 that renders the Lot/Unit unfit to be occupied for its intended purpose.

i. Lot Owners' travel costs

When You have leased out Your Lot/Unit We will, if Your Lot/Unit is made unfit to be occupied for its intended purpose due to Damage to Your Insured Property that is admitted as a claim under Policy 1, We will pay up to \$250 per Lot/Unit for reasonable travel costs You incur in visiting Your Lot/Unit for the purpose of consulting with claim adjusters and/or building repairers.

We will not pay unless You first obtain Our consent to incur such travel costs which will not unreasonably be withheld.

The combined total amount We will pay under Special Benefit 1 - Temporary Accommodation / rent / contributions / storage - a. to i. arising out of any one Event that is admitted as a claim under Policy 1 is limited to the percentage of the Building Sum Insured for Policy 1 as shown in the Schedule or such other percentage as We may agree in writing.

2. Emergency accommodation

When You occupy Your Lot/Unit for residential purposes We will pay up to \$2,500 a Lot/Unit for the reasonable cost of emergency

accommodation You necessarily incur if Your Lot/Unit is made unfit to be occupied for its intended purpose due to:

- a. Damage to Your Insured Property that is admitted as a claim under Policy 1; or
- b. reasonable access to or occupancy of Your Lot/Unit being prevented by Damage from an Event claimable under Policy 1 happening to other property in the immediate vicinity.

3. Alterations/additions

When You make alterations, additions or renovations to Your Insured Property during the Period of Insurance We will during the construction period pay up to \$250,000 for Damage to such alterations, additions or renovations by an Event claimable under Policy 1 – Insured Property provided:

- i. the value of such work does not exceed that amount; or
- ii. You notify Us and We otherwise agree in writing before the commencement of such work;

but We will not pay if, under the terms and conditions of the contract You have signed with the builder, contractor or similar entity, such party is required to effect cover under a Contract Works or similar insurance policy that insures material damage.

4. Arson reward

We will pay a total reward of up to \$10,000 for information (irrespective of the number of people supplying information) which leads to a conviction for arson, theft, vandalism or malicious damage provided such Damage to Your Insured Property is claimable under Policy 1. We will pay the reward to the person or persons providing



such relevant information or in such other manner as We may reasonably decide.

5. Electricity, gas, water and similar charges – excess costs

We will pay up to \$2,000 for the cost of increased usage, accidental discharge or additional management charges of metered electricity, gas, sewerage, oil and water You are required to pay following Damage to Your Insured Property that is admitted as a claim under Policy 1.

6. Electricity, gas, water and similar charges – unauthorised use

We will pay up to \$2,000 any one Period of Insurance for the cost of metered electricity, gas, sewerage, oil and water You are legally required to pay following its unauthorised use by any person taking possession or occupying Your Insured Property without Your consent.

We will not pay unless all practical steps are taken to terminate such unauthorised use as soon as possible after You become aware of it.

7. Fusion of motors

We will pay up to \$5,000 for the cost of repairing or replacing an electric motor forming part of Your Insured Property damaged by Fusion.

If the motor forms part of a sealed unit We will also pay for the cost of replacing gas.

If the motor in a sealed unit cannot be repaired or replaced because of the unit’s inability to use a different type of refrigerant (a new gas as required by regulation) or parts are no longer available then We will only pay the cost that would have been incurred in replacing with an equivalent modern day appliance. If an equivalent modern day appliance is not available, then one as close as possibly equivalent will be the basis of any claim.

We will not pay for:

- a. motors under a guarantee or warranty or maintenance agreement;
- b. other parts of any electrical appliance nor for any software;
- c. lighting or heating elements, fuses, protective devices or switches;
- d. contact at which sparking or arcing occurs in ordinary working

How We will settle Your Fusion claim

If Your Claim is accepted we will settle your claim reasonably in one of the following ways:

- a. repairing the Insured Property;
- b. replacing the Insured Property; or
- c. paying for the cost of same to a condition equal to but not better or more extensive than its condition immediately before the Fusion.

We will not pay for the cost of any alterations, additions, improvements, modifications or overhauls.

Where components or manufacturers’ specifications are no longer available due to obsolescence, the basis of settlement will be the cost of providing alternative suitable components equal to but not better or more extensive than the original component being substituted.

8. Environmental improvements

If Damage to Your Insured Property is admitted as a claim under Policy 1 and the cost to rebuild, replace or repair the Damaged portion is

more than twenty-five percent (25%) of what the cost would have been had Your Insured Property been totally destroyed We will, in addition to the cost of environmental improvements claimable under Policy 1, also pay up to \$20,000 for the cost of additional environmental improvements not previously installed such as rainwater tanks, solar energy and grey water recycling systems.

9. Exploratory costs, Replacement of defective parts

We will pay for the reasonable exploratory costs You necessarily incur in locating the source of bursting, leaking, discharging or overflowing of tanks, apparatus or pipes used to hold or carry liquid of any kind.

We will also pay for reasonable costs incurred in:

- a. repairing the area of Your Insured Property Damaged by such exploratory work;
- b. repairing or replacing the defective part or parts of such tanks, apparatus or pipes, to a limit of \$1,000;
- c. rectifying contamination Damage or pollution Damage to land at Your Situation caused by the escape of liquid, to a limit of \$1,000.

We will not pay for any of these costs if the bursting, leaking, discharging or overflowing is caused by a building defect, building movement, faulty workmanship, rust, oxidation, corrosion, Wear and Tear, gradual corrosion, gradual deterioration, Earth Movement or by trees, plants or their roots.

10. Fire extinguishing

We will pay for the reasonable costs and expenses You necessarily incur in:

- a. extinguishing a fire at Your Situation, or in the vicinity of Your Situation and threatening to involve Your Insured Property or for the purpose of preventing or diminishing Damage including the costs to gain access to any property;
- b. replenishing fire fighting appliances, replacing used sprinkler heads, and resetting fire, smoke and security alarm systems;
- c. shutting off the supply of water or any other substance following the accidental discharge or escape of such substances from fire protective equipment.

11. Funeral expenses

When a Lot/Unit is occupied by the Lot Owner We will pay up to \$5,000 a Lot/Unit for funeral expenses if the Lot Owner, or a family member who permanently resides with the Lot Owner, dies as the direct consequence of Damage to Your Insured Property that is admitted as a claim under Policy 1.

12. Keys, lock replacement

We will pay up to \$5,000 for the reasonable costs You necessarily incur in:

- a. re-keying or re-coding locks together with replacement keys; or
- b. replacing locks with locks of a similar type and quality if they cannot be re-keyed or re-coded;

If the keys to Your Insured Property are stolen as a consequence of forcible entry into or out of:

- i. any building forming part of such property;
- ii. the premises of a keyholder; or
- iii. during the hold-up of a person who normally has the keys in their possession.



We will not pay if there are reasonable grounds to believe the keys or codes have been stolen or duplicated by any occupant or previous occupant of Your Insured Property, or by their family or friends.

13. Landscaping

We will pay the lesser of one percent (1%) of the Building Sum Insured under Policy 1 or \$100,000, for the reasonable costs You or a Lot Owner necessarily incur in replacing or repairing Damaged trees, shrubs, plants, lawns or rockwork at Your Situation lost or damaged by an Event claimable under Policy 1.

For fallen trees or branches that have caused Damage to Your Insured Property, We will pay up to \$5,000 for the reasonable professional costs You necessarily incur for their removal and disposal.

We will not pay for removal or disposal of trees or branches that have fallen and not Damaged Your Insured Property.

14. Modifications

When a Lot/Unit is occupied by the Lot Owner We will pay up to \$25,000 a Lot/Unit for modifications to that Lot/Unit if the Lot Owner is physically injured and becomes a paraplegic or quadriplegic as the direct consequence of Damage to Your Insured Property that is admitted as a claim under Policy 1.

This Benefit only applies if the paraplegia or quadriplegia has continued for a period of not less than six (6) months from the date of the Event and is substantiated by a legally qualified medical practitioner.

15. Money

We will pay up to \$25,000 for loss of Your money while in the personal custody of an Office Bearer or committee member of Yours, or of Your Body Corporate Manager/Agent while acting on Your behalf.

We will not pay for fraudulent misappropriation, larceny or theft or any attempt thereof by:

- a. any person in Your employment;
- b. a Lot Owner, including any family member permanently residing with them; or
- c. a proxy of a Lot Owner.

16. Mortgage discharge

We will pay up to \$5,000 to discharge any mortgage over Your Insured Property if it becomes a total loss, is not replaced and We have paid the Sum Insured payable under Policy 1.

17. Personal property of others

We will pay up to \$10,000 for the Indemnity Value of personal property of others (including employees) which is Damaged by an Event claimable under Policy 1 while in Your physical or legal control.

18. Pets, security dogs

When a Lot/Unit is occupied solely for residential purposes, We will pay up to \$1,000 a Lot/Unit for the reasonable costs You necessarily incur for boarding pets or security dogs if the Lot/Unit is rendered unfit for its intended purpose by Damage to Your Insured Property that is admitted as a claim under Policy 1 and Temporary Accommodation does not allow pets or security dogs.

19. Purchaser's interest

We will cover a purchaser's legal interest in Your Insured Property, in accordance with the terms and conditions of Policy 1 when the purchaser has signed an agreement to buy part of or all of such property.

20. Damaged Office Records

We will pay up to \$50,000 for the reasonable expenditure You necessarily incur in collating information, preparing, rewriting or reproducing records, books of account, Electronic Data and valuable papers directly related to Your Insured Property which are Damaged by an Event claimable under Policy 1, while anywhere in Australia.

21. Removal, storage costs

We will pay up to \$25,000 for the reasonable costs You necessarily incur in:

- a. removing any undamaged portion of Your Insured Property to the nearest place of safe keeping;
- b. storing such undamaged portion at that place or an equivalent alternate place;
- c. returning such undamaged portion to the Situation when restoration work is completed;
- d. insuring Your undamaged Insured Property during such removal, storage and return;

following Damage to Your Insured Property that is admitted as a claim under Policy 1.

22. Removal of squatters

We will pay up to \$1,000 any one Period of Insurance for legal fees You necessarily incur to repossess Your Insured Property or a Lot/Unit if squatters are living in it.

We will not pay unless You first obtain Our consent to incur such legal fees which We will not unreasonably withhold.

23. Title deeds

We will pay up to \$5,000 for the reasonable costs You necessarily incur in replacing Title Deeds to a Lot/Unit or Your Insured Property if Damaged by an Event claimable under Policy 1, while anywhere in Australia.

24. Water removal from basement

We will pay up to \$2,000 for the reasonable costs You necessarily incur in removing water from the basement or undercroft area of Your Insured Property if such inundation is directly caused by Storm or Rainwater.

We will not pay if the inundation is caused by any other Event that is not claimable under Policy 1.

Exclusions

1. We will not pay for Damage caused by or arising directly or indirectly from:

- a. Storm or Rainwater to retaining walls, or caused by Flood if shown in the Schedule as not selected;
- b. lack of maintenance, rust, oxidation, corrosion, mould, Wear and Tear, fading, concrete or brick cancer, developing flaws, wet or dry rot, gradual corrosion or gradual deterioration or, failure to maintain Your Insured Property in a reasonably good state of repair. This includes when the damage to the Insured Property is caused by light, air, sand, the climate (which includes wind or rain) or the passage of time;
- c. overwinding, mechanical breakdown or derangement, electrical breakdown or derangement, or failure caused by electric current. However We will pay if the Damage is due to:
 - i. Fusion of electric motors as covered under Special Benefit 7;



- ii. lightning;
 - iii. power surge when such Event is confirmed by the supply authority; or
 - iv. resulting fire damage;
 - d.** any action of the sea, high water or high tide or tidal wave. However We will pay if the Damage is due to Tsunami;
 - e.** Storm Surge;
 - f.** vibration or from the removal or weakening of or interference with the support of land or buildings or any other property, Erosion or Earth Movement. However We will pay if the Damage is due to:
 - i. earthquake or seismological disturbance, Tsunami, explosion, physical impact by aircraft;
 - ii. bursting, leaking or overflowing of water tanks, pipes, drains, gutters or other water or liquid carrying apparatus;
 - g.** underground (hydrostatic) water; however We will pay if the Damage is due to bursting, leaking or overflowing of water tanks, pipes, or drains;
 - h.** the invasion of tree or plant roots nor for the cost of clearing pipes or drains blocked by any such invasion. However We will pay for water or liquid Damage resulting from blocked pipes or drains;
 - i.** inherent defect or latent defect
 - j.** vermin, mice, rats, termites, insects, mildew, or by pecking, biting, chewing or scratching by birds or animals. However We will pay if any of these causes directly result in Damage from any other Event claimable under Policy 1 – Insured Property such as fire or glass breakage;
 - k.** the movement of swimming pools or spas or the accidental breakage, chipping or lifting of tiles of swimming pools or spas or their surrounds;
 - l.** water in swimming pools, spas or water tanks;
 - m.** normal settling, creeping, heaving, seepage, shrinkage, or expansion in buildings, foundations/footings, walls, bridges, roadways, kerbing, driveways, paths, garden borders and other structural improvements;
 - n.** smut or smoke from industrial operations (other than sudden or unforeseen Damage resulting therefrom);
 - o.** any process involving the application of heat being applied directly to any part of Your Insured Property. However We will pay if any other part of Your Insured Property is Damaged or destroyed by fire.
- 2. We will not pay for Damage to:**
- a.** glass caused by artificial heat, during installation or removal, which has a crack or imperfection, or is required to be insured by any other party in terms of an occupancy agreement;
 - b.** carpets and other floor coverings resulting from staining, fading or fraying. However We will pay if the Damage directly results from any other Event claimable under Policy 1 – Insured Property;
 - c.** boilers (other than boilers used for domestic purposes), economisers or pressure vessels and their contents resulting from the explosion thereof;
 - d.** Your Insured Property if it is vacant and undergoing demolition unless Our written consent to continue cover has been obtained before the commencement of demolition which will not unreasonably be withheld ;

- e.** Your Insured Property directly resulting from construction, erection, alteration or addition where the value of such work exceeds \$500,000 unless Our written consent to continue cover has been obtained, which will not unreasonably be withheld, before the commencement of such work. However We will pay for Damage which results from any other Event claimable under Policy 1.

3. We will not pay for:

- a.** demolition ordered by any Public or Statutory Authority as a result of Your failure, or the failure of anyone acting on Your behalf, to comply with any lawful requirement or due to the incorrect siting of Your Insured Property;
- b.** Damage caused by non-rectification of an Insured Property defect, error or omission that You were aware of, or should reasonably have been aware of;
- c.** the cost of rectifying faulty or defective materials or faulty or defective workmanship, design or specification;
- d.** consequential loss, including but not limited to any:
 - i. loss of use;
 - ii. loss of contract;
 - iii. loss of profit/revenue;
 - iv. loss of opportunity;
 - v. loss of goodwill and/or reputational damage; or
 - vi. special damages;
 other than specifically provided under an operative Additional Benefit or Special Benefit.
- e.** Wear and Tear.

Claims - how We will settle Your claim

1. Rebuilding, replacement or repair

If Your Insured Property is Damaged, and Your claim is accepted, after consultation with you, We will either rebuild, replace, repair or pay the amount it would cost to rebuild, replace or repair.

The amount We pay under Policy 1 will be the cost of Replacement at the time of Replacement subject to the following provisions:

- a.** the necessary work of rebuilding, replacing or repairing (which may be carried out upon another site or in any manner suitable to Your requirements provided Our liability is not increased), must be commenced and carried out without unreasonable delay;
 - b.** where Your Insured Property contains any architectural or structural feature of an ornamental, heritage or historical character or where materials used in the original construction are not readily available We will use the nearest equivalent available to the original materials;
 - c.** if it is lawful, and with Our prior written consent which will not unreasonably be withheld, You will not be required to actually rebuild any building destroyed but may purchase an alternative existing building or part thereof to replace all or part of the one destroyed.
- Such Replacement will be deemed to constitute Replacement for the purpose of this insurance provided Our liability is not increased;
- d.** if You cause unreasonable delays in commencing or carrying out Replacement, We will not pay any extra costs that result from that delay;



- e. when We wish to rebuild, replace or repair and You do not want this to occur and submit a claim for cash settlement in lieu, We will only pay Indemnity Value which means We will:
 - i. reduce the amount payable after due consideration of age and condition of the property at the time of loss, We will ensure any reduction of the amount payable is fair and reasonable;
 - ii. not pay in excess of Indemnity Value of Your Insured Property; and
 - iii. seek release from further liability under this Policy.

We will not pay under Policy 1 as part of the cost of Replacement for the cost to:

- i. rebuild or replace Your undamaged Insured Property;
- ii. rebuild, replace or repair illegal installations.

2. Undamaged part of Insured Property, foundations and footings

If Your Insured Property is Damaged and any Public or Statutory Authority requires replacement to be carried out on another site We will pay for the value of any undamaged part of Your Insured Property, including foundations and footings, as though they had been destroyed.

If the sale value of the original Situation with such undamaged part is greater than without them We will deduct the amount of such difference from any settlement otherwise payable by Us.

3. Floor space ratio

If Your Insured Property is Damaged and Replacement is limited or restricted by any Public or Statutory Authority requirement which results in the reduction of the floor space ratio index, We will pay:

- a. the difference between:
 - i. the actual costs incurred in Replacement in accordance with the reduced floor space ratio index; and
 - ii. the estimated cost of Replacement at the time of Damage had the reduced floor space ratio index not applied;

alternatively We will pay:

- b.
 - i. the actual costs incurred in Replacement in accordance with the reduced floor space ratio index; plus
 - ii. the cost of purchasing an existing building or part thereof equivalent in size to the area by which the floor space ratio index has been reduced; or
 - iii. the cost of purchasing a block of land and the cost of Replacement thereon of Insured Property equivalent in size to the area by which the floor space ratio index has been reduced;

provided that Our liability does not exceed the estimated cost of Replacement at the time of Damage had the reduced floor space ratio index not applied

4. Land Value

We will pay the difference between Land Value before and after Damage if any Public or Statutory Authority refuses to allow Your Insured Property to be replaced or only allows partial Replacement, less any sum paid by way of compensation by any such Authority.

5. Electronic data

We will pay the cost of reasonable and necessary expenses incurred to recreate, gather or assemble lost or damaged Electronic Data, but not the value of the Electronic Data to You or any other party, even if such Electronic Data cannot be recreated, gathered or assembled.

Special Provisions

1. Under Clauses 2, 3. and 4. above, Our liability is limited to the extent to which the Sum Insured for Policy 1 is not otherwise expended.
2. Under Clauses 2. and 4. above, any differences relating to value may be referred to the Australian Property Institute Inc. who will appoint a qualified valuer whose decision will be final and binding.



Policy 2 – Liability to Others

What We insure

If selected and shown in the Schedule, We will insure You up to the Limit of Liability shown in the Schedule for Policy 2, if You become legally responsible to pay compensation for Personal Injury or Property Damage resulting from an Occurrence in connection with the ownership of Your Common Area and Insured Property that happens during the Period of Insurance.

Further, We will pay:

- a. all legal costs and expenses incurred by Us;
- b. reasonable cost of legal representation You necessarily incur with Our written consent which we will not unreasonably withhold at a coronial inquest or inquiry into any death which may be the subject of a claim for compensation under Policy 2;
- c. other reasonable expenses You necessarily incur that We have agreed to reimburse; and
- d. all interest accruing after judgment has been entered against You until We have paid, tendered or deposited in court the amount that We are liable to pay following judgment;

in addition to the Limit of Liability shown in the Schedule for Policy 2.

For the avoidance of doubt, We agree to insure You up to the Limit of Liability specified in the Schedule for Policy 2 for:

1. Bridges, roadways, kerbing, footpaths, services

compensation You become legally responsible to pay for Personal Injury or Property Damage arising from bridges, roadways, kerbing, footpaths, underground and overhead services You own at the Situation.

2. Car park liability

compensation You become legally responsible to pay for Personal Injury or Property Damage to Vehicles in Your physical or legal control where such Property Damage occurs in a car park You own at the Situation.

We will not pay if the Vehicle is owned or being used by You or is being used on Your behalf.

3. Fertiliser, pesticide, herbicide application

compensation You become legally responsible to pay for Personal Injury or Property Damage arising from the application of any fertiliser, pesticide or herbicide to Insured Property.

We will not pay:

- a. unless the fertiliser, pesticide or herbicide has been applied in conformity with any Public or Statutory Authority requirement or, in the absence of any such requirement, in conformity with the manufacturer's recommendations;
- b. Damage to Insured Property, or its improvements including gardens and lawns, to which the fertiliser, pesticide or herbicide was being applied.

4. Hiring out of sporting and recreational facilities

compensation You become legally responsible to pay for Personal Injury or Property Damage arising from the hiring out of sporting or recreational facilities (such as but not limited to tennis courts or swimming pools) owned by You.

5. Recreational activities

compensation You become legally responsible to pay for Personal Injury or Property Damage arising from recreational or social activities arranged for and on behalf of Lot Owners and occupiers of Lots/Units.

6. Services

compensation You become legally responsible to pay for Personal Injury or Property Damage arising out of the Service or Services You provide for the benefit, general use and enjoyment of Lot Owners and occupiers of Lots/Units at Your Situation.

Services includes local council requirements for contractors (e.g. garbage) to enter Your Insured Property to perform related services.

We will not pay for any act of negligence of any council contractors on their part.

7. Watercraft

compensation You become legally responsible to pay for Personal Injury or Property Damage arising from any Watercraft (not exceeding eight (8) metres in length) owned by You, in Your possession or physical or legal control.

We will not pay if any such item is or should have been insured under legislation of the State or Territory of Australia in which it is being used.

8. Wheelchairs, garden equipment, other vehicles

compensation You become legally responsible to pay for Personal Injury or Property Damage arising from any wheelchair, garden equipment including lawn mowers, golf cart, golf buggy or other Vehicle owned by You, in Your possession or physical or legal control.

We will not pay if any such item is or should have been registered and/or insured under legislation in the State or Territory of Australia in which it is being used.

9. Court appearance

We will pay compensation of \$250 per day if We require a Member or Your Body Corporate Manager/Agent to attend a Court as a witness in connection with a claim under Policy 2.

Exclusions

We will not pay for any claim:

1. in connection with any liability for Personal Injury to any employee arising out of or in the course of their employment with You.
2. in respect of liability imposed by the provisions of any workers' compensation, accident compensation or similar legislation applying where Your Insured Property is situated.
3. in respect of:
 - a. damage to property belonging to, rented by or leased by You or in Your physical or legal control, other than as provided under the operative items of Policy 2;
 - b. damage to property belonging to any person who is deemed a worker or employee within the provisions of any workers' compensation, accident compensation or similar legislation applying where Your Insured Property is situated;
 - c. injury to or death of animals on Your Common Area;
 - d. Personal Injury or Property Damage caused by animals on Your Common Area other than guard or watch dogs You employ for security purposes.



4. arising out of the rendering or failure to render professional advice by You or any error or omission connected therewith. This exclusion does not apply to the rendering or failure to render professional medical advice by a legally qualified medical practitioner, legally qualified registered nurse, dentist or first aid attendant You use to provide first aid services at Your Situation.
5. arising out of the publication or utterance of a defamation, libel or slander:
 - a. made prior to the commencement of Policy 2;
 - b. made by You or at Your direction when You knew it to be false.
6. arising out of the ownership, possession or use by You of any Vehicle, Watercraft, hovercraft, aircraft or aircraft landing areas other than as provided under the operative items of Policy 2.
7. arising out of or in connection with the ownership of marinas, wharves, jetties, docks, pontoons or similar type facilities (whether fixed or floating) if such facilities are used for commercial purposes or provide fuel distribution facilities, unless We otherwise agree in writing.
8. arising out of construction, erection, demolition, alterations or additions to Your Insured Property where the cost of such work exceeds \$500,000, unless You advise Us and obtain Our written consent, which We will not unreasonably withhold, to continue cover before commencement of such works.
9. arising from vibration or from the removal or weakening of or interference with the support of land or buildings or any other property.
10. arising under the terms of any agreement unless liability would have attached to You in the absence of such agreement.

This exclusion does not apply to:

- a. liability assumed by You under any contract or lease of real or personal property;
- b. liability assumed by You in the course of ownership of Your Common Area and Insured Property under the terms of any written agreement with the company, person or firm appointed to manage ownership of Your Common Area and Insured Property except where liability arises out of:
 - i. any act of negligence on their part; or
 - ii. by their default in performing their obligations under such agreement.
11. arising out of or caused by the discharge, dispersal, release of or escape of Pollutants into or upon property, land, the atmosphere, or any water course or body of water. This exclusion does not apply if such discharge, dispersal, release or escape is sudden, identifiable, unexpected and unintended and takes place in its entirety at a specific time and place during the Period of Insurance.
12. arising out of or incurred in the prevention, removing, nullifying or clean-up of any contamination or pollution. This exclusion does not apply to clean-up, removal or nullifying expenses only which are incurred after a sudden, identifiable, unexpected and unintended happening which takes place in its entirety at a specific time and place during the Period of Insurance.
13. for fines or penalties or for punitive, aggravated, exemplary or additional damages (including interest and costs) imposed against You.

14. made or actions instituted:

- a. outside Australia;
- b. which are governed by the laws of a foreign country.

Definitions

The words listed below have been given a specific meaning and apply to Policy 2 when they begin with a capital letter.

Occurrence

means an Event, including continuous or repeated exposure to substantially the same general conditions, which results in Personal Injury or Property Damage neither expected nor intended to happen by You.

Personal Injury

means:

- a. bodily injury (including death and illness), disability, fright, shock, mental anguish or mental injury;
- b. false arrest, wrongful detention, false imprisonment or malicious prosecution;
- c. wrongful entry or eviction or other invasion of the right of privacy;
- d. a publication or utterance of defamatory or disparaging material;
- e. assault and battery not committed by You or any Lot Owner or at Your or their direction unless committed for the purpose of preventing or eliminating danger to person or property; which happens during the Period of Insurance anywhere in Australia.

Pollutants

means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

Property Damage

means:

- a. physical damage to or destruction of tangible property including its loss of use following such physical damage or destruction; or
- b. loss of use of tangible property which has not been physically damaged or destroyed provided that the loss of use has been caused by an Occurrence;

which happens during the Period of Insurance anywhere in Australia.



Policy 3 – Voluntary Workers

What We insure

If selected and shown in the Schedule, We will pay to a Voluntary Worker, or that person's estate, the corresponding benefit set out in the Table of Benefits below in the event of such Voluntary Worker sustaining bodily injury during the Period of Insurance:

- a. whilst voluntarily engaged in work on Your behalf; and
- b. caused solely and directly by accidental, external and visible means; and
- c. which, independently of any other cause results in the following insured events.

Table of Benefits

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 the 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 up to a maximum of 104 weeks. The maximum benefit per week is:	\$2,000
6.b. Partial Disablement from engaging in or attending to usual profession, business or occupation in respect of each week of Partial Disablement up to a maximum of 104 weeks. The maximum benefit per week is:	\$1,000
7. The reasonable cost of domestic assistance certified 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 up to a maximum of:	\$5,000
8. The reasonable cost of travel expenses necessarily incurred at the time of, or subsequent to, the sustaining of bodily injury to obtain medical treatment – up to maximum of:	\$2,000
9. The reasonable cost of home tutorial expenses if the Voluntary Worker is a full time student – in respect of each week of Total Disablement a weekly benefit not exceeding \$250 up to a maximum of:	\$2,500
10. The reasonable cost of burial or cremation of a Voluntary Worker up to maximum of:	\$5,000

Exclusions

We will not pay any benefits with respect to any insured events referred to in the Table of Benefits above:

- a. arising out of intentional self-injury or suicide, or any attempted threat;
- b. attributable wholly or in part to childbirth or pregnancy, notwithstanding that miscarriage or childbirth may have been accelerated or induced by the bodily injury sustained;
- c. arising out of a Voluntary Worker being under the influence of alcohol or any drug, other than a drug prescribed by a qualified medical practitioner;
- d. to children under the age of twelve (12) years;
- e. for bodily injury that does not manifest itself within twelve (12) months of sustaining such bodily injury;
- f. arising out of a Voluntary Worker failing to procure and follow proper medical advice from a legally qualified medical practitioner;
- g. which is covered by Medicare, any workers' compensation legislation, any transport accident legislation, any common law entitlement, any government sponsored fund, plan or medical benefit scheme or any other insurance policy required to be effected by or under law;
- h. which would result in Us contravening the *Health Insurance Act 1973* (Cth), the *Private Health Insurance Act 2007* (Cth) or the *National Health Act 1953* (Cth);
- i. For more than one of insured events 6.a. and 6.b. in respect of the same period of time.
- j. Under insured events 6.a. and 6.b. in respect of persons not in receipt of wages, salaries or other remuneration from their personal exertion.

Conditions

The following conditions apply:

- a. If a Voluntary Worker becomes entitled to benefits under more than one of the insured events 1 to 5 in respect of the same bodily injury, the benefits payable will be cumulative up to one hundred percent (100%) of the benefit payable for insured event 1.
- b. After the occurrence of any one of the insured events 2 to 5 there will be no further liability under Policy 3 for these insured events in respect of the same Voluntary Worker.
- c. In the event of a claim involving the death of a Voluntary Worker We will be entitled to have a post-mortem examination carried out at Our expense.

Definitions

The words listed below have been given a specific meaning and apply to Policy 3 when they begin with a capital letter.

Partial Disablement

means partial disablement **which entirely** prevents a Voluntary Worker from carrying out the normal duties of such person's usual occupation, profession or business or, where such person engages in more than one occupation, profession or business, any of them.

Total Disablement

means total disablement **which entirely** prevents a Voluntary Worker from carrying out all of the normal duties of such person's usual occupation, profession or business or, where such person engages in more than one occupation, profession or business, all of them.



Policy 4 – Workers Compensation

The Schedule will show if You are insured for worker's compensation for employees in the state or territory where Your Insured Property is situated.

When You are covered for worker's compensation for employees We will insure You for all amounts You become legally liable to pay to Your employees under the worker's compensation legislation in the state or territory in which Your Insured Property is situated.

Claims Conditions 4 – Claim preparation costs and fees, does not apply to this Policy 4.



Policy 5 – Fidelity Guarantee

What We insure

If selected and shown in the Schedule, We will pay, up to the Sum Insured shown in the Schedule, in respect of fraudulent misappropriation of Your Funds committed during the Period of Insurance.

Exclusions

We will not pay for:

1. any fraudulent misappropriation unless and until You have exhausted Your rights and entitlements to payment pursuant to any other fidelity bond or fidelity fund of whatsoever nature which might exist whether effected pursuant to statute or otherwise;
2. any fraudulent misappropriation committed after the initial discovery of loss;
3. any losses arising out of fraudulent misappropriation committed prior to the commencement of Policy 5;
4. any claims arising out of losses discovered more than twelve (12) months after the expiry of Policy 5, or any renewal thereof.

Definitions

The word listed below has been given a special meaning and applies to Policy 5 when it begins with a capital letter.

Funds

means money, securities or tangible property received by You, or collected on Your behalf, which has been or was to be set aside for the financial management of Your affairs. Funds do not include the personal money, securities or tangible property of Lot Owners or Members.



Policy 6 – Office Bearers’ Legal Liability

What We insure

If selected and shown in the Schedule, We will subject to any Excess specified in the Schedule:

- pay on Your behalf all Loss for which You are not indemnified by Your Body Corporate; or
- pay on behalf of Your Body Corporate all Loss for which they grant indemnification to You, as permitted or required by law, or for which Your Body Corporate is vicariously liable at law, arising from any Claim:
 - a. first made against:
 - i. You, individually or otherwise; or
 - ii. Your Body Corporate Manager/Agent while acting as an Office Bearer; during the Period of Insurance; and b. reported to Us during the Period of Insurance or within thirty (30) days thereafter.

Provided that Claims which do not comply with all of Clause a. and b. of this insuring clause are not, other than as provided under Special Benefit 2 – Continuous cover of Policy 6 – Office Bearers’ Legal Liability, the subject of this insurance or any indemnity.

The amount payable in respect of all Claims under Policy 6 will not in the aggregate exceed the Limit of Liability stated in the Schedule, inclusive of claimant’s costs and expenses and Defence Costs incurred by Us, during the currency of any one Period of Insurance.

Special Benefits

1. Payment of Defence Costs

In relation to any Claim under Policy 6:

- a. where indemnity has been confirmed by Us in writing, We will pay Defence Costs arising from such Claim;
- b. where indemnity has not been confirmed by Us in writing, We will:
 - i. where We conduct the defence or settlement of such Claim, pay Defence Costs arising from such Claim; or
 - ii. in any other case, reasonably decide to pay the Defence Costs arising from such Claim.

Provided always that in the event the Claim is withdrawn or that indemnity under Policy 6 is subsequently withdrawn or denied, We will cease to advance Defence Costs and You will refund any Defence Costs advanced by Us to the extent that You were not entitled to such Defence Costs, unless We agree in writing to waive recovery of such Defence Costs.

2. Continuous cover

Should a Claim, fact or circumstance arise which should have been or could have been notified to Us during a prior Period

of Insurance of Policy 6 or under an earlier Office Bearers’ Legal Liability Insurance Policy issued by Us, We will accept the notification of such Claim, fact or circumstance under Policy 6.

Provided always that:

- a. We have continuously been the Insurer under an Office Bearers’ Legal Liability Insurance Policy between the date when such

notification should have been given and the date when such notification was in fact given; and

- b. the terms and conditions applicable to this Special Benefit 2 – Continuous Cover and to that notification will be the terms and conditions, including the Limit of Liability and Excess, applicable to this Policy 6 under which the notification should have or could have been given.

3. Extended period of cover

Should a Claim, fact or circumstance arise within a period of thirty (30) days following the expiry date of Policy 6 and Your renewal instructions have not been received We will, subject to Your renewal instructions being received by Us within that period, accept the notification of such Claim, fact or circumstance under Policy 6.

Provided always that the terms and conditions applicable to this Special Benefit 3 – Extended period of cover and to that notification will be the terms and conditions, including the Limit of Liability and Excess, applicable to this Policy 6 during the immediate prior Period of Insurance.

Exclusions

We will not pay for:

1. Claims arising from circumstances which You knew of prior to the Policy 6 inception, or a reasonable person in the circumstances could be expected to know, to be circumstances which may give rise to a Claim against You;
2. any dishonest or fraudulent act, criminal act or malicious act or omission of Yours or of any person at any time employed by You, but this exclusion will not apply to the costs incurred by You in successfully defending any Claim or suit made against You;
3. Claims for death, bodily injury, sickness, disease (including Communicable Disease), or damage to property. However this exclusion will not apply to loss or damage to Documents which are Your property, or entrusted to You, or costs and expenses incurred by You in replacing or restoring such Documents;
4. Claims resulting from Your intentional decision not to effect and maintain insurances as required by the Strata Legislation applying where Your Insured Property is situated;
5. Claims arising out of a publication or utterance of a libel or slander or other defamatory or disparaging material;
6. fines, penalties, punitive or exemplary or aggravated damages or any additional damages resulting from the multiplication of compensatory damages;
7. You gaining or having gained any personal profit or advantage to which You were not legally entitled or for which You may be held accountable to the Body Corporate or any individual Member thereof;
8. monies or gratuity given to You without authorisation by the Body Corporate where such authorisation is necessary pursuant to the Articles of the Body Corporate or prescribed law;
9. a conflict of duty or interest of Yours;
10. any intentional exercise of the powers of You for a purpose other than the purpose for which such powers were conferred by the Articles of the Body Corporate;
11. any Wrongful Act made or threatened or in any way intimated on or before the inception date specified on the Schedule, except as otherwise provided in Special Benefit 2 – Continuous Cover of Policy 6;



12. Claims first notified to Us after the expiry of Policy 6, except as otherwise provided in Insuring Clause b. of Policy 6;
13. Claims brought against Your Body Corporate Manager/Agent, other than as covered under a. ii. of the Insuring Clause hereof, or other contracted person(s), firm or company when acting in their professional capacity;
14. Claims brought against You in a Court of Law outside Australia.

Conditions

Defence and settlement

If You refuse to consent to any settlement recommended by Us and elect to continue any legal proceedings in connection therewith, Our liability for the Claim will not exceed the amount for which the Claim could have been settled including the costs and expenses incurred up to the date of such refusal.

The amount for which the Claim could have been settled (including the costs and expenses incurred up to the date of such refusal) is either:

- a. the amount for which the claimants offer to settle the Claim; or
- b. the amount assessed by a Senior Counsel, taking into account:
 - i. the economics of the matter;
 - ii. the damages and costs which are likely to be recovered from the claimants;
 - iii. the likely defence costs; and
 - iv. your prospects of successfully defending the claim.

If you and we cannot agree on the Senior Counsel, we will ask the President of the Bar Association in the relevant State or Territory to nominate one.

We will include the cost of the Senior Counsel's opinion in your defence costs.

Reporting and notice

A specific Wrongful Act will be considered to have been first reported to Us:

- a. at the time You first give written notice to Us that a Claim has been made against You for such Wrongful Act; or
- b. at the time You first give written notice to Us:
 - i. having the potential of giving rise to a Claim being made against You;
 - ii. of the receipt of written or oral notice from any party that it is the intention of such party to hold You responsible for such Wrongful Act;

whichever first occurs.

Definitions

The words listed below have been given a specific meaning and apply to Policy 6 when they begin with a capital letter.

Claim, Claims

means:

- a. a written or verbal allegation of any Wrongful Act; or
- b. a civil proceeding commenced by the service of a complaint, summons, statement of Claim or similar pleading alleging any Wrongful Act; or

- c. a criminal proceeding commenced by a summons or charge alleging any Wrongful Act.

Defence Costs

means costs, charges and expenses (other than Your fees, salaries or salaries of Your employees) incurred by Us or with Our written consent (such consent not to be unreasonably withheld) in the investigation, defence, monitoring or settlement of any Claim or proceedings and appeals therefrom together with the costs of appeal.

Documents

means deeds, wills, agreements, maps, plans, records, books, letters, certificates, forms and documents of any nature whether written, printed or reproduced by any other method but does not include currency notes or negotiable instruments of any kind.

Loss

means the amount payable in respect of a Claim made against You for a Wrongful Act and will include damages, judgements, settlements, orders for costs and Defence Costs.

Office Bearer

means:

- a. a person appointed by the Body Corporate to act as an Office Bearer or committee member in terms of the Strata Legislation applying where Your Insured Property and Common Area is situated;
- b. a Body Corporate Manager appointed as an agent of an Office Bearer and/or committee member;
- c. a person invited by an Office Bearer and/or committee member to assist in the management of the Body Corporate affairs.

Wrongful Act

means any error, misstatement, act or omission, or neglect or breach of duty made, committed, attempted or allegedly made, committed or attempted by You or any matter claimed against You solely by reason:

- a. of You serving as an Office Bearer or committee member or director of the Body Corporate; or
- b. as an Office Bearer on a related building management committee provided at the time of serving as an Office Bearer on that committee You are also an Office Bearer or committee member or nominee or director of Your Body Corporate.

Where any such Wrongful Act results in more than one Claim all such Claims will jointly constitute one Loss and be deemed to have originated in the earliest Period of Insurance in which any of such Wrongful Acts is first reported to Us.



Policy 7 – Machinery Breakdown

What We insure

If selected and shown in the Schedule, We will insure You up to the Sum Insured for Policy 7 shown in the Schedule against Insured Damage provided that the Insured Item is within Your Situation and is in the ordinary course of working at the time Damage occurs.

The amount We pay will:

- be calculated in accordance with the clause herein titled 'Claims - how We will settle Your claim';
- be subject to the application of any Excess shown in the Schedule; and
- not exceed the Sum Insured stated in the Schedule.

Additional Benefits

Additional Benefits are included when the Sum Insured under Policy 7 is not otherwise expended in respect of any one Event. We will pay for the reasonable cost of:

1. expediting repair including overtime working;
2. express or air freight;
3. replacing oil and refrigerant gas from air-conditioning units or refrigeration units;
4. hiring a temporary replacement item provided such cost is necessary to maintain a vital service provided by You.

These costs must be incurred as the result of Insured Damage.

Special Benefit

Special Benefit for Loss of Rent and/or Temporary Accommodation following a breakdown of plant and equipment is included in addition to the Sum Insured under Policy 7.

We will pay for the reasonable cost of:

1. the cost of Temporary Accommodation You necessarily incur;
2. the actual Rent You lose;

if Your Lot/Unit or Common Area is made unfit to be occupied for its intended purpose by the breakdown of plant and equipment resulting from Damage by an Event claimable under Policy 7 provided the breakdown of plant and equipment extends for more than seven (7) days We will pay from the time of the breakdown of plant and equipment until the time such plant and equipment is repaired or replaced.

Unless otherwise agreed in writing, Our liability for Loss of Rent or Temporary Accommodation will be limited up to a maximum of twenty percent (20%) of the amount shown in the Schedule as applying to Policy 7, and not exceeding a maximum of thirty (30) days following the breakdown of plant and equipment.

Exclusions

We will not pay for:

1. Damage caused by:
 - a. Wear and Tear;
 - b. chipping, scratching or discolouration of painted, polished or finished surfaces;
 - c. the deterioration of any pre-existing crack, fracture, blister, lamination, flaw or grooving which had not previously penetrated completely through the entire thickness of the material of the Insured Item, notwithstanding that repair or renewal of the part affected may be necessary either immediately or at some future time, except where caused by Insured Damage and You did not know or should not reasonably have known of the pre-existing condition;
 - d. the wearing away or wasting of material caused by or naturally resulting from atmospheric conditions, rust, Erosion, corrosion, oxidation or ordinary use;
 - e. the tightening of loose parts, recalibration or adjustments;
 - f. the carrying out of tests involving abnormal stresses or the intentional overloading of any Insured Item.
2. Damage to:
 - a. glass or ceramic components;
 - b. defective tube joints or other defective joints or seams;
 - c. any valve fitting, shaft seal, gland packing joint or connection except where caused directly by Insured Damage;
 - d. foundations, brickwork, and refractory materials forming part of an Insured Item;
 - e. television, video or audio equipment other than security system equipment;
 - f. expendable items, including electrical and electronic glass bulbs, tubes, lamps, x-ray tubes, electrical contacts, fuses, heating elements, commutators, slip rings, conducting brushes, thermal expansion (TX) valves, thermostats, protective and controlling devices, over-loads, chains, belts, ropes, tyres, pressure switches, bearings, valves, valve plates, filters and dryers;
 - g. computers, telecommunication transmitting and receiving equipment, electronic data processing equipment, electrical office machines, coin operated machines, gaming machines, storage tanks and vats, stationery and mobile pressure vessels containing explosive gases, mobile machinery, ducting, reticulating electrical wiring, water and gas piping and all other plant and equipment not owned by You;
 - h. plant which has been hired or is on loan unless We specifically agree in writing.
3. consequential loss of any kind, including but not limited to loss of use, loss of contract, loss of profit/revenue, loss of opportunity, loss of goodwill and/or reputational damage, or special damages, other than that which is specifically stated.
4. Damage caused by the application of any tool or process in the course of maintenance, inspection, repair, alteration, modification or overhaul.
5. Damage occurring during installation or erection other than the dismantling, movement and re-erection for the purpose of cleaning, inspection, repair or installation in another position within the Situation.



6. Damage which is claimable from any manufacturer, supplier, engineer or other person under the provisions of any maintenance or warranty agreement.
7. loss of oil, liquid or gas resulting from leakage from glands, seals, gaskets, joints or from corroded, pitted or deteriorated parts.
8. the cost of converting refrigeration/air-conditioning units from the use of CFC (chlorofluorocarbon) refrigerant gas to any other type of refrigerant gas.

Claims - how We will settle Your claim

If Your claim is accepted, We will, in consultation with You, settle Your claim by repairing or replacing the Insured Item, or paying for the cost of same to a condition equal to but not better or more extensive than its condition immediately before the Insured Damage.

We will not pay for the cost of any alterations, additions, improvements, modifications or overhauls.

Where components or manufacturers' specifications are no longer available due to obsolescence, the basis of settlement will be the cost of providing alternative suitable components equal to but not better or more extensive than the original component being substituted.

Definitions

The words listed below have been given a specific meaning and these specific meanings apply to Policy 7 when the words begin with a capital letter.

Insured Damage

means Damage which occurs during the Period of Insurance and requires repair or Replacement to allow continuation of use, other than by a cause:

- a. which is covered under Policy 1 – Insured Property; or
- b. which is not claimable under Policy 7 – Machinery Breakdown.

Insured Item

means:

- a. lifts, elevators, escalators and inclinator provided they are subject to a current comprehensive maintenance agreement;
- b. all other electrical, electronic and mechanical machinery, boilers and pressure vessels and similar plant; that forms part of Your Insured Property or its services.



Policy 8 – Catastrophe Insurance

What We insure

If selected and shown in the Schedule, We insure You up to the Sum Insured shown for Policy 8 in the Schedule, against the Escalation in the cost of Replacement of Your Insured Property if it is destroyed, or it is assessed as a constructive total loss, following a loss which occurs during the Period of Insurance:

1. a. due to a Catastrophe; or
 - b. other Event which occurs not later than sixty (60) days after a Catastrophe, provided Your Insured Property has been continuously insured with Us for that period; and
2. the Event giving rise to the loss is admitted as a claim under Policy 1 – Insured Property.

Special Benefits

Special Benefits are included in addition to the Sum Insured for Policy 8.

The total amount We will pay under Special Benefits 1 to 4 arising out of any Event claimable under Policy 8 is limited to the percentages shown hereunder of the Sum Insured for Policy 8 or such other percentage as We may agree in writing.

- a. **Special Benefit 1.** Fifteen percent (15%);
- b. **Special Benefit 2.** Five percent (5%);
- c. **Special Benefit 3.** and **4.** combined Five percent (5%);

1. Temporary Accommodation / Rent - extended period of cover

a. Temporary Accommodation

When You occupy Your Lot/Unit We will pay the reasonable cost of Temporary Accommodation You necessarily incur if Your Lot/Unit is Damaged and made unfit to be occupied for its intended purpose:

- due to the happening of a Catastrophe, or other Event referred to in Clause 1.b. of 'What We insure'; and
- the Damage to Your Insured Property is admitted as a claim under Policy 1 – Insured Property.

We will pay from the time indemnity provided under Special Benefit 1.a. of Policy 1 – Insured Property is expended until the time You reoccupy Your Lot/Unit following completion of rebuilding, repairs or Replacement.

b. Rent

When You have leased out or can substantiate by means of a signed agreement that You would have leased out Your Lot/Unit or Common Area We will pay the actual Rent You lose or would have lost if Your Lot/Unit or Common Area is Damaged and made unfit to be occupied for its intended purpose:

- due to the happening of a Catastrophe, or other Event referred to in Clause 1.b. of 'What We insure';
- and Damage to Your Insured Property is admitted as a claim under Policy 1 – Insured Property.

We will pay from the time indemnity provided under Special Benefit 1.b. of Policy 1 – Insured Property is expended until the time Your Lot/Unit or Common Area is relet following completion of rebuilding,

repairs or Replacement provided You demonstrate You have taken all reasonable actions to obtain a new tenant.

2. Temporary Accommodation – escalation in cost

When You occupy Your Lot/Unit We will pay for Escalation In The Cost of Temporary Accommodation You necessarily incur if Your Lot/Unit is Damaged and made unfit to be occupied for its intended purpose:

- due to the happening of a Catastrophe, or other Event referred to in Clause 1.b. of 'What We insure';
- and the Damage to Your Insured Property is admitted as a claim under Policy 1 – Insured Property.

We will pay from the time Temporary Accommodation is obtained until the time You reoccupy Your Lot/Unit following completion of rebuilding, repairs or replacement.

3. Removal, storage

We will pay for the costs You necessarily incur in:

- a. removing any undamaged portion of Your Insured Property to the nearest place of safe keeping;
- b. storing the undamaged portion at that place or an equivalent alternate place;
- c. returning the undamaged portion to Your Situation when occupancy of Your Insured Property is permitted;
- d. insuring Your undamaged Insured Property during such removal, storage and return.

We will pay if the Damage to Your Insured Property is due to:

- the happening of a Catastrophe, or other Event referred to in Clause 1.b. of 'What We insure';
- and the Damage to Your Insured Property is admitted as a claim under Policy 1 – Insured Property.

The amount We pay will be reduced by any amount payable for such costs under Policy 1 – Insured Property.

4. Cost of Evacuation

When You occupy Your Lot/Unit for residential purposes We will pay for the Cost of Evacuation You, or any person or persons permanently residing with You at the time immediately prior to such a happening, necessarily incur following an order issued by a Public or Statutory Authority, Body, entity or person so empowered by law, to evacuate Your Lot/Unit:

- due to the happening of a Catastrophe; and
- the Damage to Your Lot/Unit is admitted as a claim under Policy 1 – Insured Property.

Any Cost of Evacuation so payable will be reduced by any amount paid or payable by way of compensation by any Public or Statutory Authority.

Claims - how We will settle Your claim

The basis upon which the amount payable as escalation in the cost of Replacement is to be calculated as the difference between:

- a. the actual cost necessarily incurred to rebuild, repair or replace Your Insured Property following a Catastrophe, or other Event referred to in Clause 1.b. of 'What We insure'; and



- b. the greater of either:
 - i. the cost that would have applied to rebuild, repair or replace Your Insured Property in terms of Policy 1 – Insured Property immediately prior to the Catastrophe; or
 - ii. the Sum Insured in force under Policy 1 – Insured Property at the time of the Catastrophe, or other Event referred to in Clause 1.b. of ‘What We insure’.

Special Provisions

1. No payment will be made under Policy 8 until such time as the greater amount determined in accordance with the provisions of Clause b. of ‘Claims – how We will settle Your claim’ has been fully expended in Replacement of Your Insured Property.
2. In certifying the cost of Replacement of Your Insured Property at the time immediately prior to a happening giving rise to a claim under Policy 8 the qualified valuer, loss adjuster or other suitably qualified person will use as the basis of certification:
 - a. the accepted building industry cost standards or recognised cost of materials guide in force on the day immediately prior to the happening of the Catastrophe or a day as close as practicable thereto;
 - b. any extra cost necessarily incurred to comply with any Public or Statutory Authority requirements but will not include any cost that would have been incurred in complying with orders issued prior to the Damage;
 - c. architects’ fees, surveyors’ fees and any other professional fees;
 - d. legal fees necessarily incurred in making submissions or applications to any Public or Statutory Authority, Builders Licensing Board, or Land and Environment Courts as a result of Damage to Your Insured Property;
 - e. fees, contributions or imposts payable to any Public or Statutory Authority to obtain consent to rebuild, replace or repair Your Insured Property.
3. Any differences relating to the cost of Replacement at the time immediately prior to a happening giving rise to a claim under Policy 8 may be referred to the Australian Property Institute Inc. who will appoint a qualified valuer whose decision will be binding.

Conditions

Policy 8 is subject to the same terms, conditions and exclusions as Policy 1 – Insured Property and except as they may be expressly varied herein.

Definitions

The words listed below have been given a specific meaning and apply to Policy 8 when they begin with a capital letter.

Catastrophe

means an Event which is sudden and widespread and which causes substantial damage to property over a large area, and as a result of which the Insurance Council of Australia issues a catastrophe code.

Cost of Evacuation

means costs necessarily incurred for road, rail, air or sea transport to the designated place of evacuation and returning to Your Situation from the place of evacuation to resume permanent residency.

Escalation in the Cost of Temporary Accommodation

means, when a Lot/Unit in Your Insured Property is occupied by a Lot Owner, the difference between:

- a. the amount of money payable for rental of a residential building or similar type accommodation of substantially the same size, containing similar facilities and in an equivalent suburban environment as Your Insured Property, following a Catastrophe or other loss referred to in Clause 1.b. of ‘What We insure’; and
- b. the cost of Temporary Accommodation that would have applied had the Catastrophe not occurred.



Policy 9 – Government Audit Costs, Appeal Expenses and Legal Defence Expenses

This Policy 9 is issued on a Claims made basis. This means Parts A, B and C of Policy 9 respond to Claims first made against You during the Period of Insurance and notified to Us during the same Period of Insurance.

Part A: Government Audit Costs

What We insure

If selected and shown in the Schedule, We insure You, up to the Sum Insured shown for Part A: Government Audit Costs of Policy 9 in the Schedule, for Professional Fees You reasonably incur with Our written consent, which We will not unreasonably withhold, in connection with an Audit first notified to You verbally or in writing during the Period of Insurance or within thirty (30) days thereafter.

We will not pay more than the Sum Insured for Part A: Government Audit Costs for:

- a. any Claim reported during the Period of Insurance including any such Claim reported but not finalised until a subsequent Period of Insurance;
- b. all Claims reported in any one Period of Insurance.

Additional benefit

1. Record Keeping Audit

We will pay up to \$1,000 in any one Period of Insurance for Professional Fees You reasonably incur with Our written consent, which We will not unreasonably withhold in connection with a Record Keeping Audit.

Exclusions

1. We will not pay for Professional Fees:
 - a. if prior to the commencement of the Period of Insurance You, or any person acting on Your behalf:
 - i. received any notice of a proposed Audit;
 - ii. had information that an Audit was likely to take place;
 - iii. had information that would indicate to a reasonable person that an Audit was likely to take place.
 - b. if a return, or a document required to be lodged in relation to an Audit, has not been lodged:
 - i. at all;
 - ii. properly;
 - iii. by the due date.
 - c. for any Audit that is conducted specifically for the purposes of determining if a fine, penalty or prosecution should be imposed in connection with:
 - i. any act or omission by You; or
 - ii. any failure, act or omission arising from or in connection with Your statutory obligations.
 - d. charged by someone other than a Professional Adviser unless We have given Our prior written consent, which We will not unreasonably withhold.
 - e. relating to the Audit of Your taxation and financial affairs

unless the return is first lodged:

- i. during the Period of Insurance; or
- ii. not more than twelve (12) months prior to the original inception date of Policy 9; or
- iii. relates to a return for a financial year not more than three (3) years prior to the date You receive notification of an Audit.

- f. relating to an Audit if You fail to comply with any requirement or obligation imposed upon You by any relevant legislation if a return in relation to the Audit was not prepared or reviewed by Your Professional Adviser prior to dispatch.
 - g. if You breach any conditions in this Policy, including failing to comply with any requirement imposed by any relevant legislation or failing to do what We require You to do if You intend to make a claim or You make a claim.
2. We will not under any circumstances pay for the cost of:
 - a. any fines, penalties, interest or adjustment of tax, additional tax, duty, government impost or similar charges;
 - b. any review pertaining to You maintaining any industry status, licence, membership or compliance with any employee related legislation or regulations;
 - c. the gathering of data or information by any government, statutory body, authority or agency that is not directly part of an Audit.

Conditions

1. We require You to:
 - a. make all efforts to comply with the relevant legislation, procedures and guidelines issued by the Australian Taxation Office, or Commonwealth, State or Territory Department, Statutory Body or Agency in relation to the maintenance of records, books and documents;
 - b. lodge taxation and other statutory returns within the prescribed time limits or if an extension is granted within the further period granted;
 - c. upon becoming notified of an Audit or impending Audit promptly inform CHU by telephone, in writing or in person;
 - d. obtain CHU's written approval, which We will not unreasonably withhold, before engaging a Professional Adviser, other than Your accountant, and notify them of all Professional Fees Your accountant proposes to charge.
2. An Audit commences:
 - a. at the time You first receive notice that an Auditor proposes to conduct an Audit; and
 - b. is completed when:
 - i. the Auditor has given written notice to that effect; or
 - ii. the Auditor notifies You that it has made a Final Decision of a Designated Liability; or
 - iii. when the Auditor has issued an assessment or amended assessment of a Designated Liability.



Part B: Appeal Expenses - common property, health and safety breaches

What We insure

If selected and shown in the Schedule, We insure You, up to the Sum Insured shown for Part B: Appeal Expenses of Policy 9 in the Schedule for Appeal Expenses You necessarily incur with Our consent, which We will not unreasonably withhold, in appealing against:

- a. the imposition of an improvement or prohibition notice under any workplace, occupational health, safety or similar legislation applying where Your Insured Property is situated; or
- b. the determination under any workplace occupational health, safety or similar legislation applying where Your Insured Property is situated of a review committee, arbitrator, tribunal or Court.

We will not pay:

- a. unless any such notice or determination is first made or first brought against You during the Period of Insurance and You report it to Us during that Period of Insurance or within thirty (30) days thereafter;
- b. more than the Sum Insured for Part B for:
 - i. any Claim reported during the Period of Insurance including any such Claim reported but not finalised until a subsequent Period of Insurance;
 - ii. all Claims reported in any one Period of Insurance.

The imposition of an improvement or prohibition notice must arise out of Your failure to provide and maintain so far as is reasonably practicable:

- a safe working environment;
- a safe system of work;
- plant and substances in a safe condition;
- adequate facilities of a prescribed kind for the welfare of Your employees.

Part C: Legal Defence Expenses

What We insure

If selected and shown in the Schedule, We insure You, up to the Sum Insured shown for Part C: Legal Defence Expenses of Policy 9 for Legal Defence Expenses You necessarily incur with Our written consent, which We will not unreasonably withhold, in connection with litigation arising out of a Claim made or brought against You less any Excess shown in the Schedule:

- a. in connection with the ownership of Your Common Area and Insured Property;
- b. under the *Competition and Consumer Act 2010* (Cth) or under any other consumer protection legislation;
- c. arising out of any dispute with an employee, former employee or prospective employee:
 - i. concerning the terms and conditions of their contract of employment or alleged contract of employment with You;
 - ii. leading to civil or criminal proceedings under any racial or sexual discrimination Legislation.

We will not pay:

- a. unless:
 - i. any such Claim is first made or first brought against You

during the Period of Insurance;

- ii. You report it to Us during that Period of Insurance or within thirty (30) days thereafter;
 - iii. there are reasonable grounds for the defence of any such Claim.
- b. more than the Sum Insured for Part C: Legal Defence Expenses for:
 - i. any Claim reported during the Period of Insurance including any such Claim reported but not finalised until a subsequent Period of Insurance;
 - ii. all Claims reported in any one Period of Insurance.

Excess

For each and every Claim You must, pay or contribute a minimum amount of \$1,000 unless otherwise shown in the Policy Schedule.

Exclusions

1. We do not insure Legal Defence Expenses for any Claim:
 - a. which You have pursued or defended without Our written consent, which We will not unreasonably withhold;
 - b. which You have pursued or defended contrary to or in a different manner from that advised by the Appointed Representative;
 - c. arising from an act, omission, liability or Event for which indemnity is otherwise provided under Policy 2 – Liability to Others and Policy 6 – Office Bearers’ Legal Liability or would have been provided Policy 2 – Liability to Others and Policy 6 – Office Bearers’ Legal Liability were operative;
 - d. arising from circumstances that You knew of prior to the inception of this Policy, or a reasonable person in the circumstances could be expected to know, to be circumstances that may give rise to a Claim against You;
 - e. arising from a deliberate act, including a deliberate act of fraud or dishonesty, on Your part if a judgment or other final adjudication adverse to You establishes that such act was committed or attempted by You with actual dishonest purpose or intent and was material to the cause of action so adjudicated;
 - f. between You and Us including Our directors, employees or servants;
 - g. which involves a conflict of duty or interest of Yours;
 - h. made or threatened or in any way intimated on or before the inception date shown in the Schedule, except as otherwise provided by Condition 4 Continuous Cover;
 - i. first notified to Us more than thirty (30) days after the expiry of this Policy, except as otherwise provided by Condition 4 – Continuous Cover.
2. We will not be liable for:
 - a. the cost of litigation or proceedings initiated by You;
 - b. the payment of any compensation or damages of any kind other than Your liability to pay fees, expenses and disbursements of other persons or entities by reason of an order of any Court, Arbitrator or Tribunal.



Conditions

1. Appeal procedure

If You are dissatisfied with any decision made by a Court or Tribunal and wish to appeal against that decision, You must:

- a. make a further written application to Us for Our written consent, which We will not unreasonably withhold, at least five (5) business days prior to the expiry of the time for instituting an appeal; or
- b. if the time allowed by law to appeal is less than five (5) business days, You must advise Us as soon as practicable.

Your application or advice must state the reasons, as fully as possible, for making an appeal.

If We are dissatisfied with any decision made by a Court or Tribunal and wish to appeal that decision You must reasonably co-operate with Us in the bringing of such an appeal. In this event We will pay all costs involved.

2. Bill of costs

You must forward Us all bills of costs or other communications relating to fees and expenses as soon as practicable after receipt by You. If requested by Us, You will instruct the Appointed Representative to submit the bill of costs for taxation or adjudication by any relevant professional body, Court or Tribunal.

You must not without Our written approval, which We will not unreasonably withhold, enter into any agreement with the Appointed Representative as to the level of fees and expenses to be charged. Further You must not represent to the Appointed Representative that all fees and expenses charged to Your account are insured by this Policy.

3. Consent

We will not be liable to indemnify You unless You have first obtained Our specific written consent, which We will not unreasonably withhold, to incur Legal Defence Expenses in the defence of any Claim instituted against You. The granting of any such consent will not be unreasonably withheld after You have given notice to Us of any occurrence or circumstance that might result in a Claim being made or proceedings instituted against You.

4. Continuous cover

Should a Claim arise which should have been or could have been notified to Us during a prior Period of Insurance when this Policy was operative, We will accept the notification of such Claim.

Provided always that:

- a. We have continuously been the insurer between the date when such notification should have been given and the date when such notification was in fact given; and
- b. the terms and conditions applicable to Condition 4 – Continuous Cover and to that notification will be the terms and conditions, including the Limit of Liability and Excess, applicable to this Policy under which the notification should have or could have been given.

5. Information to be given to the Appointed Representative

You will at all times and at Your own expense give to the Appointed Representative all such information and assistance as reasonably required. You will give a complete and truthful account of the facts of

the case, shall supply all relevant documentary and other evidence in Your possession relating to the Claim, will obtain and sign all relevant documents required to be obtained and signed and will attend any meetings or conferences when reasonably requested.

6. Nomination of Appointed Representative

You may request Us to nominate a solicitor to act as Your Appointed Representative or if You elect to nominate Your own solicitor to act as the Appointed Representative, You must submit the name and address of that solicitor to Us. We may reasonably accept or refuse such nomination and provide You with Our reason for reaching this nomination.

If agreement cannot be reached on the appointment the President of the Law Society within Your State will be requested to nominate an Appointed Representative. During this period We will be entitled but not bound to instruct an Appointed Representative on Your behalf if We consider it necessary to do so to safeguard Your immediate interests. In all cases the Appointed Representative will be appointed in Your name and will act on Your behalf.

7. Offer of settlement

You must inform Us as soon as possible if You receive an offer to settle a Claim.

If such offer of settlement is, in Our judgment, considered to be fair and reasonable and You withhold Your agreement to such a settlement and elect to continue legal proceedings Our liability will not exceed the amount of Legal Defence Expenses incurred up to the date of such settlement offer.

Further if You refuse a recommendation by the Appointed Representative to settle a Claim and elect to continue legal proceedings, Our liability will not exceed the amount of Legal Defence Expenses incurred up to the date of such refusal.

8. Our access to the Appointed Representative

You will do all things reasonably necessary to allow Us to obtain from the Appointed Representative any relevant information, report documents or advice relating to the Claim. However You will not be prejudiced if the Appointed Representative refuses to make such information, report documentation or advice available to Us on the grounds that to do so might prejudice Your interests in any litigation that is involved or may be commenced.

9. Recovery of Legal Defence Expenses

If You are awarded costs, You must take all reasonable steps to recover such fees and expenses for which You are indemnified by this Policy. All such fees and expenses actually recovered will be taken into account when calculating Our liability.

10. Reporting and notice

A specific Claim will be considered to have been first reported to Us at the time You first give written notice to Us of the receipt of written or oral notice from any party or entity that it is the intention of such party or entity to hold You responsible for a civil or criminal act.

Definitions

The words listed below have been given a specific meaning and apply to Policy 9 when they begin with a capital letter.

Appeal Expenses

means legal costs, professional costs and other disbursements



necessarily and reasonably incurred with Our consent, which We will not unreasonably withhold, in connection with a Claim brought against You.

Appointed Representative

means a solicitor, barrister, assessor, consultant, investigator or other appropriately qualified person instructed to act on Your behalf in connection with any Claim with respect to which Legal Defence Expenses are payable under this Policy.

Audit

means an audit or investigation of Your taxation and financial affairs by the Australian Taxation Office, or by a Commonwealth, State or Territory Department, Statutory Body or Agency in relation to and following the lodgement of Your return(s), including but not limited to Business Activity Statement (BAS), Capital Gains Tax, Fringe

Benefits Tax, Income Tax, Prescribed Payment and Group Tax Returns, Payroll Tax, Stamp Duty, Compliance with *Superannuation Industry Supervision Act 1993* and Workers Compensation Returns.

Auditor

means an officer who is authorised under Commonwealth, State or Territory legislation to carry out an Audit of Your taxation or financial affairs.

Claim, Claims

means:

- a. a written or verbal advice of intent to initiate legal proceedings or a civil or criminal action against You; or
- b. a civil proceeding commenced by the service of a complaint, summons, statement of claim or similar pleading against You; or
- c. a criminal proceeding commenced by a summons or charge against You.

Designated Liability

means Your obligation to pay an amount under Commonwealth, State or Territory Legislation.

Final Decision

means a written notification of the Auditors' completed views in connection with a Designated Liability and includes any written statement which is intended by the Auditor to be its findings or the basis upon which it proposes to act in connection with a Designated Liability.

Legal Defence Expenses

means:

- a. fees, expenses and other disbursements necessarily and reasonably incurred by an Appointed Representative in connection with any Claim brought against You including costs and expenses of expert witnesses as well as those incurred by Us in connection with any such Claim;
- b. fees, expenses and disbursements incurred by persons or entities other than You in so far as You are liable to pay such fees, expenses and disbursements by reason of an order of any Court, Arbitrator or Tribunal;
- c. legal fees, expenses and other disbursements reasonably and necessarily incurred in appealing or resisting an appeal

from the judgment or determination of a Court, Arbitrator or Tribunal.

Professional Adviser

means:

- a. an accountant who is a member of a nationally recognised accounting body, registered tax agent or tax consultant;
- b. any other professional person or consultant engaged by or at the recommendation of the accountant with Our prior written approval, but does not mean You or any person working for You under a contract of employment.

Professional Fees

means the reasonable and necessary fees, costs and disbursements incurred in connection with an Audit that would be payable by You to Your Professional Adviser for work undertaken in connection with an Audit, but does not mean or include fees, costs and disbursements that:

- a. form part of an annual or fixed fee or cost arrangement; or
- b. relate to any subsequent objection or appeal or request for review in respect of the Audit, or any assessment, amended assessment or Final Decision of the Auditor; or
- c. were rendered by a third party in relation to which Our written consent was not obtained before those fees were incurred; or
- d. relate to or are associated with the preparation of any accounts, financial statements or documents or to any attendance or service which would have been or would or should ordinarily or prudently have been prepared prior to or at the time that the lodgement of any return or document was required to be lodged in connection with a Designated Liability.

Record Keeping Audit

means any enquiry or investigation to determine the extent of Your compliance with the record keeping requirements of relevant legislation that You have to comply with.



Policy 10 - Lot Owners' Fixtures and Improvements

What We insure

If selected and shown in the Schedule and You have exhausted the Sum Insured under Policy 1 - Insured Property We insure You up to the Sum Insured shown for Policy 10 in the Schedule for Damage to Lot Owners' Fixtures and Improvements. The Event must be claimable under Policy 1 and must occur during the Period of Insurance.

Policy 10 is subject to the same terms, conditions and exclusions as Policy 1 – Insured Property as they may be expressly varied herein.

Claims - how We will settle Your claim

If Lot Owners' Fixtures and Improvements are Damaged, and Your claim is accepted, We will either replace, repair or pay the amount it would cost to replace or repair.

The amount We pay under Policy 10 will be the cost of Replacement at the time of Replacement subject to the following provisions:

- a. the necessary work of replacing or repairing must be commenced and carried out without unreasonable delay;
- b. if You cause unreasonable delays in commencing or carrying out Replacement or repair, We will not pay any extra costs that result from that delay;
- c. where materials used in the original construction are not readily available We will use the nearest equivalent available;
- d. when We wish to replace or repair and You do not want this to occur We will only pay Indemnity Value.

We will not pay for the cost to:

- i. replace undamaged Lot Owners' Fixtures and Improvements;
- ii. replace or repair illegal installations.

Definition

The word listed below has been a specific meaning and applies to Policy 10 when it begins with a capital letter.

Lot Owners' Fixtures and Improvements

means any fixture or structural improvement, installed by a Lot Owner for their exclusive use and which is permanently attached to or fixed to Your Building so as to become legally part of it, including any improvements made to an existing fixture or structure.

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Residential Strata Insurance Plan
Product Disclosure Statement and Policy Wording



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2 OF 3

LANDS TITLES REGISTRATION OFFICE
SOUTH AUSTRALIA

Registered: 14 February 2025 02:47:52 PM

Form T1
Version 40.5



TRANSFER

Stamp Duty Document ID:	205089190	ELN Lodgement Case ID:	1318357945
Duty Determination Date:	11 FEBRUARY 2025	ELN Workspace ID:	13018403
Responsible Subscriber: MSA NATIONAL (EL - PEXA) (E100387)	Consideration/Value:		\$510,000.00
Customer Reference: 6853	Stamp Duty:		\$21,880.00
	Interest:		\$0.00
	Penalty Tax:		\$0.00
	Foreign Ownership Surcharge:		\$0.00
	LTO Code:		

PRIVACY COLLECTION STATEMENT: The information in this form is collected under statutory authority and is used for the purpose of maintaining publicly searchable registers and indexes. It may also be used for other authorised purposes in accordance with Government legislation and policy requirements.

LAND DESCRIPTION

THE WHOLE OF THE LAND IN CT VOLUME 5000 FOLIO 462

ESTATE & INTEREST

FEE SIMPLE

TRANSFEROR (Full name and address)

LINDA JANE MCPHARLIN OF PO BOX 802 NOARLUNGA CENTRE 5168 SA

CONSIDERATION

FIVE HUNDRED AND TEN THOUSAND DOLLARS (\$510,000.00)

TRANSFeree (Full name, address and mode of holding)

SISI PHAN 1/2 SHARE OF UNIT 3 32 RICHARDS DR MORPHETT VALE SA 5162

DARRELL JOHN MOORE 1/2 SHARE OF UNIT 3 32 RICHARDS DR MORPHETT VALE SA 5162

THE TRANSFEROR ACKNOWLEDGING RECEIPT OF THE CONSIDERATION TRANSFERS TO THE TRANSFeree THE ESTATE AND INTEREST SPECIFIED IN THE LAND DESCRIBED

DATED 11 FEBRUARY 2025

CERTIFICATION

Transferor

The Certifier has taken reasonable steps to verify the identity of the transferor or his, her or its administrator or attorney.

The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.

The Certifier has retained the evidence supporting this Registry Instrument or Document.

The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant law and any Prescribed Requirement.

Benjamin Robert McDonald

Practitioner Certifier

For: FENTONS CONVEYANCING

On behalf of: LINDA JANE MCPHARLIN

Transferee

The Certifier has taken reasonable steps to verify the identity of the transferee or his, her or its administrator or attorney.

The Certifier holds a properly completed Client Authorisation for the Conveyancing Transaction including this Registry Instrument or Document.

The Certifier has retained the evidence supporting this Registry Instrument or Document.

The Certifier has taken reasonable steps to ensure that this Registry Instrument or Document is correct and compliant with relevant law and any Prescribed Requirement.

Theodosios John Cotsaris

Practitioner Certifier

For: CPC LAWYERS

On behalf of: SISI PHAN, DARRELL JOHN MOORE

This is a representation of an instrument that was electronically lodged