

Disclosure Statement

Body Corporate and Community Management Act 1997

SECTION 206

Body Corporate for: **HANFORD RESIDENCES** Community Titles Scheme 47645 **Body** Corporate Lot No: on SP 267487 Address: 76 / 245 HANDFORD ROAD TAIGUM QLD 4018 PRESCRIBED INFORMATION Secretary of Allan Tregellas C/- BRIGHT AND DUGGAN STRATA PROFESSIONALS Name: **Body Corporate** PO BOX 4549 ASHMORE PLAZA ASHMORE QLD 4214 Address: Telephone: 07 5532 1900 **Body Corporate** Name: BRIGHT AND DUGGAN STRATA PROFESSIONALS Manager Address: AS ABOVE Telephone: Annual Administrative Fund: \$2,688.89 GROSS each year by instalments in Contributions day of each QUARTER Discount: N/A advance on the FIRST and Levies Sinking Fund: \$1,283.33 GROSS each year by instalments in advance on the FIRST day of each QUARTER Discount: N/A Other: Contribution Based on Contribution Schedule Lot Entitlements: Lot Entitlement 1 Aggregate **Schedule Lot** 2688.89 (Admin) 1283.33 (Sinking) N/A (Other) **Entitlements** Ratified at AGM dated 26/10/2021 Based on Interest Schedule Lot Entitlements: Lot Entitlement 1 Aggregate 90 N/A (Insurance included in Admin Fund Levy) Ratified at AGM dated N/A

Improvements on Common Property for which Buyer will be responsible

NOTHING SIGHTED IN RECORDS PROVIDED

> — DS PJH

*Only applies if a separate Levy has been struck for Insurance otherwise the Insurance is paid from Administration Fund

Body Corporate Committee	Is there a committee for the Body Corporate?	Yes X No	
	If there is a committee, is the Body Corporate manager engaged to perform the functions of the committee?	Yes No X	
Information prescribed under Regulation Module	ACCOMMODATION - NIL		
Body Corporate Assets Required to be Recorded on Register	NOTHING SIGHTED IN RECORDS PROVIDED		
Sinking Fund	\$371,817.97 AS AT 30 AUGUST 2022		
Balance			
Insurance	•		
	Insurer: CHU		
	Policy No: HU0026061 Building: \$30,408,000.00 Public Liability: \$30,000,000.00 Other: SEE ATTACHED		
	Valid to: 31/08/2023		
Signing	DocuSigned by:		
	Seller 08/09/2022 3:59 PM AEST	Witness	
	Date		
Buyer's Acknowledgment	The Buyer acknowledges having received and the contract.	read this statement	from the Seller before entering into
	Buyer	Witness	
	Date		

REPORT PREPARED ON: 30 AUGUST 2022

Body Corporate and Community Management Act 1997

Section 204

Body Corporate and Community Management (Accommodation Module)

Roll of Lots and Entitlements

HANDFORD RESIDENCES CTS 47645

LOT NO. 76 UNIT NO. PLAN NO. 267487 TYPE: B.F.P. A/C NO: 02100033

N (0 : : : 0		Residential Address	(2)(2° (2)	
Name of Original Owner of Lot		Address for service on Original Owner	of notices	
Egaust Pty Ltd		Box 10766 rt BC QLD 4215	C/- PO Box 10766 Southport BC QLD 421	5
CONTRIBUTION ENTITLEMENTS				
Contribution Entitlements			Date of Registration	
1:			27/08/15	
INTEREST ENTITLEMENTS				
Interest Entitlement			Date of Registration	
1			27/08/15	
NAME AND ADDRESS OF OWNER(S)			
Full Name of Owner(s)	R	esidential Address	Address for service of notice on Owner(s)	Date of notice
Perri Jane Tregellas	282 South I Hampton E	Road ast VIC 3188	282 South Road Hampton East VIC 3188	21/01/1
Perri Jane Tregellas	282 South I Hampton E	Road ast VIC 3188	282 South Road Hampton East VIC 3188	16/03/1
Perri Jane Tregellas	282 South I Hampton E	Road ast VIC 3188	282 South Road Hampton East VIC 3188	15/02/1
Perri Jane Tregellas		ow-Glenaladale Road South VIC 3875	195 Lindenow-Glenaladale Roa Lindenow South VIC 3875	d 07/04/2
Perri Jane Tregellas	195 Linden	ow-Glenaladale Road	195 Lindenow-Glenaladale Roa Lindenow South VIC 3875	d 08/11/2

DocuSign Envelope ID: 516A407A-BDC9-4A20-8AC3-20E8017D2E8E (Section 194 - Koii of Lots and Entitlements - Continued)

HANDFORD RESIDENCES CTS 47645

LOT NO. 76 UNIT NO. PLAN NO. 267487 TYPE: B.F.P. A/C No: 02100033 LESSEE Full name of lessee of lot Address for service of notices Receipt of Notice Term Type of Notice LETTING AGENT Date of receipt of withdrawal notice Full name of Letting Agent Date of receipt of appointment notice Address for service of notices Runto Property Management 3/1 Gumview Street 10/06/20 Albany Creek QLD 4035 MORTGAGEE Date of receipt of notice Full name of mortgagee Type of Notice Address for service of notices NOMINEES Ranking Name of Corporation Nominee for Full name of company nominee Date of receipt of notice **Egaust Pty Ltd** 09/09/15 1 Ros Bartholomew Owner 11/09/15 1 George Mastrocostas **Egaust Pty Ltd** Owner 08/07/16 Allan Tregellas Perri Jane Tregellas Owner REPRESENTATIVE Date of receipt of notice Address for service of notices Capacity Full name representative POWER OF ATTORNEY Date of receipt of notice Address for service of notices Attorney for Full name Power of Attorney

HANDFORD RESIDENCES CTS 47645

245 Handford Road Taigum QLD 4018

Ledger Report

30 August 2022

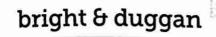
Name: Perri Jane Tregellas Account Number: 02100033 Lot Number:

00076

Unit Number:

StrataPay Number: 144064217

Date	Description	Fund	Reference	Amount	Balance
	Brought Forward			880.00	880.00
04/08/21	Admin Fund	Admin Fund	R0002180	-620.28	259.72
04/08/21	Sinking Fund	Sinking Fund	RA002180	-259.72	0.00
22/09/21	01/11/21 to 31/01/22	Admin Fund	10004542	620.28	620.28
22/09/21	01/11/21 to 31/01/22	Sinking Fund	10004632	259.72	880.00
08/11/21	Admin Fund	Admin Fund	R0002281	-620.28	259.72
08/11/21	Sinking Fund	Sinking Fund	RA002281	-259.72	0.00
17/12/21	01/02/22 to 30/04/22	Admin Fund	10004722	724.17	724.17
17/12/21	01/02/22 to 30/04/22	Sinking Fund	10004812	381.94	1,106.11
14/02/22	Arrears Notice Fee	Other	M0000443	9.90	1,116.01
18/02/22	Admin Fund	Admin Fund	R0002392	-724.17	391.84
18/02/22	Sinking Fund	Sinking Fund	RA002392	-381.94	9.90
18/02/22	Other	Other	RB002392	-9.90	0.00
23/03/22	01/05/22 to 31/07/22	Admin Fund	10004902	724.17	724.17
23/03/22	01/05/22 to 31/07/22	Sinking Fund	10004992	381.94	1,106.11
10/05/22	Admin Fund	Admin Fund	R0002487	-724.17	381.94
10/05/22	Sinking Fund	Sinking Fund	RA002487	-381.94	0.00
21/06/22	01/08/22 to 31/10/22	Admin Fund	10005082	672.22	672.22
21/06/22	01/08/22 to 31/10/22	Sinking Fund	10005172	320.83	993.05
02/08/22	Admin Fund	Admin Fund	R0002588	-672.22	320.83
02/08/22	Sinking Fund	Sinking Fund	RA002588	-320.83	0.00
03/08/22	Owner's Tax Year Rep	Other	M0000491	16.50	16.50
03/08/22	Owner's Tax Year Rep	Other	M0000492	16.50	33.00



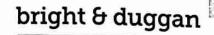
Local network: Southport | Clayfield | Newstead | Hope Island NSW | VIC | ACT customercare@bright-duggan.com.au bright-duggan.com.au PO Box 4549, Ashmore QLD 4214 P: 07 3862 1868 ABN 23 115 369 858

HANDFORD RESIDENCES CTS 47645

BALANCE SHEET

AS AT 30 AUGUST 2022

	AS AT 30 AUGUST 2022		
		ACTUAL	ACTUAL
		30/08/2022	31/07/2022
OWNERS FUND			
OWNERS FUND Administrative Fund		(2.224.52)	8,172.17
		(2,231.53) 371,817.97	346,676.64
Sinking Fund		3/1,017.97	
TOTAL	\$	369,586.44	\$ 354,848.81
THESE FUNDS ARE REPRESENTED BY			
<u> </u>			
CURRENT ASSETS			
Cash At Bank		238,148.52	215,361.05
Term Investment 22898006		77,820.10	77,820.10
Term Investment 248117038		100,261.93	100,261.93
Levies In Arrears		8,283.82	17.75
Other Arrears		940.81	676.81
Insurance Claims Pending		0.00	1,520.00
Prepaid Expenses		0.00	3,475.42
Other Debtors		250.00	250.00
TOTAL ASSETS		425,705.18	399,383.06
LIABILITIES			
Gst Clearing Account		2,996.28	967.14
Creditors		49,609.73	184.51
Accrued Expenses		0.00	2,265.93
Levies In Advance		3,512.73	41,116.67
TOTAL LIABILITIES		56,118.74	44,534.25
NET ASSETS	<u>s</u>	369,586.44	\$ 354,848.81



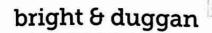
Local network: Southport | Clayfield | Newstead | Hope Island NSW | VIC | ACT customercare@bright-duggan.com.au bright-duggan.com.au PO Box 4549, Ashmore QLD 4214 P: 07 3862 1868 ABN 23 115 369 858

HANDFORD RESIDENCES CTS 47645

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 AUGUST 2022 TO 30 AUGUST 2022

	ACTUAL	BUDGET	VARIANCE	ACTUAL
	01/08/22-30/08/22	01/08/22-31/07/23	%	01/08/21-31/07/22
ADMINISTRATIVE FUND				
INCOME				
Levies - Administrative Fund	E4 000 00	222 222 22	20.04	000 000 00
Discount - Admin Fund	54,999.82	236,000.00	23.31	220,000.90
Interest On Overdue Levies	(0.02) 0.00	0.00 0.00	0.00	0.00 185.71
TOTAL ADMIN. FUND INCOME	54,999.80	236,000.00	0.00	220,186.61
	- 11-5-01-05	200,000.00		
EXPENDITURE - ADMIN. FUND				
Accounting - Audit Fee	0.00	1,000.00	0.00	0.00
Accounting - Bas Preparation	250.00	1,000.00	25.00	1,000.00
Accounting - Tax Returns	0.00	300.00	0.00	198.00
Admin - Stratamax Software Fee	0.00	740.00	0.00	736.36
Admin - Document Archive	30.00	120.00	25.00	120.00
Bank Charges - Transaction Fee	2.00	700.00	0.29	630.55
Building Repairs	80.00	6,500.00	1.23	6,449.22
Caretaker	9,556.84	146,800.00	6.51	137,172.11
Cleaning	0.00	100.00	0.00	53.37
Electrical Repairs	0.00	1,300.00	0.00	1,256.00
Fire Protection Contract	0.00	1,000.00	0.00	1,082.71
Garage Door Servicing	0.00	3,000.00	0.00	1,754.52
Garden & Grounds	40.82	2,000.00	2.04	1,412.04
Garden & Grounds - Rubbish	49.09	650.00	7.55	572.73
Gymnasium - Equipment Maint	0.00	750.00	0.00	700.91
Insurance - Excess	500.00	500.00	100.00	1,000.00
Insurance	44,453.64	40,445.00	109.91	33,344.94
Insurance - Claim	0.00	0.00	0.00	6,785.99
Insurance - Claims Pending	927.27	0.00		0.00
Insurance - Claim Refund	0.00	0.00	0.00	(6,786.01)
Insurance - Stamp Duty	4,133.52	4,200.00	98.42	3,072.95
Legal Services	0.00	1,000.00	0.00	888.82
Management Fees	3,221.66	12,780.00	25.21	12,630.00
Management Fees - Additional	275.00	1,000.00	27.50	1,685.00
Management Fees - Comms/Disb	1,940.83	7,650.00	25.37	7,713.75
Management Fees - Add/Disb	25.00	1,000.00	2.50	529.10
Management Fees - Audit Prep	0.00	693.00	0.00	0.00
Pest Control	0.00	4,500.00	0.00	3,102.73
Plumbing & Maintenance	0.00	1,500.00	0.00	0.00



Local network:
Southport | Clayfield | Newstead | Hope Island
NSW | VIC | ACT

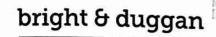
customercare@bright-duggan.com.au bright-duggan.com.au PO Box 4549, Ashmore QLD 4214 P: 07 3862 1868 ABN 23 115 369 858

HANDFORD RESIDENCES CTS 47645

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 AUGUST 2022 TO 30 AUGUST 2022

	ACTUAL	BUDGET	VARIANCE	ACTUAL
	01/08/22-30/08/22	01/08/22-31/07/23	%	01/08/21-31/07/22
Sundry Expenses	0.00	300.00	0.00	0.00
Utilities - Electricity	(62.50)	900.00	(6.94)	845.81
Utilities - Water & Sewerage	(19.67)	800.00	(2.46)	(25.60)
TOTAL ADMIN. EXPENDITURE	65,403.50	243,228.00		217,926.00
SURPLUS / DEFICIT	\$ (10,403.70)	\$ (7,228.00)		\$ 2,260.61
Opening Admin. Balance	8,172.17	8,172.17	100.00	5,911.56
ADMINISTRATIVE FUND BALANCE	\$ (2,231.53)	\$ 944.17		\$ 8,172.17



Local network: Southport | Clayfield | Newstead | Hope Island NSW | VIC | ACT

customercare@bright-duggan.com.au bright-duggan.com.au PO Box 4549, Ashmore QLD 4214 P: 07 3862 1868 ABN 23 115 369 858

HANDFORD RESIDENCES CTS 47645

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 AUGUST 2022 TO 30 AUGUST 2022

	ACTUAL	BUDGET	VARIANCE	ACTUAL
	01/08/22-30/08/22	01/08/22-31/07/23	%	01/08/21-31/07/22
SINKING FUND				
INCOME				
Levies - Sinking Fund	26,249.73	105,000.00	25.00	104,998.92
Special Sinking Fund Levy	0.00	115,000.00	0.00	0.00
Interest Received	0.00	0.00	0.00	398.10
TOTAL SINKING FUND INCOME	26,249.73	220,000.00	177 212	105,397.02
EXPENDITURE - SINKING FUND				
Assets-New & Replacements	0.00	0.00	0.00	317.27
Building Repairs	0.00	10,000.00	0.00	12,447.30
Consultant	0.00	1,400.00	0.00	800.00
Electrical	0.00	3,000.00	0.00	0.00
Contingency	0.00	10,000.00	0.00	0.00
Fencing	0.00	6,300.00	0.00	0.00
Fire Prtcn-Repairs & Servicing	0.00	0.00	0.00	1,270.00
Gardens & Grounds	168.40	5,000.00	3.37	14,719.82
Gym Equipment	0.00	0.00	0.00	816.85
Income Tax Instalments	0.00	0.00	0.00	(21.40)
Painting & Surface Finish	0.00	485,000.00	0.00	0.00
Plumbing Repairs & Maintenance	0.00	3,000.00	0.00	0.00
Pressure Cleaning	640.00	2,000.00	32.00	127.27
Project Management	0.00	10,000.00	0.00	0.00
Tree Felling/Removal	300.00	6,000.00	5.00	3,920.00
TOTAL SINK. FUND EXPENDITURE	1,108.40	541,700.00		34,397.11
SURPLUS / DEFICIT	\$ 25,141.33	\$ (321,700.00)		\$ 70,999.91
Opening Sinking Fund Balance	346,676.64	346,676.64	100.00	275,676.73
SINKING FUND BALANCE	\$ 371,817.97	\$ 24,976.64		\$ 346,676.64



Collective Insurance Brokers Pty Ltd AFS 511427 ABN 27 625 475 434

Email: info@collectiveib.com.au

RENEWAL TAX INVOICE

Handford Residences CTS47645 C/: Bright & Duggan PO Box 4549

ASHMORE QLD 4214

Date: 24/08/2022

Invoice Number: 00171467

Account Executive: Carly Dudley

Broking Assistant: Carly Dudley

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

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

Please read carefully the important notices attached regarding your Duty of Disclosure. Please do not hesitate to contact us with any questions you may have.

	Type of Policy	CHU Residential	^l Strata
--	----------------	-----------------	---------------------

Insured Handford Residences CTS47645

Policy Description 245 Handford Road, TAIGUM QLD 4018

Insurer CHU Underwriting Agencies

Underwritten by QBE Insurance Australia Ltd (CHU)

Policy Number HU0026061-1

Period of Insurance 31/08/2022 to 31/08/2023

Effective Date 31/08/2022

Premium	FSL	Insurer Policy Charge	Insurer Total GST	Stamp Duty	Broker Fee	Broker Fee GST	Invoice Total
\$39,074.00	\$ 0.00	\$ 105.00	\$3,917.91	\$3,868.31	\$2,400.00	\$ 240.00	\$49,605.22

Payment Options



Collective Insurance Brokers Pty Ltd

DEFT Reference Number 40557121714670

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











Name: Handford Residences CTS47645

Invoice No: 00171467

Total: \$49,605.22

Due Date: 14/09/2022





*498 405571 21714670

Pay in-store at Australia Post by cheque or EFTPOS

B

Biller Code: 20362 Ref: 40557121714670 Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above

Total Due:

\$49,605.22

SUMMARY OF COVER

Residential Strata	Policy Number	HU0026061-1
	Policy Period	31/08/2022 to 31/08/2023
	Effective Date	31/08/2022
The Insured:		
Handford Residences CTS47645	Plan Address	245 Handford Road, TAIGUM QLD

4018

	CHU UNDERWRITING - Residential	
	CHO ONDERWRITING - Residential	LIMITS / SUM INSURED
POLICY 1	INSURED PROPERTY (Building)	\$ 30,408,000
	Loss of Rent/Temp Accommodation (15%)	\$ 4,561,200
	INSURED PROPERTY (Common Area Contents)	\$ 253,629
	FLOOD	Included
POLICY 2	PUBLIC LIABILITY	\$ 30,000,000
POLICY 3	VOLUNTARY WORKERS	\$ 200,000/2,000
POLICY 4	WORKERS COMPENSATION (ACT, TAS & WA ONLY)	Not Selected
POLICY 5	FIDELITY GUARANTEE	\$ 250,000
POLICY 6	OFFICE BEARER'S LIABILITY	\$ 5,000,000
POLICY 7	MACHINERY BREAKDOWN	Not Selected
	Loss of Rent/ Temp Accommodation (20%)	
POLICY 8	CATASTROPHE INSURANCE (Community Association)	\$ 4,561,200
	Extended cover – Rent/Temp Accommodation	\$ 684,180
	Escalation in Cost of Temp Accommodation	\$ 228,060
	Cost of Storage Evacuation	\$ 228,060
POLICY 9	Government Audit Costs	\$ 25,000
	Appeal Expenses – common property health & safety breaches	\$ 100,000
	Legal Defense Expenses	\$ 50,000
POLICY 10	LOT OWNERS FIXTURES AND IMPROVEMENTS (per lot)	\$ 250,000

EXCESSES

-			4
PO	LIC	.Υ	1

Any event of any kind	\$ 1,000
Water Damage	\$ 5,000
Exploratory Costs – Burst Pipes	\$ 5,000
POLICY 9	
Legal Defence Expenses	\$ 1,000

SPECIAL TERMS AND CONDITIONS

Not Applicable

INSURER

www.chu.com.au

CHU Underwriting Agencies Pty Ltd ABN 18 001 580 070 / AFS 243261 Level 5, 1 Northcliff Street Milsons Point NSW 2061

UNDERWRITTEN BY

QBE Insurance (Australia) Ltd
ABN 78 003 191 035 / AFSL 239545
Level 5, 2 Park Street
SYDNEY NSW 2000
www.qbe.com.au

INSURER PRODUCT DISCLOSURE STATEMENT & POLICY WORDING

QM562-0122

IMPORTANT NOTICES & INFORMATION

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Executive if you have any questions or require further advice/assistance.

CANCELLATION CLAUSE

If a cover is cancelled before the expiry of the period of Insurance, we will refund to you only the net return premium which we received from the Insurer. We will not refund any part of the brokerage/commission we receive for arranging cover

ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms. You have this duty until they 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 the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

NOTE

Any change in occupation or relevant material facts must be advised in writing to our office. This Summary of Cover has been prepared for general reference only. Nothing obtained herein prevails over the terms, conditions and exclusions of the policy.

DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

REMUNERATION

Collective Insurance Brokers Pty Ltd income \$3,376.85 Authorised Representative \$6,837.95 (exclusive of GST).

GENERAL ADVICE WARNING

We have provided you with general advice and not personal advice. In doing so, we have not taken into consideration your personal circumstances, specific objectives, financial situation or needs. You should therefore immediately review the advice together with your policy documentation to determine if they are appropriate for your personal circumstances and requirements.

AVERAGE OR CO-INSURANCE

Some policies contain an Average or Co-insurance clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance.

Some business interruption policies contain an Average/Co-Insurance clause which has a different application. Check your policy and contact us with any questions.

CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance. These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

LEASING, HIRING AND BORROWING PROPERTY When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

ADDITIONAL INSUREDS AND NOTING INTERESTS

If a person is to be named on your policy or insured as a coinsured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

INSURANCE BROKERS CODE OF PRACTICE & EXTERNAL DISPUTES RESOLUTION SERVICE

Collective Insurance Brokers Pty Ltd subscribe to the Insurance Brokers Code of Practice and the Financial Ombudsman Service (FOS). FOS administer an independent and free external dispute resolution service for our clients.

Important_Notices_and_Information_1116