

Disclosure Statement

Body Corporate and Community Management Act 1997 Section 206

BODY CORPORATE

Body Corporate for: Jacaranda Cottage

Community Titles Scheme: 23205

Lot No: 1

on: ☐ BUP ☒ GTP ☐ SP 102631

ADDRESS: 1/52 Lilly Pilly Crescent

SUBURB: Fitzgibbon

STATE: QLD

POSTCODE: 4018

PRESCRIBED INFORMATION

SECRETARY OF BODY CORPORATE

NAME:

NIL

ADDRESS:

SUBURB:

STATE:

POSTCODE:

PHONE:

FAX:

BODY CORPORATE MANAGER

NAME:

NIL

ADDRESS:

SUBURB:

STATE: QLD

POSTCODE:

PHONE:

BODY CORPORATE COMMITTEE

← Do not complete if there is no Committee for the Body Corporate

Is there a Committee for the Body Corporate?

☐ Yes

☒ No

If there is a committee, is the Body Corporate Manager engaged to perform the functions of the Committee?

☐ Yes

☒ No

ANNUAL CONTRIBUTIONS AND LEVIES

Amount of annual contributions currently fixed by the Body Corporate as payable by the owner of the lot:

Administrative Fund: \$ NIL each year by instalments in: ☐ advance ☐ arrears
on the _____ day of each _____

Sinking Fund: \$ NIL each year by instalments in: ☐ advance ☐ arrears
on the _____ day of each _____

Other: See Attached Insurance

Seller: _____ **Date:** _____ **Witness:** _____
Not required if this form is signed electronically

The Buyer:

- (a) Consents to this Disclosure Statement being given by electronic means and to the Seller signing the Disclosure Statement using an Electronic Signature; and
- (b) Acknowledges having received and read this statement before entering into the contract.

Buyer: _____ **Date:** _____ **Witness:** _____
Not required if this form is signed electronically

000032513161



Joe Vella Insurance Brokers Pty Ltd
AFSL: 240035
ABN: 91 074 970 540
PO Box 1011
Bungalow QLD 4870
Tel: 07 4040 4444
jvib@jvib.com.au
http://www.jvib.com.au

RENEWAL TAX INVOICE

Body Corp For Jacaranda Cottage GTP102631 CTS 23205
C/- Lyndon Westbrook
PO Box 3832
CALOUNDRA DC QLD 4551

Invoice Number: 3443805
Date: 23/11/2023

Account Manager: Paula Carey
Phone: 07 4040 4435
Mobile: 0409 936 785
paula.carey@jvib.com.au

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. Please refer to the policy document issued by the insurer for complete policy terms and conditions. Please read the attached important notices. Do not hesitate to contact us with any questions you may have.

Type of Policy		Strata Title Residential					
Insurer:		Longitude Insurance Pty Ltd					
Policy Number:		LNG-STR-19110					
Period of Insurance:		From 17/12/2023 to 17/12/2024 at 4.00pm local standard time <i>This cover expires at 4.00pm on the date of expiry, unless otherwise specified in the attached schedule</i>					
Transaction Details:		Renewal - 52 Lilly Pilly Crescent, Fitzgibbon Qld 4018					
Premium	ESL	Underwriter Fee	Stamp Duty	Broker Fee	GST Premium	GST Broker Fee	Total Due
\$1,318.12	\$0.00	\$225.00	\$130.50	\$25.00	\$154.33	\$2.50	\$1,855.45

Commission earned on this invoice \$263.62

Payment Options	Terms Net 14 days
-----------------	-------------------



Joe Vella Insurance Brokers Pty Ltd

DEFT Reference Number
406371234438059

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.



Name: Body Corp For Jacaranda Cottage
GTP102631 CTS 23205

Client ID: 153518

Invoice No: 3443805

Payment Date: 17/12/2023

Premium Funding Option

Premium Finance is available. To arrange a quotation please call 07 4040 4444
Finance and administration charges apply.

Total Due: **\$1,855.45**
(GST included if applicable)



*498 406371 234438059

Payments can be made at any Post Office cheque or EFTPOS.



Bill Code: 20362
Reference: 406371234438059

Enter the Biller Code and BPAY reference number as detailed above



DEFT is a service of Macquarie Bank



Telephone



In Person



Mail

Pay by phone from your credit card.
Call **1300 78 11 45** to make a payment.

Joe Vella Insurance Brokers Pty Ltd
accepts *Mastercard, Visa, American Express & Diners Club Cards*.

The phone payment line is a 24 hour service. Calls are charged at the cost of a local call (mobiles extra).

Payments by credit card attract a surcharge.

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

Please present page intact at any Australia Post Office.

Payments may be made by cheque or EFTPOS.

Please make any cheques payable to **Joe Vella Insurance Brokers Pty Ltd.**

Detach payment slip and mail with payment to:

DEFT Payment Systems

GPO Box 5063

SYDNEY NSW 2001

Please make cheques payable to **Joe Vella Insurance Brokers Pty Ltd.**

Please note that receipts will not be issued for mailed payments.

Residential Strata Title

The Insured: Body Corporate for Jacaranda Cottage GTP 102631 CTS 23205

Period of Insurance: From 17/12/2023 to 17/12/2024 at 4.00pm local standard time

Situation/s of Risk: 52 Lilly Pilly Crescent, Fitzgibbon Qld 4018

Complex Details:

Comprising of: 2 Units – 1 Level
 Pool: No
 Year Built: 2003

Nature of Construction:

Building: Brick
 Roof: Tile
 Floor: Concrete

Additional Information:

Solar Panels installed

Percentage of Building occupied by commercial occupants: 0.00%

Interest Insured: **Section 1 Property: Physical Loss, Destruction or Damage**

	Building	\$	609,350
2.1	i) Fixed artwork or sculptures	\$	50,000
	Common Contents	\$	6,090
2.2	g) Pots, plants, shrubs, trees, rockwork and lawns	\$	6,090
	h) Money	\$	6,090
	i) Artwork of sculptures (other than fixed)	\$	6,090
	Storm Surge (caused immediately following a named tropical cyclone) any one event and in the aggregate period of insurance	\$	609,350

Optional Cover

Loss of Market Value	Insured
Flood	Not Insured

Costs Incurred by the Lot Owner

All sub-sections 5.16(a) – (h) combined	\$	500,000
Lot Owners fixtures and fittings (per lot)	\$	300,000
Temporary Accommodation & Loss of Rent	\$	91,401

Lot Owners Optional Covers

Paint & Wallpaper (applies to NSW & ACT only)	Not Insured
Floating floorboards	Insured

Catastrophe Cover (sub-section 5.1)

Buildings	Not Insured
Common Contents	Not Insured
Costs Incurred by the Lot Owner	Not Insured
Additional Benefits	Not Insured

Section 2 – Voluntary Workers Personal Accident

Accidental Death & Disablement	\$	200,000
--------------------------------	----	---------

Weekly Benefits

Total Disablement per week	Up to \$2,000 per week
Partial Disablement per week	Up to \$1,000 per week
	As outlined in the table of benefits

As per Policy Table of Benefits

Section 3 – Office Bearers Liability

Limit of Liability in the aggregate period of insurance	\$	Not Insured
---	----	-------------

Optional Additional Benefits (in addition to the limit of liability)

Defence Costs in the aggregate period of insurance	\$	Not Insured
Statutory Fines and Penalties in the aggregate period of insurance	\$	Not Insured

Section 4 – Fidelity Guarantee

Any one Loss and in the aggregate period of insurance	\$	100,000
---	----	---------

Section 5 – Equipment Breakdown

Limit of Liability in the aggregate period of insurance	\$	Not Insured
---	----	-------------

Section 6 – Public Liability

Personal Injury or Property Damage Limit of Liability any one occurrence	\$	10,000,000
--	----	------------

Section 7 – Government Audit Costs, Workplace Health & Safety Breaches and Legal Expenses**a) Taxation and Audit Costs**

Limit of Liability in the aggregate period of insurance	\$	30,000
---	----	--------

b) Workplace Health and Safety Breaches

Limit of Liability in the aggregate period of insurance	\$	150,000
---	----	---------

c) Legal Defence Expenses

Limit of Liability in the aggregate period of insurance	\$	50,000
---	----	--------

Deductible/Excess:**Section 1 - Property: Physical Loss, Destruction or Damage**

Loss, destruction or damage caused by or arising from earthquake, subterranean fire or volcanic eruption each and every claim	\$	2,000
---	----	-------

All other losses each and every claim	\$	2,000
---------------------------------------	----	-------

Section 2 - Voluntary Workers Personal Accident

Excluded Period of Claim, each and every claim	\$	7 days
All Per Table of Benefits		

Section 3 - Office Bearers Liability

Each and every claim	\$	Not Applicable
----------------------	----	----------------

Section 4 - Fidelity Guarantee

Each and every claim	\$	2,000
----------------------	----	-------

Section 5 - Equipment Breakdown

Each and every claim	\$	Not Applicable
----------------------	----	----------------

Water Chiller and Power Generators each and every claim	\$	Not Applicable
---	----	----------------

Section 6 - Public Liability

Each and every claim	\$	2,000
----------------------	----	-------

Section 7 - Government Audit Costs, Workplace Health & Safety Breaches and Legal Expenses

a) Taxation and Audit Costs		
Each and every claim	\$	500
b) Workplace Health and Safety Breaches		
Each and every claim	\$	500
c) Legal Defence Expenses		
Each and every claim	\$	1,000
Contribution each and every claim		10% of Legal Expenses Incurred

Special Note:

The information detailed on this invoice relates solely to the insurance requirements of the Body Corporate and no other insurance products.

Individual unit owners should make separate enquiries to protect their Assets and Liabilities. Please contact your broker should you require any further insurance products.

This Policy does not include protection for Mobile or Fixed Air-conditioning units servicing an individual unit when the building is located in Queensland.

Owner occupiers should include the Air-conditioning units as part of their content's insurance.

Landlords should ensure they have Contents Insurance which includes the Air-conditioning units.

Refer to the policy wording for full terms and conditions

Endorsements:

Endorsements as per policy

Extensions:

Conditions/Extensions as per policy

Exclusions:

Exclusions as per policy

Policy Wording:

Residential Strata Package LONGRSI 11.10-2021

Insurer Panel:

Underwriting Agency: Longitude Insurance Pty Ltd as an authorised representative of Austagencies Pty Ltd 100%

Underwritten By: Chubb Insurance Australia Limited 100%
ABN: 23 001 642 020
Level 38 225 George Street
Sydney NSW 2000

IMPORTANT NOTICES

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

YOUR POLICY DOCUMENTATION

The policy wordings and other documentation should be read carefully to ensure that the cover provided is right for you. If you do not comply with the policy terms and conditions the insurer may be able to cancel the policy and/or refuse to pay or reduce a claim. You should carefully monitor and review your insurance contract to ensure it continues to be adequate during the period of insurance. If any information is incorrect or unclear, make sure that you tell us.

YOUR DUTY OF DISCLOSURE

Every insured under this policy must comply with the duty of disclosure obligations. The duty requires you to tell the insurer certain matters which will help it decide whether to insure you and if so, on what terms.

This duty commences when you first apply for your policy as well as on renewal, variation, extension or reinstatement. The type of duty that applies can vary according to the type of policy.

To assist us in protecting your interests, it is important that you tell us every matter that you know or could reasonably be expected to know, is relevant to the insurer's decision whether to insure you. We will then assist you in determining what needs to be disclosed to the insured in order to meet your duty.

When you answer any question asked by the insurer, you must give honest and complete answers. Examples of matters that should be disclosed are:

- Any claims that you have made in recent years for the particular type of insurance
- Cancellation, avoidance of, or a refusal to renew your policy by an insurer
- Any unusual feature of the insured risk that may increase the likelihood of a claim

If any insured under the policy does not comply with this duty, the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim. If the failure to comply with the duty is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

PRIVACY

We are committed to protecting your privacy. We use the information you provide to us to assist and advise on your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (eg. Lloyds of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

MISREPRESENTATION

If any insured under the policy makes a misrepresentation the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim. If the misrepresentation is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

CONTRACTUAL LIABILITIES

Contractual liabilities are largely excluded from cover unless advised to the insurers. Leasing and hiring agreements, agency and product distribution agreements and construction contracts will often contain liabilities not easily recognised and should always be referred to us to ensure that the relevant cover is in place.

COOLING OFF RIGHTS

You may have a statutory cooling-off right to return your policy. The Product Disclosure Statement or policy document issued by the insurer tells you what the cooling-off right is. You must notify us electronically or in writing within the period noted in your Product Disclosure Statement or policy document.

Irrespective of any cooling-off period you may still have cancellation rights under your policy. If you want to return or cancel your policy, contact us so we may assist.

UNDERINSURANCE, AVERAGE OR CO-INSURANCE

The insurer requires you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, they may pay you less in the event of a claim. These are often called "average" or "co-insurance" clauses.

If you do not want to bear a proportion of any loss, you must ensure that your sum insured is adequate to cover the full potential of any loss. If your policy provides "new for old" cover, please ensure that the sum insured is the cost of replacing the lost or damaged property with new property.

WAIVER OF RIGHTS

Some policies have a clause which limits or excludes claims where the insured has limited its rights to recover a loss from another party, in circumstances where that other party is responsible for the loss. This can occur where the insured has entered into a contract limiting liability.

If you have entered into, or propose to enter into a contract which may limit rights against another contracting party, please let us know so that we can advise you about how the agreement affects or may affect your cover.

ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured 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.

UTMOST GOOD FAITH

Every policy is based on the principle of utmost good faith. Both the insured and the insurer must act towards the other party, in respect of any matter arising under the contract, with utmost good faith. If you fail to do so it may prejudice your rights under the policy and in particular, any claim.

UNAUTHORISED FOREIGN INSURERS

If one or more of the insurance companies concerned with a particular policy is an Unauthorised Foreign Insurer (UFI) we will notify you.

A UFI is an insurer that is not located in Australia or authorised under the Insurance Act 1973 to conduct insurance business in Australia. Such insurers are not subject to the provisions of the Act, which establishes a system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority (APRA).

CANCELLATIONS

If there is a refund of premium as a result of a cancellation or adjustment to a policy, we reserve the right to retain the remuneration earned prior to the alteration. If we don't do this we will not be properly paid for the services provided to you.

CERTIFICATE OF COMPLETION

Date Generated: 23/05/2024



Document Details

Subject: SignAnything - Body Corporate Disclosure - 1.52 Lilly Pilly Crescent Fitzgibbon QLD 4018

Document Pages: 8

Exchanged by: Not Applicable

Certificate Pages: 1

Exchange Date: Not Applicable

Status: Signed

No. of Signatures: 1

Signature Logs

Signer: PATRICIA KATHRYN AQUILINA

Email Address: trishaquilinais@yahoo.com

Status: Signed

IP Address: 180.216.199.218

Supervised By:

Email Sent Date: 23/5/2024

Signed Date: 23/5/2024

Signature: 

Signer:

Email Address:

Status:

IP Address:

Supervised By:

Email Sent Date:

Signed Date:

Signature:

Signer:

Email Address:

Status:

IP Address:

Supervised By:

Email Sent Date:

Signed Date:

Signature: