

Schedule of Insurance

Class of Policy:	STRATA INSURANCE	Policy No:	VRSC15004537
The Insured:	Owners Corporation PS600696N, Owners Corporation No 1 Plan No PS600696N, No 2 Plan No PS600696N	Invoice No:	014098
		Our Ref:	OC600696N

Policy Type: Residential Strata Insurance

Situation: 1 Moreland Street, 2-4 Saltriver Place & 6-8 Saltriver Place, Footscray VIC 3011;

Insured: Owners Corporation PS600696N, Owners Corporation No 1 Plan No PS600696N, Owners Corporation No 2 Plan No PS600696N & Owners Corporation No 3 & 4 Plan No 600696N.

Interested Party: Maribyrnong City Council

Section 1:	Building	\$81,800,000
	Common Contents	\$ 818,000
	Loss of Rent/Temporary Accommodation (15%)	\$12,270,000
	Floating Floors	Selected
	Flood	Selected
	Additional Loss of Rent	\$Not Insured
	Additional Catastrophe or Emergency	\$Not Insured
	Glass	Included
	Theft	Included
Section 2:	Liability	\$50,000,000
Section 3:	Voluntary Workers (Weekly/Capital Benefit)	\$2,000/200,000
Section 5:	Fidelity Guarantee	\$100,000
Section 6:	Office Bearers Liability	\$2,000,000
Section 8:	Catastrophe or Emergency (15%)	\$12,270,000
Section 9:	Government Audit Costs	\$25,000
	Legal Defence Expenses	\$50,000
	Appeal Expenses	\$ 100,000
	Workplace, Health & Safety Breaches	\$100,000
Section 10:	Lot Owners Improvements (Per Unit)	\$300,000
:	Workers Compensation	Not Insured
	Machinery Breakdown	Not Insured

Excess: Section 1 - \$1,500 Water Damage and/or Burst Pipes
Section 1 - \$ 500 Insured Property
Section 9- \$ 1,000 Legal Defence Expenses and 10 % Contribution

Your policy includes the following endorsements that are changes to your cover and should be read together with your PDS and Policy Wording.

Flood Limit

Optional Cover '1. Flood in Section 1 - Insured property' is deleted and replaced by the following:

'1. Flood

We will pay up to \$10,000,000 for Loss or Damage to Your Insured Property caused by Flood which happens during the Period of Insurance.'

SPECIAL TERMS/CONDITIONS

It is noted and agreed that section 2 Liability under policy in the name of OC600696N covers the gym/pool area whilst being used by residents of OC430798A and OC627898Y. Further it is noted that cover under this policy is

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issued subject to the pool/gymnasium and its associated equipment being serviced and maintained in accordance with the manufacturer's specification and Australian Standards

Appropriate signage relating to health and safety and user instructions including pool depth signage as per AS 2416-is clearly displayed in a prominent position within the gym/pool area.

Further it is noted the Maribyrnong City Council is an interested party in respect to use of the path for emergency evacuation only.

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

Swimming Pools

It is important that you ensure compliance with local council regulations and applicable Australian Standards in respect of your swimming pool(s) and associated equipment.

Appropriate signage should clearly be displayed to indicate (as a minimum):-

1. The pool operating hours
2. No diving or running allowed
3. Consumption of alcohol is banned within the pool and its surrounds
4. Depth indicators
5. Children must be accompanied by adults at all times
6. Resuscitation instructions

The following important notices are to be read in conjunction with the attached quotation:

YOUR DUTY OF DISCLOSURE

The law requires you to tell us everything you know, or should know, could affect our decision to insure you and/or the terms on which we insure you. This duty applies before you enter into a contract with us, that is, before we issue a policy and also each time before you alter or renew the policy.

When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that all parties named as an insured answer all questions in this way. These requirements are part of the Insurance Contracts Act 1984.

Penalty For Non-Disclosure

If you do not tell us everything necessary, we may:

- o reduce or refuse to pay a claim, or
- o cancel your policy.

If you act dishonestly or your answers are untruthful, we may invalidate the policy and treat it as if it never existed.

You Don't Need To Tell Us Anything Which:

- o reduces the risk
- o is common knowledge

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- o we already know, or ought to know in the ordinary course of our business, or
- o we indicate we do not want to know

If you are unsure that something is relevant, it is best to disclose it anyway.

Non-disclosure or misrepresentation in relation to the one policy may affect your ability to obtain other insurance in the future.

What You Need To Tell Us:

- 1) Has any insurer refused, cancelled, or imposed an excess on any of your policies or required special terms to insure you?
- 2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- 3) Have there been any changes to the insured property which might increase the risk of loss or damage?
- 4) Have you had any claims in the last 3 years ?
- 5) Are the premises unoccupied ?
- 6) Are there any other material facts which should be disclosed?

GENERAL ADVICE WARNING

The advice we provide you will be prepared without taking account of your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual objectives, financial situation or needs, to act upon this advice.