

# REI Insurance Brokers

Aon Risk Services Australia Limited  
ACN 000 434 720 ABN 17 000 434 720

DP 270051  
C/- PREMIER STRATA MANGEMENT PTY LTD  
PO BOX 3030  
PARRAMATTA NSW 2124

## CLIENT COVERAGE SUMMARY

*If you have any queries please contact :*  
REI Insurance Brokers  
PO Box 1331  
PARRAMATTA NSW 2124

Your contact is Carol Healy

Phone 02 9683 0950 Fax 02 9683 0951

Client Name : DP 270051  
Class of Insurance : RESIDENT STRATA CALL  
Period of Insurance : From - 15th December 2006  
: To - 15th December 2007

### COVERING (Summary Only)

Policy 1	Strata Pack	INSURED
Policy 2	Workers' Compensation	INSURED

### General Policy Information

INSURED

DP 270051

THE SITUATION

247 BURWOOD ROAD, CONCORD 2137

OCCUPANCY TYPE

OWNER OCCUPIED

NUMBER OF UNITS

50

\*\* IMPORTANT NOTICE \*\*

THIS COVERAGE SUMMARY HAS BEEN PREPARED FOR GENERAL REFERENCE ONLY. NOTHING CONTAINED HEREIN PREVAILS OVER THE TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY.

### Policy 1 Strata Pack

SECTION 1

Any physical loss, destruction or damage not otherwise excluded happening at the situation to the property insured including loss resulting from interruption or interference to the business all as

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defined in the Policy.

Buildings and Common Property	\$ 1,970,000
Contents (common property/contents includes extra cover for gymnasium equipment)	\$ 45,700
Loss of Rent	\$ 295,500

**Automatic Policy Inclusions**

Theft	Included
Malicious Damage by Tenants	Included
Breakage of Glass	Replacement Value
Removal of Debris (part of declared value)	Included
Accidental Damage	Included
Professional Fees (part of declared value)	Included
Rewriting of Record	\$ 5,000

**SECTION 2**

Insured's legal liability to pay compensation in respect of

- a) Personal Injury
- b) Damage to Property

Happening during the period of insurance and caused by an occurrence and/or accident within the geographical limits in connection with the business.

Limit of Indemnity	\$ 20,000,000
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**SECTION 3**

Fidelity Guarantee	\$ 40,000
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**SECTION 4**

Office Bearers Liability	\$ 5,000,000
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**SECTION 5**

Personal Accident for Voluntary Workers	
Death and Capital Benefits	\$ 50,000
Weekly Benefits	\$ 500

**SECTION 6**

Machinery Breakdown	\$Not Insured
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**DEDUCTIBLE(S) APPLICABLE TO ALL SECTIONS OF THIS POLICY**

Earthquake	\$ 500
Malicious Damage	\$ 500
Impact Damage	\$ 750
All Other Claims	\$ 500

**IMPORTANT NOTICE RELATING TO SECTION 4 OF THIS POLICY****CLAIMS MADE POLICY**

Section 4 of this Policy is issued on a "Claims Made and Notified"

basis. Subject to its terms and conditions, the Section will cover you for a Loss arising from any Claim first made against you during the period of insurance.

This means that the Section responds to:

- a) Claims first made against you during the period of insurance and notified to us during the period of insurance, provided that you were not aware at any time prior to the start of the policy of circumstances which would have put reasonable person in your position on notice that a claims may be made against him/her;
- b) Section 40 (3) of the Insurance Contracts Act 1984 however, provides that an insurer cannot refuse to pay a claim by reason only that the claim was made after the expiration date of the Policy in circumstances where you gave notice in writing to the insurer of facts that might give rise to a claim as soon as was reasonably practicable after you became aware of those facts but before the end of the period of insurance.

This Policy however, will NOT cover you for a Loss arising from any Claim:

- a) first made prior to the start date of the Policy; or
- b) Directly or indirectly based upon, or attributable to, or in consequence of, any incident, occurrence, fact or matter known to you prior to the start date of the Policy and which you knew, or ought to reasonably have known, had the potential to give rise to a claim under the Policy; or
- c) Directly or indirectly based upon, or attributable to, or in consequence of any fact, matter, circumstance or occurrence which has been notified under any other insurance which you had or which started prior to the start date of this Policy; or
- d) If the circumstance or acts giving rise to the Claim occurred prior to the Retroactive Date (if any).

#### CALLIDEN ADVISORY NOTICE

In arranging a policy of insurance with this insurer we want you to be fully aware that it has not yet been rated by either AM Best or Standard and Poors (S&P).

As a matter of policy, Aon attach great importance to the financial integrity and stability of the Underwriting organisations available to underwrite insurance protection for our clients.

This insurer is licensed to carry on insurance business by the Australian Prudential Regulatory Authority (APRA). APRA closely monitors and supervises Australian Insurance Companies to ensure that they remain able to meet their obligations to policyholders.

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Aon does not guarantee or make any representation in regards to the solvency or financial condition of any underwriting organisation with which we place business. If you would like more information in relation to this insurer to help you in your assessment then please contact your Aon Account Manager who will provide a fact sheet with regard to this insurer or visit [www.calliden.com.au](http://www.calliden.com.au)

INSURER	POLICY NUMBER	PROPORTION
CALLIDEN LIMITED A.B.N. 43 110 186 224 LEVEL 3, BLDG B, 207 PACIFIC HIGHWAY ST LEONARDS NSW 2065	STR000046	100.0000%

**Policy 2 Workers' Compensation**

Workers Compensation \$  
- As Per Act

INSURER	POLICY NUMBER	PROPORTION
ALLIANZ AUSTRALIA WORKERS COMPENSATION ( T.B.A A.B.N. 17 003 087 545 2 MARKET STREET SYDNEY NSW 2000		100.0000%