STRATA COMMUNITY INSURANCE

stratacommunityinsure.com.au
T 1300 SCINSURE (1300 724 678)
E myenquiry@scinsure.com.au
A PO Box 2878, Brisbane, QLD 4001

CERTIFICATE OF CURRENCY

THE INSURED

POLICY NUMBER	QRSC22004209
PDS AND POLICY WORDING	Residential Strata Product Disclosure Statement and Policy Wording SCI034-Policy-RS-PPW-02/2021 Supplementary Product Disclosure Statement SCIA-036_SPDS_RSC-10/2021
THE INSURED	Body Corporate for Breeze Vista Sphere Community Title Scheme 40644
SITUATION	154 Musgrave Avenue, Southport, QLD, 4215
PERIOD OF INSURANCE	Commencement Date: 4:00pm on 31/08/2025 Expiry Date: 4:00pm on 31/08/2026
INTERMEDIARY	The (NUU) Co
ADDRESS	403/95 Old Burleigh Road, Broadbeach, QLD, 4218
DATE OF ISSUE	14/08/2025

POLICY LIMITS / SUMS INSURED

SECTION 1	PART A	1. Building	$26,145,000
		Common Area Contents	$167,563
		2. Terrorism Cover under Section 1 Part A2	Applies
	PART B	Loss of Rent/Temporary Accommodation	$3,921,750
	OPTIONAL COVERS	1. Flood	Not Included
		2. Floating Floors	Not Included
SECTION 2	Liability		$30,000,000
SECTION 3	Voluntary Workers		Included
SECTION 5	Fidelity Guarantee		$100,000
SECTION 6	Office Bearers' Liability		$5,000,000
SECTION 7	Machinery Breakdown		$100,000
SECTION 8	Catastrophe		$7,843,500
SECTION 9	PART A	Government Audit Costs – Professional Fees	$25,000
	PART B	Appeal Expenses	$100,000
	PART C	Legal Defence Expenses	$50,000
SECTION 10	Lot Owners' Fixtures and Improvements		$300,000
SECTION 11	Loss of Lot Market Value		Not Included

This certificate of currency has been issued by Strata Community Insurance Agencies Pty Ltd, ABN 72 165 914 009, AFSL 457787 on behalf of the insurer Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708 and confirms that on the Date of Issue a policy existed for the Period of Insurance and sums insured shown herein. The Policy may be subsequently altered or cancelled in accordance with its terms after the Date of Issue of this notice without further notice to the holder of this notice. It is issued as a matter of information only and does not confer any rights on the holder.

This certificate does not amend, extend, replace, negate or override the benefits, terms, conditions and exclusions as described in the Schedule documents together with the Product Disclosure Statement and insurance policy wording.

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STRATA COMMUNITY SCHEDULE

Please ensure that You carefully review this Schedule, including the Important Information section which outlines Your Duty to take reasonable care not to make a misrepresentation, together with Your PDS and Policy Wording.

THE INSURED

POLICY NUMBER	QRSC22004209
OUR REFERENCE	QTE10489362
PDS AND POLICY WORDING	Residential Strata Product Disclosure Statement and Policy Wording SCI034-Policy-RS-PPW-02/2021 Supplementary Product Disclosure Statement SCIA-036_SPDS_RSC-10/2021
THE INSURED	Body Corporate for Breeze Vista Sphere Community Title Scheme 40644
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	OPTIONAL COVERS	1. Flood	Not Included
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SECTION 2	Liability		$30,000,000
SECTION 3	Voluntary Workers		Included
SECTION 5	Fidelity Guarantee		$100,000
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SECTION 7	Machinery Breakdown		$100,000
SECTION 8	Catastrophe		$7,843,500
SECTION 9	PART A	Government Audit Costs – Professional Fees	$25,000
	PART B	Appeal Expenses	$100,000
	PART C	Legal Defence Expenses	$50,000
SECTION 10	Lot Owners' Fixtures and Improvements		$300,000

SECTION 11	Loss of Lot Market Value	Not Included

EXCESS

You must pay or contribute the amount of any Excess and/or Contribution as specified below or in accordance with the relevant Section of the Policy wording for each claim. 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.

SECTION 1	$20,000	Water Damage and/or Burst Pipes
	$1,000	Insured Property
SECTION 7	$1,000	Machinery Breakdown
SECTION 9	$1,000	Legal Defence Expenses and 10% Contribution

PREMIUM

Base Premium	Levies	Premium GST	Stamp Duty	*PREMIUM*	Admin Fee	Admin Fee GST	**TOTAL**
$30,061.78	$0.00	$3,006.19	$2,976.13	$36,044.10	$220.00	$22.00	**$36,286.10**

Intermediary Commission	Intermediary Commission GST
$0.00	$0.00

This document has been issued by Strata Community Insurance Agencies Pty Ltd (ABN 72 165 914 009) and will be a tax invoice for GST purposes when you make a payment.

PAYMENT OPTIONS

The amount of $36,286.10 is due by 31/08/2025.

Pay in 3 easy steps

Please check

- All documents
- Refer to 'Important Information' attached
- Advise us if anything needs changing

To make changes

- Please call 1300 SCINSURE (1300 724 678)
- Email yourcover@scinsure.com.au

To pay

- Follow the 'How to Pay' instructions, please contact us for further payment methods

How to Pay

DIRECT DEBIT – INSTALMENT
Please contact our office for Direct Debit Request and Agreement

EFT / DIRECT DEPOSIT
Strata Community Insurance Trust Account
Our Reference QTE10489362
ANZ Bank BSB: 012-013
Account number: 215745659

Telephone & Internet Banking - BPAY®
Please contact our office to get your unique reference code.
Biller Code: 236620
Ref: 104893625
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More info: www.bpay.com.au

CHEQUE
Send your cheque, together with the payment slip below to:

Payable to: Strata Community Insurance
Mail to: PO Box 631, North Sydney, NSW, 2059

CREDIT CARD at
www.stratacommunityinsure.com.au

Invoice Number QTE10489362

STRATA COMMUNITY INSURANCE

PAYMENT SLIP *Please complete this slip for cheque payments only*

Reference Number	QTE10489362	**Amount Due:**	
The Insured	Body Corporate for Breeze Vista Sphere Community Title Scheme 40644	$36,286.10	
Address	154 Musgrave Avenue	**Amount paid:**	
	Southport	$	
	QLD 4215	*Please add amount paid*	

IMPORTANT INFORMATION

This Policy has been issued by Strata Community Insurance Agencies Pty Ltd ABN 72 165 914 009 AFS Licence No. 457787 on behalf of the insurer Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No. 234708. It forms part of Your contract of insurance and You should refer to it together with the Product Disclosure Statement and insurance Policy wording (PDS and Policy) to consider whether the benefits, terms, conditions and exclusions of your Policy remain relevant and suitable for Your needs and circumstances. The PDS and Policy are available from our website www.stratacommunityinsure.com.au this is also where You can locate Your workers compensation documentation (if applicable) http://stratacommunityinsure.com.au/products/forms-documents/ alternatively You can contact us for a copy. If You have previously provided a Workers Compensation wages declaration and Your circumstances have changed please provide an updated wages declaration, which can also be found on our website.

Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to Us. This responsibility applies until We issue You with a Policy for the first time or agree to renew, extend, vary/change, or reinstate Your Policy.

You must answer Our questions honestly, accurately and to the best of Your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if You do not answer a question or if Your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the Policy. If You are answering questions on behalf of anyone, We will treat Your answers or representations as theirs.

Whether or not You have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether You are represented by a broker, Your particular characteristics and circumstances We are aware of.

If You do not meet the above Duty, We may reject or not fully pay Your claim and/or cancel Your Policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and We may treat Your Policy as if it never existed.

If Our information or questions are unclear, You can contact Strata Community Insurance on 1300 724 678 or visit stratacommunityinsure.com.au.

Cooling Off Period

You have 21 days after buying or renewing Your Policy to decide if it meets Your needs and You wish to continue. If You notify Us within this period that You wish to cancel Your Policy as from its start date, we will refund Your premium less any government taxes or duties that are non-refundable or remain payable by Us but we will not refund any Policy administration or instalment fees. 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, however we may deduct certain amounts from any refund (see “Cancelling Your Policy” in the PDS and Policy).

Claims made notice

Section 6 of the Policy operates on a ‘claims made and notified’ basis. This means that, subject to the provisions of Section 6, where You give notice in writing to Us of any facts that might give rise to a claim against You as soon as reasonably practicable after You become aware of those facts but before the expiry of the Period of Insurance, You may have rights under Section 40(3) of the *Insurance Contracts Act 1984* (Cth) to be indemnified in respect of any claim subsequently made against You arising from those facts notwithstanding that the claim is made after the expiry of the Period of Insurance.

Any such rights arise under the legislation only, in that the terms of the Policy and the effect of the Section, subject to the continuous cover special conditions, is that You are not covered for claims made against You after the expiry of the Period of Insurance.