

# CERTIFICATE OF CURRENCY



To whom it may concern,

Strata Unit Underwriting Pty Ltd ABN 30 089 201 534 is a Corporate Authorised Representative (No. 1315935) of Austagencies Pty Ltd ABN 76 006 090 464 AFSL 244584  
Level 14/141 Walker Street, North Sydney, New South Wales 2060  
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**Date:** 16/09/2026  
**Reference No:** DOC0001590132

This policy referred to is current at the date of issue of this certificate and whilst a due date has been indicated, it should be noted that the policy may be cancelled in the future. Accordingly, reliance should not be placed on the expiry date. This is to certify cover has been granted in terms of the Insurers Standard Policy, a copy of which is available on request. This certificate is not a substitute for the Policy of Insurance issued to you. The Policy, not this certificate, details your rights and obligations and the extents of your insurance cover.

**Insured:** Paradise Towers CTS 14978  
**Type of Insurance:** Residential Strata

**Policy Number:** 06S3311985  
**Period of Insurance:** From 4:00PM 31/07/2026  
To 4:00PM 31/07/2027

## OVERVIEW

|                    |                                                                 |                        |
|--------------------|-----------------------------------------------------------------|------------------------|
| <b>Insured:</b>    | Paradise Towers CTS 14978                                       |                        |
| <b>Situation:</b>  | 3049-3051 SURFERS PARADISE BOULEVARD, SURFERS PARADISE QLD 4217 |                        |
| <b>Section 1:</b>  | Building including common contents                              | \$56,546,250           |
|                    | Loss of Rent/Temporary Accommodation (15%)                      | \$8,481,938            |
|                    | Catastrophe or Emergency (15%)                                  | \$8,481,938            |
|                    | Additional Loss of Rent/Temporary Accommodation                 | Not included           |
|                    | Additional Catastrophe or Emergency                             | Not included           |
|                    | Floating Floors                                                 | Not included           |
|                    | Flood                                                           | Included               |
| <b>Section 2:</b>  | Glass                                                           | Automatically Included |
| <b>Section 3:</b>  | Theft                                                           | Automatically Included |
| <b>Section 4:</b>  | Liability                                                       | \$ 20,000,000          |
| <b>Section 5:</b>  | Fidelity Guarantee                                              | \$100,000              |
| <b>Section 6:</b>  | Office Bearers Liability                                        | \$ 1,000,000           |
| <b>Section 7:</b>  | Voluntary Workers (Weekly/Capital Benefit)                      | \$2,000/\$200,000      |
| <b>Section 8:</b>  | Government Audit Costs                                          | \$25,000               |
| <b>Section 9:</b>  | Legal Expenses                                                  | \$50,000               |
| <b>Section 10:</b> | Workplace, Health and Safety Breaches                           | \$100,000              |
| <b>Section 11:</b> | Machinery Breakdown                                             | \$100,000              |
| <b>Section 12:</b> | Lot Owners Improvements (Per Lot)                               | \$250,000              |

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## EXCESSES

### **Section 1 - Building including Common Contents**

\$2,000.00 all other claims + as per policy wording

\$5,000.00 bursting, leaking, discharging or overflowing of pipes and/or apparatus and any resultant damage

\$5,000.00 water damage claims

### **Section 2 - Glass**

\$2,000.00 all claims

### **Section 3 - Theft**

\$2,000.00 all claims

### **Section 11 - Machinery Breakdown**

\$1,000.00 all claims

## SPECIAL TERMS/CONDITIONS

### **Machinery Breakdown - Blanket Cover excluding Chillers & Lifts**

Machinery Breakdown cover includes all electrical and mechanical plant and equipment at the situation but excludes:

1. centrifugal chillers
2. lifts not having in force at all times a full maintenance agreement including parts & labour.

### **Electrical Wiring**

Electrical switchboards and/or wiring failures can be catastrophic and costly and often occur without warning, particularly in older properties. It is vital that the electrical wiring and switchboards are of a condition that minimise any potential risk to both property damage and/or personal injury.

This policy is issued on the condition that all switchboards and associated wiring within the insured property have undergone a physical safety inspection by a qualified and licensed electrical professional within the last 10 years and that any recommended repairs or upgrades have been attended to.

### **Flood**

This policy is extended to include flood.

The word 'flood' is deleted from exclusion 1.e on page 34 and exclusion 1.e on page 39.

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## IMPORTANT NOTICES

It is important to read and consider the Product Disclosure Statement when deciding whether to purchase this insurance. You should consider whether this product is appropriate for your financial circumstances, objectives and needs. After reading this notice if any matter relating to your policy is unclear to you or you have any questions at all in relation to the insurance, please contact us for an answer or explanation as soon as possible.

This policy is issued by Strata Unit Underwriting Pty Ltd (ABN 30 089 201 534) (SUU) as an Authorised Representative (AR 1315935) of Austagencies Pty Ltd (ABN 76 006 090 464, AFSL 244584) (Austagencies). SUU have binding authority from CGU Australia Pty Ltd trading as CGU Insurance (ABN 62 004 478 960, AFSL 700014) and is an agent of the Insurer and not the Insured.

Clients who are not fully satisfied with our services should contact our Internal Disputes Resolution Officer. Austagencies also subscribes to the Australian Financial Complaints Authority, a free customer service. Further information is available within the Product Disclosure Statement (PDS) or via our website.

Please review the sums insured as noted on your Quotation or Policy Schedule to ensure they are up-to-date and take into account your objectives, financial situation, needs and requirements of any relevant legislation.

When answering our questions you must be honest, as the answers will form the basis of our decision to insure you. Your answers apply to you and to anyone else that may be insured under the policy. If you have not answered our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy.

## GENERAL ADVICE WARNING

The general advice provided has not taken into account 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.