

# DISCLOSURE STATEMENT

Pursuant to Section 206 & Additional Information pursuant to Section 223  
 BODY CORPORATE & COMMUNITY MANAGEMENT ACT 1997 (AS AMENDED)

## LOT 47 “GROVE VILLAGE”

### PROPERTY DETAILS

CTS No. : 48061  
 Lot Number : 47  
 Unit Number : 47  
 Scheme Address : 139 Woogaroo Street, Ellen Grove QLD 4078  
 Plan Type & Number : SP 271493  
 Regulation Module : Accommodation Module

Information (if any) prescribed under Regulation Module : Not Applicable

### LOT ENTITLEMENTS

<b>CONTRIBUTION Lot Entitlement</b>	<b>10</b>	<b>INTEREST Lot Entitlement</b>	<b>152</b>
<b>Aggregate</b>	<b>730</b>	<b>Aggregate</b>	<b>11,510</b>

The CONTRIBUTION Schedule of Lot entitlements are **Equal**

### FINANCIAL INFORMATION

Scheme Financial Year : 1 December to 30 November

The balance of the Administration Fund is \$44,037.74 CREDIT AS AT 12 December 2024

The balance of the Sinking Fund is \$589,924.06 CREDIT AS AT 12 December 2024

## ANNUAL CONTRIBUTIONS:

PAYMENT PERIODS	DUE DATE	ADMINISTRATION FUND (Gross)	SINKING FUND (Gross)	INSURANCE FUND (Gross)
01/12/23 to 29/02/24	01/12/23	\$593.32	\$529.11	\$138.62
01/03/24 to 31/05/24	01/03/24	\$593.32	\$529.11	\$138.62
01/06/24 to 31/08/24	01/06/24	\$536.82	\$464.04	\$143.49
01/09/24 to 30/11/24	01/09/24	\$536.82	\$464.04	\$143.49
<b>Annual TOTAL</b>		<b>\$2,260.28</b>	<b>\$1,986.30</b>	<b>\$564.22</b>
Pre-Issue				
01/12/24 to 28/02/25	01/12/24	\$587.67	\$513.70	\$166.44
01/03/25 to 31/05/25	01/03/25	\$587.67	\$513.70	\$166.44

Levy Discount : A discount does not apply

Details of other contributions for this Lot : Nil

- (I) The annual contributions payable by the owner of the lot are calculated based on the contribution schedule lot entitlements for lots in the scheme, except for that part of the administrative fund annual contributions attributable to insurance. The insurance component, being \$564.22, is based on the interest schedule lot entitlements for lots included in the scheme. The balance of the administrative fund annual contributions, being \$2,260.28, is based on the contribution schedule lot entitlements for lots included in the scheme.
- (II) The contribution schedule lot entitlements and the interest schedule lot entitlements for lots included in the scheme are set out in the Community Management Statement for the scheme

The Seller is not the original owner of the Lot

Improvements to the Common Property for which the owner of the Lot is responsible : Nil

## BODY CORPORATE MANAGER

Name : Body Corporate Systems  
 Address : PO Box 743, Morningside QLD 4170  
 Telephone : (07) 3899 0299

The Body Corporate Manager is not engaged to perform the functions of a committee.

## BODY CORPORATE SECRETARY

Name : Melissa Neal  
 Address : C/- PO Box 743, Morningside QLD 4170  
 Telephone : (07) 3899 0299

Who is responsible for issuing Body Corporate Information Certificates? : Body Corporate Systems

Is there a Committee for the Body Corporate? : Yes

Body Corporate assets required to be recorded on a Register maintained by the Body Corporate are : Yes - See attached

## **INSURANCE**

Insurer : Allianz Australia Insurance Limited  
Policy No. : QRSC16006435  
Date of Expiry : 31 December 2024

Building : \$32,103,750.00  
Common Contents : \$293,467.00  
Public Liability : \$20,000,000.00

## **IMPLIED WARRANTIES (Additional information pursuant to section 223)**

**Particulars of Body Corporate mortgages or charges over its assets or any unsatisfied judgements against it** : Nil

**Latent or patent defects relating to the Common Property or Body Corporate assets based on a Search of the body corporate records or verbal Information, other than defects arising from fair wear and tear and any defects disclosed in the contract of sale**

: There is no evidence in the body corporate records of any patent or latent defects.

*Exclusions: Fair wear and tear. All Purchasers should show due diligence and employ a suitably qualified contractor to carry out a building and pest inspection of the common property and the subject lot to protect their interests.*

**Any other matters that may be of interest or that may materially prejudice the purchaser**

: There were no further matters of significant interest disclosed in the records made available at the time of our inspection.

**Does it appear from the records inspected that the Body Corporate can meet its actual, contingent or expected liabilities (other than normal operating expenses) from its available funds**

: Following inspection of the body corporate records it appears that the body corporate can meet its actual or expected liabilities from the current funds available (including any outstanding levies).

Dated.....

Signature of Seller(s)/Seller(s) Agent

Witness..... (not required if signed electronically)

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ACKNOWLEDGEMENT

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

(b) Acknowledges having received and read this Disclosure Statement before entering into the Contract to buy the mentioned Lot.

Dated.....

Signature of Buyer(s)

Witness..... (not required if signed electronically)

**Disclaimer:**

Information contained in this report was obtained by carrying out a physical inspection of the Body Corporate records made available under Section 205 of the BCCM Act. SCLS Pty Ltd cannot be held liable for any failure of the Secretary or managing agent to make all books and records available for inspection under Section 205 of the BCCM Act. You should be aware that all of the records may not have been available for inspection and the records may not have been complete or sufficiently well organized to allow a thorough inspection.

**Recommendations:**

It is recommended that the Disclosure Statement be updated if the Body Corporate holds a meeting after preparation of this Statement, as affairs of the Body Corporate change quite regularly.

A physical inspection of the building, grounds or the subject Lot has **NOT** been carried out by Sun City Legal Services. As such, we highly recommend a building and pest inspection report be commissioned by the purchaser. A building and pest inspection report may assist by providing details of any unknown defects in the common property or the subject lot.



Phone: (07) 5458 6878

Fax: (07) 3036 5553

Email: [helpdesk@scls.com.au](mailto:helpdesk@scls.com.au)

Web: [www.scls.com.au](http://www.scls.com.au)

# Grove Village CTS 48061

## BALANCE SHEET

AS AT 12 DECEMBER 2024

	ACTUAL 12/12/2024	ACTUAL 30/11/2024
<b><u>OWNERS FUNDS</u></b>		
Administrative Fund	44,037.74	3,968.13
Sinking Fund	589,924.06	565,374.30
<b><u>TOTAL</u></b>	<b><u>\$ 633,961.80</u></b>	<b><u>\$ 569,342.43</u></b>
 <b><u>THESE FUNDS ARE REPRESENTED BY</u></b>		
 <b><u>CURRENT ASSETS</u></b>		
Gst On Capital	187.68	8,588.54
Cash At Bank	122,373.85	115,853.85
Accrued Income	0.00	9,541.24
B O Q Stratacash A/C 1	200,021.37	200,021.37
B O Q Stratacash A/C2	156,618.08	156,618.08
B O Q Stratacash A/C 3	152,424.01	152,424.01
Prepaid Expenses	0.00	3,560.59
Levies Billed Not Yet Due	0.00	93,003.48
Levies Pre-Paid	2,062.09	1,468.09
Levies In Arrears	6,184.62	118.66
Other Arrears	1,660.02	377.75
<b><u>NON-CURRENT ASSETS</u></b>		
<b><u>TOTAL ASSETS</u></b>	<b>641,531.72</b>	<b>741,575.66</b>
 <b><u>LIABILITIES</u></b>		
Gst Clearing A/C	3,273.74	4,745.36
Arrears Clearing Account	38.50	0.00
Creditors	98.50	0.00
Accrued Expenses	0.00	8,197.13
Levies Billed Not Yet Due	0.00	93,003.48
Levies Pre-Paid	2,062.09	1,468.09
Levies In Advance	2,097.09	56,468.69
Other Payments In Advance	0.00	8,350.48
<b><u>TOTAL LIABILITIES</u></b>	<b>7,569.92</b>	<b>172,233.23</b>
 <b><u>NET ASSETS</u></b>	 <b><u>\$ 633,961.80</u></b>	 <b><u>\$ 569,342.43</u></b>

# Grove Village CTS 48061

## STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 DECEMBER 2024 TO 12 DECEMBER 2024

	ACTUAL 01/12/24-12/12/24	BUDGET 01/12/24-30/11/25	VARIANCE %	ACTUAL 01/12/23-30/11/24
<b><u>ADMINISTRATIVE FUND</u></b>				
<b><u>INCOME</u></b>				
Levies - Administrative Fund	42,899.91	0.00		165,000.44
Insurance Premium Reimbursemnt	12,603.47	0.00		42,724.70
Interest On Overdue Levies	0.00	0.00	0.00	1,168.60
Gst On Income	(5,045.76)	0.00	0.00	(18,884.10)
<b><u>TOTAL ADMIN. FUND INCOME</u></b>	<b>50,457.62</b>	<b>0.00</b>		<b>190,009.64</b>
<b><u>EXPENDITURE - ADMIN. FUND</u></b>				
<b><u>AUDIT &amp; TAXATION COSTS</u></b>				
Independent Audit Fee	0.00	1,366.20	0.00	0.00
Independent Audit File Prep	0.00	562.10	0.00	0.00
Bas Lodgement	0.00	1,012.00	0.00	1,012.00
Income Tax Return	0.00	220.00	0.00	220.00
<b><u>BANK &amp; FINANCIAL CHARGES</u></b>				
Stratapay Transaction Fee	0.00	0.00	0.00	436.44
<b><u>UTILITIES</u></b>				
Electricity - Common Areas	(153.07)	0.00	0.00	1,729.81
Electricity Govt Rebate No Gst	(650.00)	0.00	0.00	0.00
Cold Water - Common -No Gst	418.46	0.00		1,421.62
<b><u>INSURANCE</u></b>				
Insurance Premium	3,271.90	0.00		38,763.13
Insurance Stamp Duty - No Gst	288.69	0.00		3,419.30
Insurance Claim Expenses	0.00	0.00	0.00	1,210.00
Insurance Claim Rec - No Gst	0.00	0.00	0.00	(550.00)
<b><u>CARETAKER/BUILDING MANAGER</u></b>				
Caretaker Contract	3,647.78	135,113.77	2.70	129,917.08
<b><u>PROFESSIONAL ADVICE/FEES</u></b>				
Debt Recovery	0.00	0.00	0.00	89.10
Advice - Strata Additional	0.00	0.00	0.00	1,670.10
Advice - Maintenance	0.00	0.00	0.00	264.00
<b><u>LICENCES &amp; PERMITS FEE</u></b>				
Software & Records Storage	0.00	1,686.30	0.00	1,686.30
<b><u>FIRE PROTECTION</u></b>				
Fire - R & M General	0.00	0.00	0.00	3,065.10
Fire - Equipment Contract 1	322.97	0.00		322.97
<b><u>PEST CONTROL</u></b>				
Termite Treatment	0.00	0.00	0.00	6,120.00
<b><u>ELECTRICAL</u></b>				
R&M - Electrical General	0.00	0.00	0.00	380.00
<b><u>BUILDING GENERAL</u></b>				
R&M - Building General	0.00	0.00	0.00	7,205.00

# Grove Village CTS 48061

## STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 DECEMBER 2024 TO 12 DECEMBER 2024

	ACTUAL 01/12/24-12/12/24	BUDGET 01/12/24-30/11/25	VARIANCE %	ACTUAL 01/12/23-30/11/24
R&M - Garage Doors	0.00	0.00	0.00	4,004.00
<b><u>GARDENS/GROUNDS</u></b>				
R&M - Grounds General	0.00	0.00	0.00	637.70
R&M - Trees	0.00	0.00	0.00	979.00
<b><u>EQUIPMENT/FURNITURE</u></b>				
R&M - Equipment	0.00	0.00	0.00	188.99
<b><u>POOL/SPA</u></b>				
Pool Maintenance	0.00	0.00	0.00	938.77
<b><u>SECURITY</u></b>				
R&M - Cctv	0.00	0.00	0.00	165.00
<b><u>BODY CORPORATE MANAGEMENT</u></b>				
Fixed Price -Management Time	3,463.12	14,164.16	24.45	14,076.64
Fixed Price - Disbursements	1,303.78	5,332.46	24.45	5,299.25
<b><u>GST</u></b>				
Gst On Expenses	(1,525.62)	(14,496.09)	10.52	(19,827.90)
<b><u>TOTAL ADMIN. EXPENDITURE</u></b>	<b>10,388.01</b>	<b>144,960.90</b>		<b>204,843.40</b>
<b><u>SURPLUS / DEFICIT</u></b>	<b>\$ 40,069.61</b>	<b>\$ (144,960.90)</b>		<b>\$ (14,833.76)</b>
Opening Admin. Balance	3,968.13	3,968.13	100.00	18,801.89
<b><u>ADMINISTRATIVE FUND BALANCE</u></b>	<b>\$ 44,037.74</b>	<b>\$ (140,992.77)</b>		<b>\$ 3,968.13</b>

# Grove Village CTS 48061

## STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 DECEMBER 2024 TO 12 DECEMBER 2024

	ACTUAL 01/12/24-12/12/24	BUDGET 01/12/24-30/11/25	VARIANCE %	ACTUAL 01/12/23-30/11/24
<b><u>SINKING FUND</u></b>				
<b><u>INCOME</u></b>				
Levies - Sinking Fund	37,500.10	0.00		144,999.90
<b><u>INTEREST</u></b>				
Interest Received	0.00	0.00	0.00	16,080.31
Accrued Interest	(9,541.24)	0.00	0.00	4,041.08
Gst On Income	(3,409.10)	0.00	0.00	(13,181.82)
<b><u>TOTAL SINKING FUND INCOME</u></b>	<b>24,549.76</b>	<b>0.00</b>		<b>151,939.47</b>
<b><u>EXPENDITURE - SINKING FUND</u></b>				
<b><u>BUILDING</u></b>				
Gutters/Downpipes	0.00	0.00	0.00	6,424.00
Signage	0.00	0.00	0.00	1,235.00
Painting - Linemarking	0.00	0.00	0.00	1,804.72
<b><u>GARDENS/GROUNDS</u></b>				
Gardens - Tree Work	0.00	0.00	0.00	15,514.00
<b><u>TAXATION</u></b>				
<b><u>GST</u></b>				
Gst On Expenses	0.00	0.00	0.00	(2,270.70)
<b><u>TOTAL SINK. FUND EXPENDITURE</u></b>	<b>0.00</b>	<b>0.00</b>		<b>22,707.02</b>
<b><u>SURPLUS / DEFICIT</u></b>	<b><u>\$ 24,549.76</u></b>	<b><u>\$ 0.00</u></b>		<b><u>\$ 129,232.45</u></b>
Opening Sinking Fund Balance	565,374.30	565,374.30	100.00	436,141.85
<b><u>SINKING FUND BALANCE</u></b>	<b><u>\$ 589,924.06</u></b>	<b><u>\$ 565,374.30</u></b>		<b><u>\$ 565,374.30</u></b>





## CERTIFICATE OF CURRENCY

### THE INSURED

POLICY NUMBER	QRSC16006435
PDS AND POLICY WORDING	Residential Strata Product Disclosure Statement and Policy Wording <a href="#">SCI034-Policy-RS-PPW-02/2021</a> Supplementary Product Disclosure Statement <a href="#">SCIA-036_SPDS_RSC-10/2021</a>
THE INSURED SITUATION	Body Corporate for Grove Village Community Title Scheme 48061 139 Woogaroo Street, Ellen Grove, QLD, 4078
PERIOD OF INSURANCE	Commencement Date: 4:00pm on 31/12/2023 Expiry Date: 4:00pm on 31/12/2024
INTERMEDIARY	Direct Insurance Brokers Pty Ltd
ADDRESS	38 Brookes Street, Bowen Hills, QLD, 4006
DATE OF ISSUE	13/12/2023

### POLICY LIMITS / SUMS INSURED

SECTION 1	PART A	1. Building	\$32,103,750
		Common Area Contents	\$293,467
		2. Terrorism Cover under Section 1 Part A2	Applies
	PART B	Loss of Rent/Temporary Accommodation	\$4,815,563
	OPTIONAL COVERS	1. Flood	Included
		2. Floating Floors	Included
SECTION 2	Liability		\$20,000,000
SECTION 3	Voluntary Workers		Included
SECTION 5	Fidelity Guarantee		\$100,000
SECTION 6	Office Bearers' Liability		\$1,000,000
SECTION 7	Machinery Breakdown		Not Included
SECTION 8	Catastrophe		\$9,631,125
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.

**RENEWAL TAX INVOICE**

Body Corp Grove Village CTS 48061  
C/- Body Corporate Systems  
P.O Box 743  
MORNINGSIDE QLD 4170

Date: 11/12/2024  
Invoice Number: 504525  
Account Manager: BC39

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the Insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	CTD Community Title - Domestic	Premium	
Insured	Body Corp Grove Village CTS 48061	Base Premium	\$39,179.59
Policy Description	Community Title - Domestic - 139-147 Woogaroo Street, Ellen Grove QLD 4078	F & E Service Levy	\$0.00
Policy Number	QRSC16006435	Stamp Duty	\$3,878.81
Period of Insurance	31/12/2024 to 31/12/2025	Underwriter Fee	\$220.00
Effective Date	31/12/2024	Broker Fee	\$375.57
Insurer	SCI - Strata Community Insurance Agencies Pty Ltd	Admin Fee	\$125.00
Underwritten By	Allianz Australia Insurance Limited	GST	\$3,990.03
		<b>Invoice Total</b>	<b>\$47,769.00</b>

**Payment Options**



**DEFT Reference Number**  
**40726225045253**

Pay by credit card or registered bank account at [www.deft.com.au](http://www.deft.com.au). Payments by credit card may attract a surcharge.



\*498 407262 25045253

Pay in-store at Australia Post by cheque or EFTPOS



**Bill Code: 20362**  
**Ref: 40726225045253**

**Direct Insurance Brokers**

Want to pay monthly?



Click here to accept online

Total amount payable \$52,850.74  
(includes application fee and credit charges)  
or visit [edge.iqumulate.com/myaccount](http://edge.iqumulate.com/myaccount)  
Enter code: **ARD8Y6XD23**

✓  
Smooth out cash flow  
Easy monthly payments  
No additional security

**Name:** Body Corp Grove Village CTS 48061  
**Client ID:** 18830  
**Invoice No:** 504525

1<sup>st</sup> instalment of: \$5,303.07  
followed by 9 instalments of: \$5,283.07  
**or Total Due: \$47,769.00**

Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above

## Direct Insurance Brokers

AFSL 241075  
AB.N. 39010352075

## IMPORTANT INFORMATION AND NOTICES

### Our Remuneration

Our remuneration for advising you about this insurance will be by way of fee and/or commission. Commission is paid by the insurer of your policy, and fees are charged by our office for the service we provide. All these amounts include GST. Some of our remuneration may be tax deductible.

	Amount	GST	Total
Broker Fee	\$375.57	\$37.56	\$550.63
Admin Fee	\$125.00	\$12.50	
Commission	\$7,835.91	\$783.61	\$8,619.52
Total Income	\$8,336.48	\$833.67	\$9,170.15
Referral Partner Amount	-\$7,835.91	-\$783.61	-\$8,619.52
Net Income	\$500.57	\$50.06	\$550.63

Out of the income received by Direct Insurance Brokers, we MAY pay a portion of this to a referrer, associate and/or authorised representative. This is not an additional cost, this comes out of the income we receive, and is paid to help assist our office in managing the insurance arrangements. All amounts are displayed in the table above, and if you have any questions, please contact our office.

**About this notice / Statutory documents:** This important notice highlights some of the legal requirements, conditions and obligations that relate to the placement and operation of your insurance policy. For your protection, please read carefully these notices and our Financial Services Guide, any Statements of Advice and the insurer's Product Disclosure Statement before you complete the proposal form.

**Appointment / Authority to act as your broker:** When you instruct us to arrange cover on your behalf, it is deemed that you have appointed us as your agent to deal with all matters relevant to all insurance contracts, including claims.

### Duty to not make a misrepresentation

If you are **applying for a new consumer insurance contract, renewing or varying an existing consumer insurance contract**, which is an insurance policy obtained wholly or predominately in relation to personal, domestic or household insurance purposes, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions). You have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (your duty). Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA. Your duty applies before you enter into the policy, and also before you renew, extend, vary, or reinstate the policy. Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. This notice includes information you have previously told us that is relevant to your policy, which we passed on to the insurer. The insurer requires you to contact us to tell us if this information is incorrect, or if it has changed. If you do not tell us about a change to something you have previously told us, the insurer will take this to mean that there is no change. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete. If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

### Duty of disclosure

If you are **applying for a new non-consumer insurance contract**, (which is an insurance product not described in the paragraph above) **renewing or varying an existing insurance contract**, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows, or should know; or
- the insurer waives your duty to tell them about.

#### If you do not tell the insurer something

If you do not tell the insurer anything you are required to, they may cancel your contract, or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

**Standard Covers:** The Insurance Contracts Acts Regulations set out the standard cover terms of motor vehicle, home building, home contents, sickness and accident, consumer credit and travel insurance. If any insurer wishes to rely on a term which is different from the standard cover terms, the insurer must clearly inform you in writing of that different term. The insurer may do so by giving you a copy of the PDS/policy wording.

**Change of Risks or Circumstances / Alterations to Your Business:** It is vital that you should advise us in writing of any departure from your "normal" form of business activities (i.e. that which has already been conveyed to your insurers). For example, acquisitions,

## Direct Insurance Brokers

AFSL 241075  
AB.N. 39010352075

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changes in occupation or location, new products or new overseas activities. To ensure proper protection, please consult with us if you are in any doubt as to whether your insurer should or should not be told of certain changes.

**Average or Co-Insurance Protection:** Some policies contain an Average/Co-Insurance clause which means that you must insure for the full insurable value of the property insured. If you under-insure, your claim may be reduced in proportion to the amount of the under-insurance. As such, if you are in any doubt regarding this clause insofar as it applies to your policy, please contact your Account Executive for assistance.

**Utmost Good Faith:** Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act towards each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by insurers.

**Conflicts of Interest:** Direct Insurance Brokers was established in 1980, and has a large portfolio of clients, some of whom have been with us for many years. We have built strong personal and business relationships based on trust and integrity, however perceived or actual conflicts of interest need to be addressed and disclosed. Our business employs staff and has owners that may be friends and/or family of clients or industry colleagues. We have a Conflicts Register where we address these matters, and outline our handling of them to prevent any impact to our clients. Any conflicts are addressed by management, and we endeavour to make sure they do not impact our ability to do our job as a licensed insurance broker.

**Claims Made and Notified Policy:** Some insurance policies operate on a so-called "claims made and notified" basis. This means that the policy covers you for claims made against you and notified to the insurer during the period of cover, irrespective of when the circumstances giving rise to the claim occurred.

**Retained Remuneration:** You are aware from our Financial Services Guide that we earn commission from insurers for placing insurance with them. Most of the commission and fees we earn are paid to staff and for operational expenses. When you pay this invoice, you agree that should this insurance be adjusted or cancelled during the period of insurance, we will retain our remuneration. You will receive the return premium only from the underwriter, however any commission or fees that our offices receive will be retained by us. A Broker fee may be charged to process the cancellation. For some insurances there is no refund entitlement. If Premium Funding is used to pay a premium, any refund is remitted to the Premium Funding company unless they direct otherwise. We are not responsible for any additional funding costs that may accrue through delays in obtaining refunds from insurers.

**Misstatement of Premium:** We try to tell you the correct amount of premium and statutory charges that applies to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. By instructing us to arrange insurance for you, you agree, where permitted by law, that you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

**Direct Insurance Brokers**

AFSL 241075  
AB.N. 39010352075

**Notes:**

## **Body Corporate Grove Village CTS 48061 RESIDENTIAL STRATA INSURANCE SUMMARY**

**Location:** 139-147 Woogaroo Street, Ellen Grove QLD 4078

**Insurance Period:** 31/12/2024 to 31/12/2025

This summary is intended to provide a quick reference to your cover. It highlights benefits and draws attention to some aspects of cover that are commonly misunderstood. It is not an exhaustive explanation of all the benefits and exclusions of the:

**STRATA COMMUNITY INSURANCE (SCI) - RESIDENTIAL STRATA** version SCI034-Policy-RS-PPW-02/2021 insurer's documentation prevails and should be read. The policy wording is enclosed.

The policy is underwritten by Allianz Australia Insurance 100%. SCI Pty Ltd is the Wholesale Intermediary. Should you wish to access the Financial Services Guide, please contact us and will arrange to have a copy sent to you. The U/W Levy is a SCI Pty Ltd fee.

**Please contact us if you have any questions or need more details or advice on this or any other insurance.**

This invoice has been issued by **Direct Insurance Brokers Pty Ltd ABN 39 010 352 075 AFSL 241 075**. Please contact us if you have any questions or need more details or advice on this or any other insurance.

### Policy Schedule

<b>SECTION 1</b>	PART A	Building	\$33,708,938
		Common Area Contents	\$293,467
		Terrorism Cover under Section 1 Part A2	Applies
	PART B	Loss of Rent/Temp Accommodation	\$5,056,341
		Floating Floors	Selected
		Flood	Selected
<b>SECTION 2</b>		Liability	\$20,000,000
<b>SECTION 3</b>		Voluntary Workers	\$200,000/\$2,000
<b>SECTION 5</b>		Fidelity Guarantee	\$100,000
<b>SECTION 6</b>		Office Bearer's Liability	\$1,000,000
<b>SECTION 7</b>		Machinery Breakdown	Not Selected
<b>SECTION 8</b>		Catastrophe	\$10,112,681
<b>SECTION 9</b>		Government Audit Costs	\$25,000
		Appeal Expenses	\$100,000
		Legal Defence Expenses	\$50,000
<b>SECTION 10</b>		Lot Owner's Fixtures & Fittings	\$300,000
<b>SECTION 11</b>		Loss of Lot Market Value	Not Selected
<b>EXCESSES:</b>	Section 1	\$1,000	Insured Property (including Earthquake)
	Section 9	\$1,000	Legal Defence Expenses and 10% contribution

### SPECIAL TERMS AND CONDITIONS

## Direct Insurance Brokers

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Your policy includes the following endorsements that are changes to your cover and should be read together with your PDS and Policy Wording. In all other respects the Policy remains unaltered and is subject to the terms, conditions and exclusions contained therein.

### END0110 - Flood Limit

Optional Cover '1. Flood in Section 1 - Insured Property' is deleted and replaced by the following: 1. Flood For any claim arising from Flood, We will pay up to \$10,000,000 in the aggregate in respect of any Event(s) under Section 1 of the Policy, subject to any sub-limits applicable for those Event(s).

### FLOOD Notice:

The definition of flood is:

the covering of normally dry land by water that has escaped or been released from the normal confines of:

- any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or
- any reservoir, canal, or dam.

### BUILDING SUM INSURED Notice

Underinsurance is a major problem in Australia, and it's important that your strata scheme complies with legislation and insures the building for its full replacement value. Over the last few years, we've seen a dramatic rise in the cost of rebuilding, and would strongly recommend that all schemes make a conscious effort to check their building sum insured and engage a professional valuer on a regular basis to confirm the correct insurable amount.

### STORM SURGE Notice

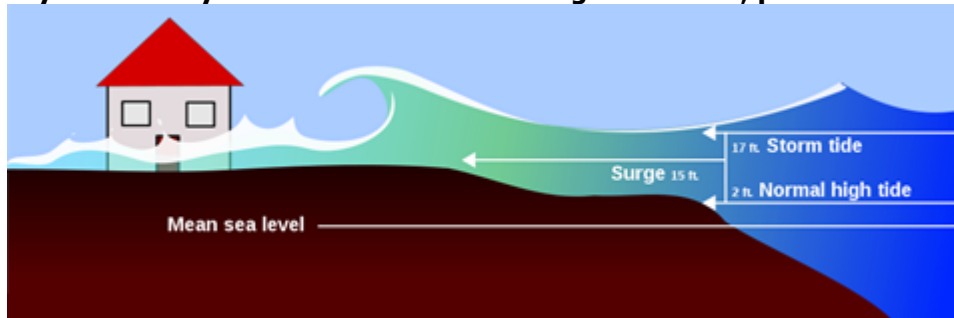
A storm surge is a coastal flood or tsunami-like phenomenon of rising water commonly associated with low pressure weather systems (such as tropical cyclones and strong extratropical cyclones), the severity of which is affected by the shallowness and orientation of the water body relative to storm path, and the timing of tides. Most casualties during tropical cyclones occur as the result of storm surges.

Does my policy cover this?

The majority of policies specifically exclude Storm Surge on it's own, however SOME may provide cover for the damage caused by Storm Surge if such Damage occurs at the same time as other damage directly caused by a named cyclone.

However please be aware that any named cyclone excess noted on your schedule will apply to all damage caused by Storm Surge and named cyclone.

**If you have any concerns about Storm Surge insurance, please contact our office – (07) 3866 5444.**



### Property Details

This policy has been provided based on the following property information. If any of these details are incorrect or need to be updated, please contact our office on (07) 3866 5444.

## Direct Insurance Brokers

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<b>Year Built:</b>	2015	<b>External Walls:</b>	Brick, Chamfer & FC Sheeting	<b>Cladding/Type/%</b>	FC Sheeting / approx. 25%
<b>No. of Lots:</b>	73	<b>Floors:</b>	Concrete/Timber	<b>% of Holiday Let:</b>	-
<b>No. of Storeys:</b>	2	<b>Roof:</b>	Concrete Tiles	<b>% of Commercial Lots:</b>	-
<b>No. of Pools:</b>	1	<b>No. of Lifts:</b>	0	<b>Other:</b>	-
<b>Are there any known defects or hazards: No</b>					

## IMPORTANT MATTERS

### Policy Wording (PDS)

If you would like a soft copy of your policy wording, please contact our office.

**Any changes in commercial tenants from the previous renewal must be notified to our office .**

Please read your **Duty to not make a misrepresentation (consumer insurance contracts) or Your Duty Of Disclosure (non consumer insurance contracts)** and the other Important Notices on the back of the invoice. Insurers may impose a penalty or even deny a claim where disclosure does not meet their strict standards for acceptance. **If there is anything which should be disclosed to the insurer, please send us the details.**

**Office Bearers Liability provides cover on a "Claims Made" Basis.** (This is different to ordinary legal liability insurances). For any Office Bearers Liability claim to be considered by your insurance company, the following **must** happen **during** the current period of insurance:-

- A claim is made against you AND you were unaware, at the start of the period of insurance, that its circumstances might lead to a claim;  
or,
- You become aware for the first time about circumstances which might lead to a claim against you.

In both cases the claim or circumstances must be notified to your insurance company promptly and **before the current period of insurance expires.**

### Privacy Policy Statement

We have recently updated our Privacy Policy which includes details of how we handle personal information and how individuals can access and correct their information or make a complaint about Privacy. To access our Privacy Policy, it can be downloaded from our website [www.directinsurance.com.au](http://www.directinsurance.com.au) or contact us by phone and request a hardcopy.

### Financial Claims Scheme

In the unlikely event Insurers were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1800 931 678

### Insurance Code of Practice

We are bound by the Insurance Code of Practice Version 01.11.2022. A copy is available on our website, or contact us by phone and request a hardcopy.

## Terms of Engagement

In regard to this Policy we will act on your behalf as an insurance broker.

### Our Services

As your insurance broker, we will provide the following services;

Pre-placement services

- Help you identify and assess your risks and develop a proposal to submit to a potential insurer/insurers;
- Providing advice on risk mitigation and management strategies;

### Insurance placement and premium financing

- Seek insurance quotes (for more information on how we will seek quotes see "Approaching the Market")
- Negotiate policy coverage and policy renewal annually or as otherwise agreed in your service plan
- Seek to bind coverage where you have authorised us to do so (except in urgent circumstances where unless you instruct otherwise, we may choose to bind insurance on your behalf if we consider that is in your best interests)
- Obtain and provide a quotation for premium funding



## Direct Insurance Brokers

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### Post-placement services

- Prepare and manage claims if an insured event occurs
- Advocate on your behalf during the claims process
- Facilitate policy changes and/or cancellations as per your instructions

### Approaching the market

We will seek quotes from the broader general insurance market before making a recommendation. We have arrangements with a segment of the Insurer and Underwriter market who are able to provide cover appropriate to the risk, which will enable us to find the right insurance product for you.

### Remuneration

In return for the services we provide, we may receive a commission usually between 0 and 30 per cent of the premium paid (excluding relevant taxes, charges and levies) which is paid to us by the insurer, and we may charge fees. Please refer to the attached Information Statement which details our commission and any fees.

### Policy Alterations and Cancellations

If a cover is altered or cancelled before the expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer and not refund any part of the commission and our fees we receive for arranging the cover. A broker fee may be charged to process the cancellation.

### Payment Terms

You are required to pay outstanding premiums within the time set out on our invoice, or as advised or agreed by our office.

### Our advice to you

When making a recommendation, we will not take into consideration your personal objectives, financial situation or needs. Before taking any action, you should consider whether the advice we have provided is appropriate to you having regard to your individual circumstances. Clients should obtain and read the relevant product disclosure statements before making a decision.

### Period of Engagement

Unless we agree otherwise, our appointment is ongoing throughout the period of insurance until either this appointment is cancelled by yourself or we are no longer able to act as your Broker

We also provide you with a Financial Services Guide (FSG). This document contains important information about our relationship with you such as

- Our status as a licensed financial services provider;
- disclosure obligations on your part and ours;
- potential conflicts of interest that we have in our dealings with insurers and other service providers;
- professional indemnity insurance arrangements;
- internal and external complaints resolution procedures
- details of our privacy policy

We will notify you of any changes to terms of trade or services provided.

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## FINANCIAL SERVICES GUIDE

**The financial services referred to in this financial services guide (FSG) are offered by:**

Direct Insurance Brokers Pty Ltd ABN 39 010 352 075, AFSL No 241075

Address: 38 Brookes Street, Bowen Hills Qld 4006

Phone: 07 3866 5444

Email: [admin@directinsurance.com.au](mailto:admin@directinsurance.com.au)

Website: [www.directinsurance.com.au](http://www.directinsurance.com.au)

## Direct Insurance Brokers

AFSL 241075  
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This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

### Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you

We, are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because:

- We may receive commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

### Further information when personal advice is given

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (SOA).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

### Product disclosure statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up-to-date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that product.

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#### From when does this FSG apply?

This FSG applies from 13 September 2024 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

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#### How can I instruct you?

You can contact us to give us instructions by post, phone or email via details mentioned on page 1 of this FSG.

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#### Who is responsible for the financial services provided?

Direct Insurance Brokers Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.

Direct Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee no: 241075. The contact details for Direct Insurance Brokers Pty Ltd are on the front of this FSG.

Direct Insurance Brokers Pty Ltd also trades as Salon Insurance Australia and Strata Brokers.

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## Direct Insurance Brokers

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### **What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?**

Direct Insurance Brokers Pty Ltd is authorised to advise and deal in general insurance products to retail and/or wholesale clients. We will do this for you as your broker unless we tell you otherwise.

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### **Will I receive tailored advice?**

Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know.

In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in any SOA or IIS, or any other warnings that we give you, carefully before making any decision about an insurance policy.

Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances.

In some cases, we may automatically renew your insurance to ensure you continue to be covered. At the time we will send you an offer to renew the insurance policy and invoice you for the cost of the renewal. If there is a change in your circumstances or if you want to change the details of cover, contact us as soon as you receive the renewal offer. This will allow us to assess whether your insurance is appropriate to your needs and circumstances.

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### **Contractual Liability and your insurance cover**

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

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### **What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SOA, IIS or PDS that we give or pass on to you for the period required by law.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our website, [www.directinsurance.com.au](http://www.directinsurance.com.au).

If you wish to look at your file, please ask us. We will make arrangements for you to do so.

## Direct Insurance Brokers

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### How will I pay for the services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. However, in some cases we will also charge you fees. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fees we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission.

When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account, or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.

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### How are any commissions, fees or other benefits calculated for providing the financial services?

Our commission will be calculated based on the following formula:

$$X = Y\% \times P$$

In this formula:

X = our commission

Y% = the percentage commission paid to us by the insurer. Our commission varies between 0% and 30%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Any fees that we charge you will be shown separately.

If we pay a referral fee to anyone, this income comes from the commission/fees that we earn as the broker, and this will be clearly disclosed in our documentation.

Our employees that will assist you with your insurance needs are usually paid in two ways – salary or commission, and bonuses or incentives which are based on a number of factors including achievement of company goals.

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

See below for information on the Steadfast association and commission.

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**Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?**

**Steadfast**

Direct Insurance Brokers Pty Ltd pay a membership fee to Steadfast Group Limited (Steadfast) to be a Steadfast Group Limited member, also referred to as a Network Broker. As a Steadfast Network Broker, we have access to services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast, or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at [www.steadfast.com.au](http://www.steadfast.com.au)

**CQIB**

Direct Insurance Brokers Pty Ltd is also a member of the Council of Queensland Insurance Brokers Inc (CQIB) and may receive indirect benefits from arranging cover for CQIB branded products. CQIB negotiates with certain insurers to issue enhanced products with broader cover for the clients of CQIB members.

CQIB may receive royalties and/or sponsorship from insurers and other service providers for its annual convention and monthly member meetings. These royalties and sponsorships also provide members education programs which offer opportunities for members to enhance their skills and knowledge.

**NIBA**

Direct Insurance Brokers Pty Ltd is a member of the National Insurance Brokers Association (NIBA) and subscribe to the Insurance Brokers Code of Practice.

**Premium Funding**

If we arrange premium funding for you, we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when we become entitled to the commission.

Our commission rates for premium funding are in the range of 0% to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

**Staff Family and Friends**

Direct Insurance Brokers was established in 1980, and has a large portfolio of clients, some of whom have been with us for many years. We have built strong personal and business relationships based on trust and integrity, however perceived or actual conflicts of interest need to be addressed and disclosed. Our business employs staff and has owners that may be friends and/or family of clients or industry colleagues. We have a conflicts register where we address these matters, and outline our handling of them to prevent any impact to our clients. Any conflicts are addressed by management, and we endeavour to make sure they do not impact our ability to do our job as a licensed insurance broker.

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## Direct Insurance Brokers

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### What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer on 07 3866 5444 or put your complaint in writing and send it to the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. Direct Insurance Brokers Pty Ltd is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

Mailing address - Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001

Ph - 1800 931 678

Email - [info@afca.org.au](mailto:info@afca.org.au)

Website - [www.afca.org.au](http://www.afca.org.au)

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### What arrangements do you have in place to compensate clients for losses?

Direct Insurance Brokers Pty Ltd has a Professional Indemnity Insurance policy (**PI policy**) in place.

The PI policy covers us and our employees for claims made against us and our employees by clients as a result of conduct by us or our employees in the provision of financial services.

Our PI policy cover us for claims relating to the conduct of representatives who no longer work for us.

This policy satisfies / these policies satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.

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### Any questions?

If you have any further questions about the financial services Direct Insurance Brokers Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with Direct Insurance Brokers Pty Ltd.

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A pool safety certificate is required in Queensland when selling or leasing a property with a regulated pool. This form is to be used for the purposes of sections 246AA and 246AK of the *Building Act 1975*.

**1. Pool safety certificate number**

 Identification number: 
**2. Location of the swimming pool**

Property details are usually shown on the title documents and rates notices

Street address:



Postcode





Lot and plan details:

Local government area:

**3. Exemptions or alternative solutions for the swimming pool (if applicable)**

If an exemption or alternative solution is applicable to the swimming pool please state this. This will help provide pool owners with a concise and practical explanation of the exemption or alternative solution. It will also help to ensure the ongoing use of the pool and any future modifications do not compromise compliance with the pool safety standard.


**4. Pool properties**

Shared pool

Non-shared pool

Number of pools

**5. Pool safety certificate validity**

Effective date:









Expiry date:








**6. Certification**

I certify that I have inspected the swimming pool and I am reasonably satisfied that, under the *Building Act 1975*, the pool is a complying pool.

Name:

 Pool safety inspector  
licence number:

Signature:

**Other important information that could help save a young child's life**

It is the pool owner's responsibility to ensure that the pool (including the barriers for the pool) is properly maintained at all times to comply with the pool safety standard under the *Building Act 1975*. High penalties apply for non-compliance. Parents should also consider beginning swimming lessons for their young children from an early age. Please visit

<https://www.qbcc.qld.gov.au/your-property/swimming-pools/pool-safety-standard> for further information about swimming pool safety. This pool safety certificate does not certify that a building development approval has been given for the pool or the barriers for the pool. You can contact your local government to ensure this approval is in place.

**Privacy statement**

The Queensland Building and Construction Commission is collecting personal information as required under the *Building Act 1975*. This information may be stored by the QBCC, and will be used for administration, compliance, statistical research and evaluation of pool safety laws. Your personal information will be disclosed to other government agencies, local government authorities and third parties for purposes relating to administering and monitoring compliance with the Building Act 1975. Personal information will otherwise only be disclosed to third parties with your consent or unless authorised or required by law.

**RTI:** The information collected on this form will be retained as required by the *Public Records Act 2002* and other relevant Acts and regulations, and is subject to the Right to Information regime established by the *Right to Information Act 2009*.

This is a public document and the information in this form will be made available to the public.

## Form 11— Certificate / Interim Certificate of Classification

<p><b>1. Type of Certificate</b> Indicate the type of Certificate of Classification being issued.</p> <p><b>Interim Certificate:</b> Issued pending the carrying out of the inspection, when due to a building's location, it is not practicable for a building certifier to inspect a building to decide if it has been substantially completed.</p>	<div style="display: flex; justify-content: space-between; margin-bottom: 10px;"> <div style="border: 1px solid black; padding: 5px; width: 45%;"><input checked="" type="checkbox"/> Certificate of Classification</div> <div style="border: 1px solid black; padding: 5px; width: 45%;"><input type="checkbox"/> Interim Certificate of Classification</div> </div> <p>Date Interim Certificate of Classification will expire if applicable</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>				
<p><b>2. Owner details</b> If the applicant is a company, a contact person must be shown.</p>	<p>Name (natural person or company)</p> <div style="border: 1px solid black; padding: 5px;">Philip Usher Constructions P/L</div>				
<p><b>3. Property description</b> The description must identify all land the subject of the application. The lot &amp; plan details (eg. SP / RP) are shown on title documents or a rates notice. If the plan is not registered by title, provide previous lot and plan details.</p>	<p>Street address (include No., street, suburb / locality and postcode)</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">139 Woogaroo Street</div> <div style="border: 1px solid black; padding: 5px; display: flex; justify-content: space-between;"> <span>Ellen Grove - 4078</span> <span>Postcode</span> </div> <div style="display: flex; margin-top: 10px;"> <div style="flex: 1; padding-right: 10px;"> <p>Lot &amp; plan details (attach list if necessary)</p> <div style="border: 1px solid black; padding: 5px;">14 &amp; 15 on RP 85889</div> </div> <div style="flex: 1;"> <p>In which local government area is the land situated?</p> <div style="border: 1px solid black; padding: 5px;">Brisbane City Council</div> </div> </div>				
<p><b>4. Classification</b> The building or part thereof described is classified as follows in accordance with Part A3 of the Building Code of Australia having regard to the use for which it was designed, built or adapted. If a part of the building is classified differently to another part – state the part to which each classification relates.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Part of Building / Description</th> <th style="width: 30%;">Class of Building / Part</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Proposed Multi Dwelling Units (73) &amp; Swimming Pool</td> <td style="padding: 5px;">Class 1A</td> </tr> </tbody> </table>	Part of Building / Description	Class of Building / Part	Proposed Multi Dwelling Units (73) & Swimming Pool	Class 1A
Part of Building / Description	Class of Building / Part				
Proposed Multi Dwelling Units (73) & Swimming Pool	Class 1A				
<p><b>5. Max No. of people permitted</b> If applicable, state the maximum number of people permitted in the building and the portion it applies to.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Maximum population</th> <th style="width: 50%;">Part of building</th> </tr> </thead> <tbody> <tr> <td style="height: 30px;"></td> <td></td> </tr> </tbody> </table>	Maximum population	Part of building		
Maximum population	Part of building				
<p><b>6. Restrictions on the use or occupation of the building</b> If the building work uses a building solution within the meaning of Building Code of Australia or the Queensland Development Code, restricting the use or occupation of the building, state the restriction.  For example, a limitation on the use of finishes with the fire hazard properties as defined under the Building Code of Australia.</p>	<p>Restrictions</p> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>The following restrictions apply to the use or occupation of the building:</p> <div style="border: 1px solid black; height: 150px; width: 100%;"></div> </div>				

**LOCAL GOVERNMENT USE ONLY**

Date received		Reference Numbers	
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The *Building Act 1975* is administered by the Department of Housing and Public Works



**Queensland  
Government**



**7. Alternative Solutions**

If the building work uses an alternative solution, state the applicable materials, systems, methods of building, procedures, specifications and other relevant requirements.

This will provide building owners and occupiers with a concise and practical explanation of alternative solutions that may have some operational implications on the use of the building. This will also help ensure the ongoing use of the building and any future modifications do not compromise compliance with the performance requirements of the applicable building code.

**Alternative solution requirements**

The following systems and procedures form part of the alternative solution:

[Empty box for alternative solution requirements]

**8. Building Certifier**

If the certifier is a company, a contact person must be shown.

Name of building certifier (in full)

Nicholas John Davidson

Licence number

A508033

Signature

*NJ Davidson*

Date

10.04.15

Building Approval Reference Number

206/14



