



17 FRANCIS TERRACE, ESK QLD 4312

# INFORMATION MEMORANDUM

PREPARED BY RAY WHITE SPECIAL PROJECTS QLD AND RAY WHITE COMMERCIAL  
BAYSIDE  
JANUARY 2020





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# THE OPPORTUNITY

Ray White Special Projects Qld are pleased to offer to the market via Private Treaty the property located 17 Francis Terrace, Esk Qld 4312.

Highlights of this purchasing opportunity include:

- 9x2brm, 1bath residential dwellings (in-one-line)
- 4,350m<sup>2</sup>\* site area
- Walk to town centre
- 1hr\* to Brisbane and Toowoomba and 45mins\* to Ipswich
- Approximate rental income of \$105,300 gross per annum when fully leased (and minus outstanding building works on 3 units completed). Estimated total outgoings of \$44,035 which equates to \$61,265 net income for total complex
- Additional 1,578m<sup>2</sup>\* site and house available by separate negotiation (adjacent to subject property)

As the exclusive marketing agents, we encourage your strong consideration of this outstanding property and look forward to assisting you with your enquiries. **Asking price is \$999,000 negotiable.**



**Andrew Burke**  
Ray White Special Projects (QLD)  
M 0417 606 128  
E [andrew.burke@raywhite.com](mailto:andrew.burke@raywhite.com)



**Nathan Moore**  
Ray White Commercial Bayside  
M 0413 879 428  
E [nathan.moore@raywhite.com](mailto:nathan.moore@raywhite.com)

\*Approximately

# Important: Prospective purchasers conduct due diligence investigations of the property strictly at their own expense and risk, and the vendor will have no liability in relation to such expenses. Consent by the vendor to the conduct by any potential purchaser of due diligence activities or investigation will not in any circumstance be construed as a representation that the vendor will be exercising, or refraining from exercising its rights to deal with the property, or any representation that the vendor intends to contract with that potential buyer, or at all.

# SALE SUMMARY

**Address** 17 Francis Terrace, Esk Qld 4312

The property is being offered for sale by Private Treaty with an asking price of \$999,000.

The sellers retain the right (in their absolute discretion) to:

- Decline to consider and/or accept any offer lodged;
- Negotiate directly with any party who has lodged an offer at any stage;
- Accept or decline a non-conforming offer at any stage of the sale process;
- Enter into any agreement for sale of the property on such terms as are acceptable to the Seller in the Seller's absolute discretion;
- Change this invitation;
- Require additional information from a party who has lodged an offer;
- Reject all or any offers at any time for any reason; and
- Withdraw the property from sale

## Sale Details

If an offer is to be submitted by hard copy, it is to be enclosed within a sealed envelope marked clearly with:

Offer for 17 Francis Terrace, Esk Qld 4312  
c/- Andrew Burke  
Ray White Special Projects (QLD)  
Level 26, One One One Eagle Street  
111 Eagle Street, Brisbane Qld 4000

OR c/- Nathan Moore  
Ray White Commercial Bayside  
Suite 1, 76 Old Cleveland Road  
Capalaba Qld 4157

If the offer is to be submitted electronically, details are as follows:

c/- Ray White Special Projects (QLD) or Ray White Commercial Bayside  
E-mail: andrew.burke@raywhite.com or nathan.moore@raywhite.com

## Inspections

Inspections must only be carried out when accompanied by the appointed agents.

## Marketing Agent

**Andrew Burke**  
Ray White Special Projects (Qld)  
M: 0417 606 128  
E: andrew.burke@raywhite.com

**Matthew Fritzsche**  
Ray White Special Projects (Qld)  
M: 0410 435 891  
E: matthew.f@raywhite.com



# PROPERTY OVERVIEW

|                       |   |
|-----------------------|---|
| Address               | 17 Francis Terrace, Esk Qld 4312  |
| Real Property Details | Lot 2 on RP217421   |
| Town Planning         | General Residential   |
| Local Authority       | Somerset Regional Council   |
| Land Area             | 4,350m <sup>2*</sup>  |
| Notable Overlays      | It is noted that like much of South East Queensland in January 2011, the site was flood affected.   |
| Site Description      | The subject property comprises a hatchet shaped internal allotment displaying a near level topography. It has frontage to Francis Street of 20.1 metres with a depth of 86.5 metres along the southern boundary. The site displays an adequate building contour. Access to the property is via the dual land Francis Street which is bitumen sealed with earth shoulders. |
| Services              | All normal utilities including electricity, solar power, telephone, town water, septic/ biocycle and garbage collection are available to the property.  |



\*Approximately

# IMPROVEMENTS

The subject property is improved by nine (9) detached two bedroom, one bathroom brick veneer dwellings. Dwelling units 1, 2, 3, 8, 9 have attached single garages.

|                  |                         |
|------------------|-------------------------|
| Building Type:   | Detached onground units |
| Year Built:      | 2005                    |
| Flooring:        | Concrete slab           |
| External Walls:  | Brick veneer            |
| Interior Walls:  | Plasterboard            |
| Windows:         | Aluminum                |
| Floor Coverings: | Tile and carpet         |
| Ceilings:        | Plasterboard            |
| Roof:            | Colorbond               |

| Unit No.     | Areas                    |                         |                          |                         |                          |
|--------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|
|              | Living                   | Outdoor                 | Car                      | Other                   | Total                    |
| Unit 1       | 74 m <sup>2</sup>        | 7 m <sup>2</sup>        | 27 m <sup>2</sup>        | -                       | 108 m <sup>2</sup>       |
| Unit 2       | 74 m <sup>2</sup>        | 7 m <sup>2</sup>        | 27 m <sup>2</sup>        | -                       | 108 m <sup>2</sup>       |
| Unit 3       | 74 m <sup>2</sup>        | 7 m <sup>2</sup>        | 27 m <sup>2</sup>        | -                       | 108 m <sup>2</sup>       |
| Unit 4       | 80 m <sup>2</sup>        | 4 m <sup>2</sup>        | -                        | 18 m <sup>2</sup>       | 102 m <sup>2</sup>       |
| Unit 5       | 80 m <sup>2</sup>        | 4 m <sup>2</sup>        | -                        | 18 m <sup>2</sup>       | 102 m <sup>2</sup>       |
| Unit 6       | 80 m <sup>2</sup>        | 4 m <sup>2</sup>        | -                        | 18 m <sup>2</sup>       | 102 m <sup>2</sup>       |
| Unit 7       | 75 m <sup>2</sup>        | 2 m <sup>2</sup>        | -                        | 18 m <sup>2</sup>       | 95 m <sup>2</sup>        |
| Unit 8       | 74 m <sup>2</sup>        | 7 m <sup>2</sup>        | 27 m <sup>2</sup>        | -                       | 108 m <sup>2</sup>       |
| Unit 9       | 74 m <sup>2</sup>        | 7 m <sup>2</sup>        | 27 m <sup>2</sup>        | -                       | 108 m <sup>2</sup>       |
| <b>TOTAL</b> | <b>685 m<sup>2</sup></b> | <b>49 m<sup>2</sup></b> | <b>135 m<sup>2</sup></b> | <b>72 m<sup>2</sup></b> | <b>941 m<sup>2</sup></b> |

# DETAILED DWELLING DESCRIPTION

## Units 1, 2, 3:

Kitchen: Tile floor, stainless steel sink, laminate cupboards, stone benchtops, electric cooktop, oven, rangehood and tile splashbacks.

Bathroom: Tile floor, single vanity unit, shower, bath, wall mirror, toilet, exhaust fan and tile splashbacks.

Laundry (in garage): Tile floor, stainless steel tub, on cabinet, splashbacks and washing machine facilities.

Features include built in robe/s, carpet floor coverings, ceiling fan/s, ceramic tile floor coverings, curtains, electric hot water system, linen cupboard, security screen doors and security screens.

## Unit 4, 5, 6, 7:

Kitchen: Tile floor, stainless steel sink, laminate cupboards, stone benchtops, electric cooktop, oven, rangehood and tile splashbacks.

Bathroom: Tile floor, single vanity unit, shower, bath, wall mirror, toilet, exhaust fan and tile splashbacks.

Laundry: Tile floor, stainless steel tub, on cabinet, cupboard, splashbacks and washing machine facilities.

Features include built in robe/s, carpet floor coverings, ceiling fan/s, ceramic tile floor coverings, curtains, electric hot water system, linen cupboard, security screen doors and security screens.

## Unit 8:

Kitchen: Vinyl plank floor, stainless steel sink, laminate cupboards, stone benchtops, electric cooktop, rangehood.

Bathroom: Single vanity, bath, shower recess, wall mirror, tile floor, splashbacks.

Laundry (in garage): PVC tub on cabinet.

Features include built in robes (incomplete), carpet floor coverings, ceiling fan/s, ceramic tile floor coverings, electric hot water system, vinyl plank flooring, linen cupboard, security screen doors and security screens.

## Unit 9:

Kitchen: Tile flooring, laminate cupboards, stone benchtops, electric cooktop and tile splashbacks.

Bathroom: Bath

Laundry (in garage): Tile floor.

Features include built in robe/s, carpet floor coverings, ceiling fan/s, ceramic tile floor coverings, vinyl plank floor coverings, electric hot water system, linen cupboard, security screen doors and security screens.



# OUTSTANDING BUILDING WORKS

Units 2, 8 & 9 have minor works outstanding and are therefore uninhabitable. Refer to detailed description on following page.



# OUTSTANDING BUILDING WORKS

The following is noted:

1. Unit 1 is complete
2. Unit 8 - Kitchen and Bathroom are complete. Tiles are required to the living area floor, carpets to bedrooms and wardrobe doors to be supplied & fitted.
3. Unit 9 - Kitchen is complete. Bathroom requires tiling, bedrooms to be carpeted, wardrobe doors to be supplied and installed and electrical fitoff to be finalised.
4. A final plumbing inspection is required for all 3 units.
5. Smoke alarms are installed and Certification 'Form 16' is available.
6. Insulation is installed and Certification 'Form 16' is available.
7. Vermin proofing is complete and a certification is available.
8. Termite treatment is complete. Vendor to install the supplied stickers/notices.
9. Access provisions (driveway) is outstanding. Estimated cost is circa \$10,000\* (sellers estimation).
10. Roof & Stormwater insulation is complete, and council have already inspected. The Form 16 Certification will need to be provided by the plumber who will sign off on the final (per Item 4 above).
11. Glazing certificate has been supplied.
12. Smoke alarm certificate is available.
13. Insulation certificate is available.
14. As constructed drainage plan is available.
15. Infrastructure charges have been paid (\$36k)
16. A bond for \$20,000 has been paid to secure the Council works to widen Francis Tce/Rashford St.
17. External lighting is complete
18. If the property is sold separately from the adjoining site, a fence will need to be constructed.
19. Engineering update is complete

The seller estimates that there is no more than \$50,000 in works required to complete the development.



2 August 2017

Royal E & Kerry L Goring  
 C/- Kay Davis 'Ray White Rural Esk'  
 174 Ipswich Road, Esk Qld 4312

Dear Sir/Madam,

**Building Completion Assessment – Three New Dwellings**

**17 Francis Terrace, Esk**

Council Ref: DA14035 ; Lot 2 SP217421 ; 00532-00000-000

Reference is made to Building Permit No. DA14035 issued 8 January 2013 for the completion of three new dwellings at 17 Francis Terrace, Esk.

I advise that at an inspection on 13 July 2017, the three dwellings require the following matters to be completed:

- (i) All required facilities (kitchen, bathroom, toilet and laundry) are to be installed.
- (ii) All plumbing and drainage fittings and appliances to be installed, inspected and relevant certificates (Form 7) to be provided by the licensed person.
- (iii) Smoke alarms are to be installed as per the requirements for today (ie each bedroom and hallway, hard-wired and interconnected).
- (iv) Insulation to be placed where required.
- (v) Vermin proofing and service penetrations sealed.
- (vi) Relevant notices to be installed for the termite management installations.
- (vii) Access provisions to be installed and compliant.
- (viii) Roof and storm water installations to discharge without nuisance to the approved point of discharge.

The following certificates are yet to be provided for the building approval:

- (i) Glazing Supplier's Certification for windows and doors / shower screens;
- (ii) Electrician's (Smoke Alarm) Certificate;
- (iii) Insulation Installation Certificate.

Also we require an as-constructed drainage plan for the completion of the plumbing approval.

It is understood that you are to provide these and re-book inspections. These items will remain as outstanding issues on the development permit. Please attend to these items and contact the Council building and plumbing section on 5424 4000 to book inspections or if you have further inquiries.

.../2.



Page 2

In association with the building and plumbing approvals for the completion of the last three dwellings, there is an overall planning development approval DA2760 and an operational works approval DA4618, pertaining to the development of the total complex of nine units on the site at 17 Francis Terrace, Esk. The issue of final certificates on these last three dwellings will be held pending the resolution of the conditions of approval for the entire complex.

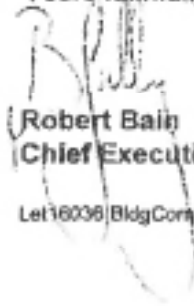
An evaluation of the conditions of approval associated with DA2760 and DA4618 has been made by the Council's operations department and the following items are outstanding:

- Confirmation that Infrastructure Charges have been paid (existing and new units).
- Widening of Francis Terrace to six (6) meters from the intersection with Rashford to a point 10 meters south of the northwest corner of the site. If done by the applicant this would require permission from Council with plans to be provided.
- Provide a \$20,000 security for the external work (i.e. to Francis Terrace).
- External lighting to be provided to the internal vehicular manoeuvring, parking areas and visitor car parks.
- Fence to be placed between adjoining properties and the subject property (no fence on northern and southern boundaries).
- Provide updated engineers design of road works, stormwater, water supply, and sewer infrastructure.
- Roof/stormwater system to be designed and constructed in accordance with relevant standards.
- Construct internal vehicular manoeuvring, parking areas and visitor car parks as shown on operational works plans (shows asphalt concrete surfacing).

The premises have been operating for a number of years using the completed dwellings and the infrastructure required to service those units has not been provided. This is the subject of concern and Council requires that all of the above matters be completed promptly.

Please contact the planning and operations departments on 5424 4000 to book further inspections or if you have further inquiries.

Yours faithfully,

  
**Robert Bain**  
**Chief Executive Officer**

Let16036|BldgCompletionAssess DA14035 17 FrancisTer

# INTERNAL PHOTOGRAPHY



# TENANCY DETAILS

## TENANCY SCHEDULE

| Unit No.     | Expiry   | Rental (\$ pw) | Annual rental      | Bond held |
|--------------|----------|----------------|--------------------|-----------|
| 1*           |          |                |                    |           |
| 2            | 12/10/20 | 230            | \$11,960           | \$920     |
| 3            | 16/08/20 | 225            | \$11,700           | \$900     |
| 4            | 8/7/20   | 225            | \$11,700           | \$900     |
| 5            | 23/07/20 | 225            | \$11,700           | \$900     |
| 6            | 30/05/20 | 225            | \$11,700           | \$900     |
| 7            | 02/10/20 | 225            | \$11,700           | \$900     |
| 8*           |          |                |                    |           |
| 9*           |          |                |                    |           |
| <b>TOTAL</b> |          |                | <b>\$70,460.00</b> |           |

\*Units requiring minor building works to be habitable

Based on an average weekly rent of \$225, annual gross income when fully let equates to \$105,300

## ESTIMATED SCHEDULE OF OUTGOINGS

Refer to detailed financial records in Annexure C.

Based on average records of 2018/19 it is estimated that total annual expenses are \$44,035 (expenses in statements plus insurance).



# TENANCY DETAILS

## 15 FRANCIS AVENUE, ESK

The same owners of the subject property own the adjacent asset. Details below and owners are willing to also consider all offers on this asset.

|                            |                                |
|----------------------------|--------------------------------|
| Real Property Description: | Lot 77 on RP 20856             |
| Site Area:                 | 1,518m <sup>2</sup>            |
| Description:               | Single storey timber dwelling  |
| Lease Details:             | \$230 per week, periodic lease |





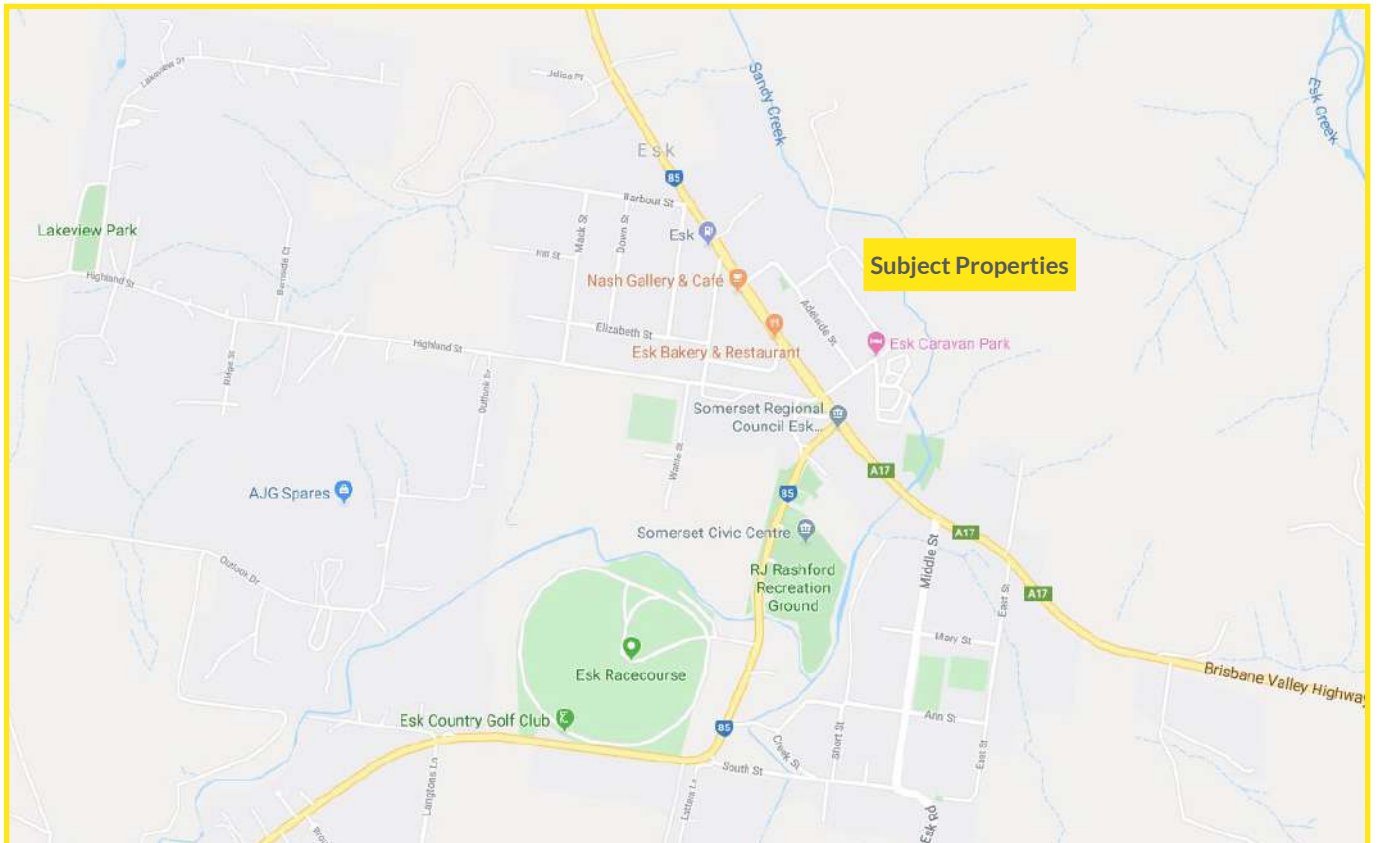
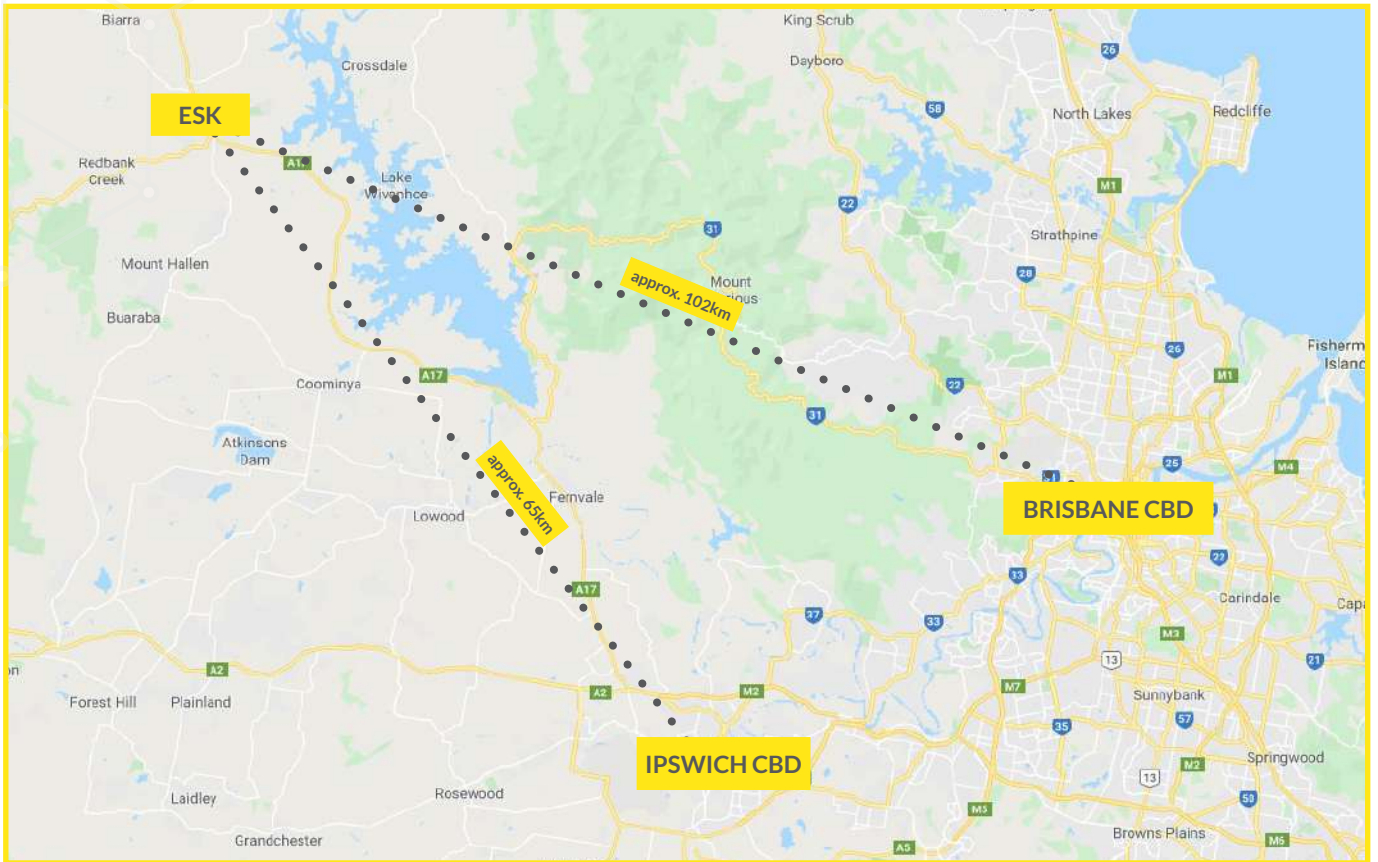
# LOCATION OVERVIEW

The subject property is located within the township of Esk, which is located approximately 66 kilometres north-west of Ipswich and 45 kilometres north of Gatton being the closest main commercial centre for the district. Esk has select facilities and amenities with all higher scale services provided for within Ipswich.

Surrounding development comprises mostly detached dwellings of mixed style and age, presentation and accommodation.

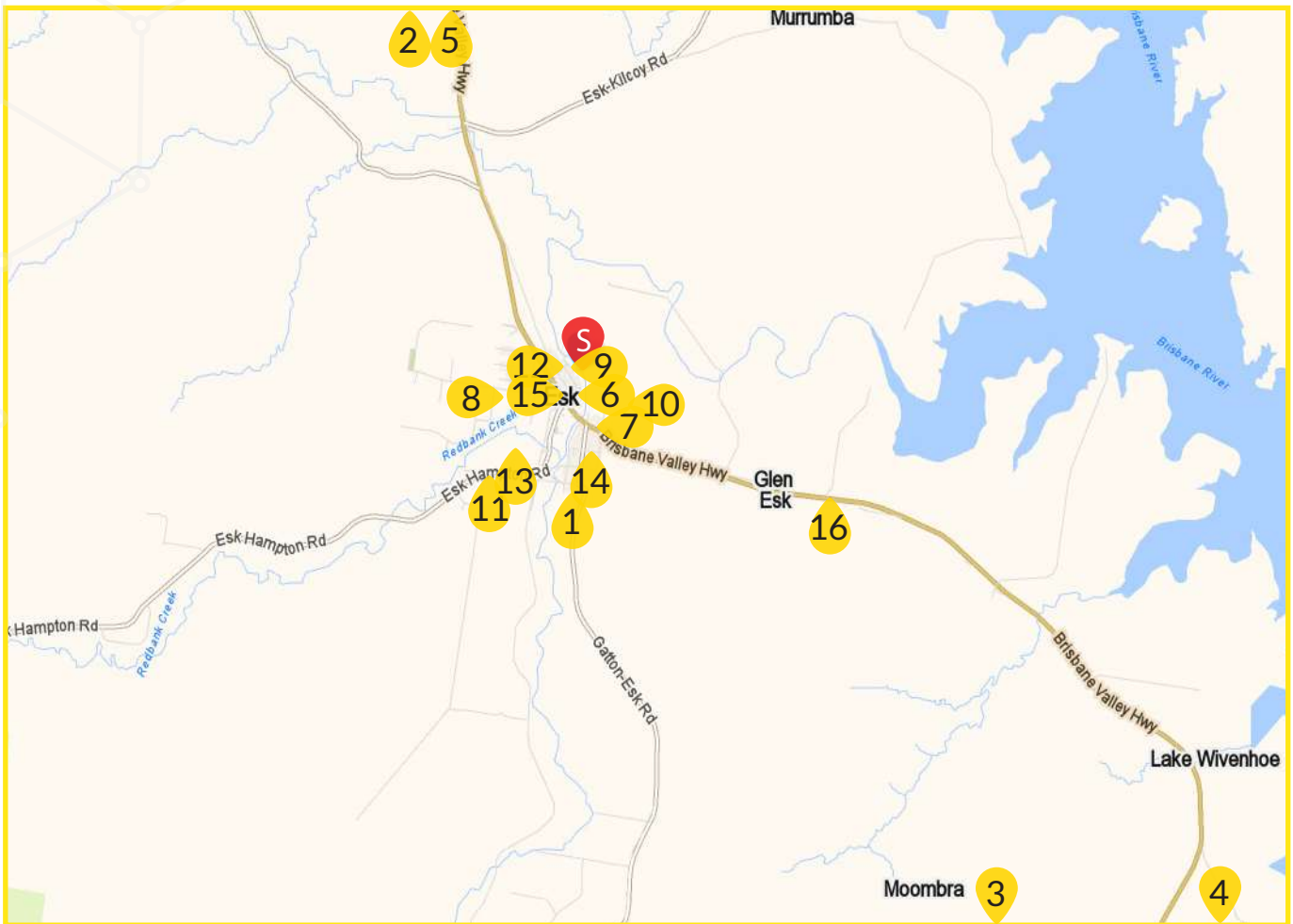


# LOCATION OVERVIEW





# AMENITIES MAP



## SCHOOLS:

1. C&K Esk & District Kindergarten
2. Toogoolawah State School
3. Coominya State School
4. Patrick Estate State School

## SHOPPING:

5. IGA Toogoolawah
6. Home Timber & Hardware  
The Esk District Co-Operative
7. Friendly Grocer Esk

## MEDICAL & AGED CARE:

8. Esk Hospital
9. Somertset Medical Esk
10. ALARA Esk

## RECREATIONAL:

11. Esk Country Golf Club
12. Esk Club Hotel
13. Esk Racecourse
14. Esk Pool

## TRANSPORT

15. Local Bus Stop
16. Brisbane Valley Highway

\*Outline and Locations indicative only



# DISCLAIMER

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The information contained in this Information Memorandum and any other verbal or written information given in respect of the property ("Information") is provided to the recipient ("you") on the following conditions:

1. Eagle Street (Brisbane) Pty Ltd ABN 68 164 201 629 trading as Ray White Commercial (Queensland) in conjunction with Ray White Commercial Bayside or any of its officers, employees or consultants ("we, us") make no representation, warranty or guarantee, that the Information, whether or not in writing, is complete, accurate or balanced. Some information has been obtained from third parties and has not been independently verified. Accordingly, no warranty, representation or undertaking, whether express or implied, is made and no responsibility is accepted by us as to the accuracy of any part of this, or any further information supplied by or on our behalf, whether orally or in writing.
2. All visual images (including but not limited to plans, photographs, specifications, artist impressions) are indicative only and are subject to change. Any measurement noted is indicative and not to scale. All outlines on photographs are indicative only.
3. The Information does not constitute, and should not be considered as, a recommendation in relation to the purchase of the property or a solicitation or offer to sell the property or a contract of sale for the property.
4. You should satisfy yourself as to the accuracy and completeness of the Information through your own inspections, surveys, enquiries, and searches by your own independent consultants, and we recommend that you obtain independent legal, financial and taxation advice. This includes as to whether any listing price is inclusive or exclusive of GST.
5. We are not valuers and make no comment as to value. "Sold/ leased" designations show only that stock is "currently not available" – not that the property is contracted/ settled. If you require a valuation we recommend that you obtain advice from a registered valuer.
6. The Information does not and will not form part of any contract of sale for the property. If an interested party makes an offer or signs a contract for the property, the only information, representations and warranties upon which you will be entitled to rely will be as expressly set out in such a contract.
7. Interested parties will be responsible for meeting their own costs of participating in the sale process for the property. We will not be liable to compensate any intending purchasers for any costs or expenses incurred in reviewing, investigating or analysing any Information.
8. We will not be liable to you (to the full extent permitted by law) for any liabilities, costs or expenses incurred in connection with the Information or subsequent sale of the property whatsoever, whether the loss or damage arises in connection with any negligence, default or lack of care on our part.
9. No person is authorised to give information other than the Information in this Information Memorandum or in another brochure or document authorised by us. Any statement or representation by an officer, agent, supplier, customer, relative or employee of the vendor will not be binding on the vendor or us.
10. To the extent that any of the above paragraphs may be construed as being a contravention of any law of the State or the Commonwealth, such paragraphs should be read down, severed or both as the case may require and the remaining paragraphs shall continue to have full force and effect.
11. You may not discuss the Information or the proposed sale of the property with the vendors or with any agent, friend, associate or relative of the vendor or any other person connected with the vendor without our prior written consent. We accept no responsibility or liability to any other party who might use or rely upon this report in whole or part of its contents.
12. The Information must not be reproduced, transmitted or otherwise made available to any other person without our prior written consent.

# SOURCES OF INFORMATION

| PAGE       | CONTENT                                 | SOURCE  |
|------------|---|---|
| Page 3     | Property Overview                       | RP Data, Somerset Regional Council                  |
| Page 4     | Improvements                            | Taylor Bryne  |
| Page 13    | Location Overview                       | Wikipedia, Google Maps, & Somerset Regional Council |
| Page 14    | Location Map                            | Google  |
| Page 15    | Amenities Map                           | Google Maps / Whereis.com                           |
| Annexure A | Property Photography                    | Skyepics / PlatinumHD                               |
| Annexure B | Offers to Purchase Form                 | Ray White   |
| Annexure C | Financial Analysis and Insurance Policy | Ray White   |
| Annexure D | Title Search                            | Department of Natural Resources and Mines           |
| Annexure E | Survey Plans                            | Department of Natural Resources and Mines           |
| Annexure F | Smart Map                               | Department of Natural Resources and Mines           |



# ANNEXURE A

## PROPERTY PHOTOGRAPHY

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Outline Indicative Only



Outline Indicative Only









Outline Indicative Only



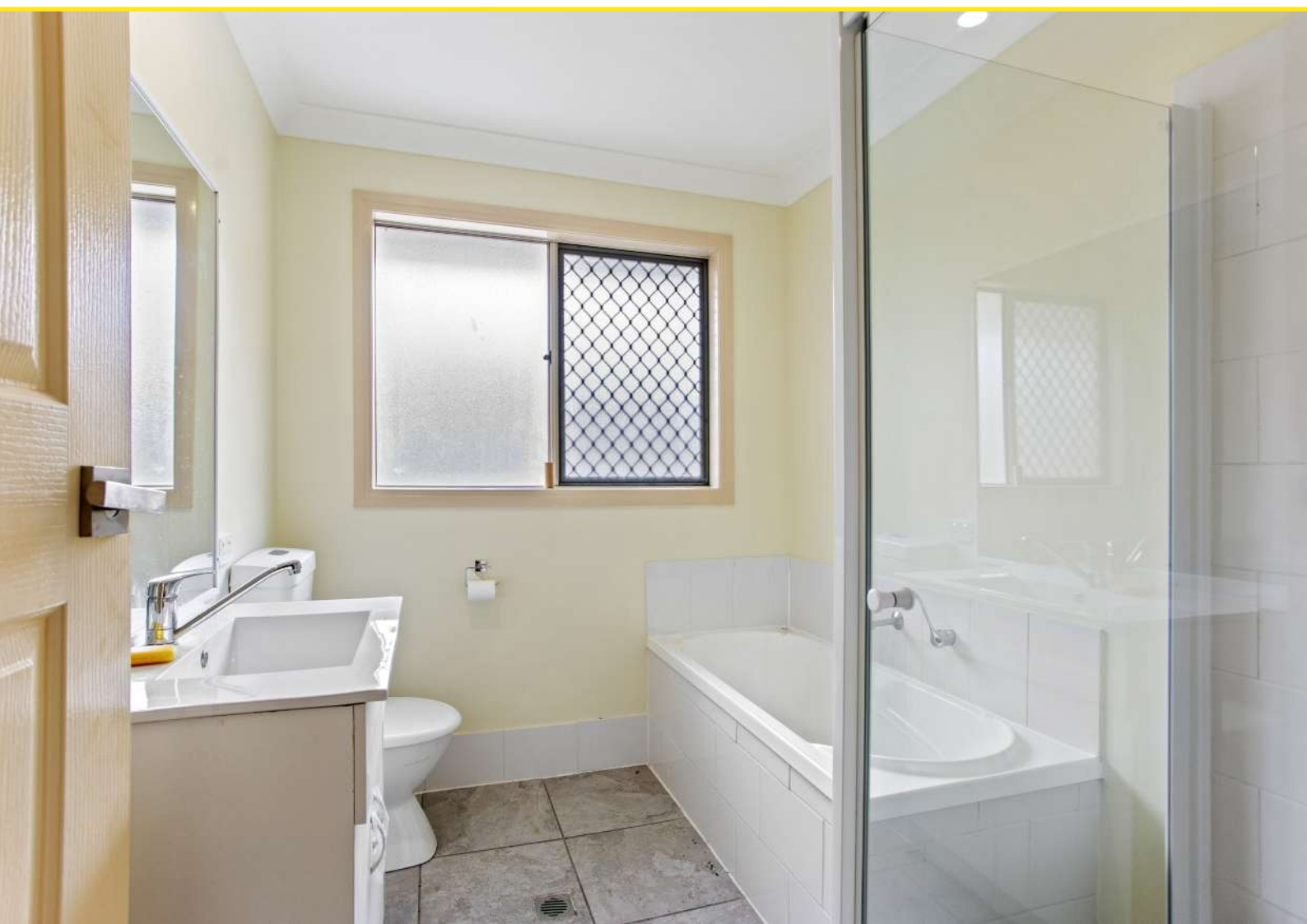














# ANNEXURE B

## OFFERS TO PURCHASE

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# OFFER TO PURCHASE FORM

## Offer to Purchase (OTP) Form / Particulars

I / We register our interest to enter into negotiations to purchase the property located at 17 Francis Terrace, Esk Qld 4312 ("the Property").

Date

### PROPERTY DETAILS

|                  |                                  |
|------------------|----------------------------------|
| Property Address | 17 Francis Terrace, Esk Qld 4312 |
| RPD              | Lot 2 on RP217421                |
| Land Area        | 4,350m <sup>2</sup>              |
| Local Council    | Somerset Regional Council        |
| Zoning           | General Residential              |

### EXPRESSION OF INTEREST

|  |                           |
|--|---------------------------|
| Proposed Deposit:  | 10% of the Purchase Price |
| Proposed Settlement Date:                                    |                           |
| Further Details / Information:<br>(Finance, Conditions etc.) |                           |

### DETAILS OF PROPOSED BUYER

|                 |  |
|-----------------|--|
| Full Name(s):   |  |
| If Company      | Name:<br>ABN:<br>Registered for GST:    Yes    or    No    (please circle one) |
| Contact Details | Address:<br>Mobile:<br>Email:  |

### DETAILS OF PROPOSED BUYER'S SOLICITOR (IF KNOWN)

|                 |                      |
|-----------------|----------------------|
| Firm:           |                      |
| Name / Contact: |                      |
| Address:        |                      |
| Contacts:       | Telephone:<br>Email: |

# OFFER TO PURCHASE FORM

## PROPOSED BUYER ACKNOWLEDGEMENT

In submitting an Offer to Purchase to buy the subject property ("OTP"), the Proposed Buyer agrees to the following conditions:

1. The Proposed Buyer agrees to and accepts all disclaimers, limitations and qualifications in any written or verbal brochure, advertisement, representation, search, advice or information issued by the Vendors or Ray White or anyone on behalf of either of them ("Marketing Material").
2. The Proposed Buyer acknowledges that the Proposed Buyer has to satisfy itself about the characteristics, value, potential and features of the subject property by relying only on the Buyer's own enquiries and investigations and not on any Marketing Material. Therefore, neither the Vendors nor Ray White (or their respective employees and agents) will be liable if any Marketing Material is incorrect, incomplete or misleading.
3. The Proposed Buyer accepts and agrees to the terms of the Disclaimer in the Information Memorandum containing this OTP form.
4. The Proposed Buyer agrees that the Vendors will not be obliged to sell the subject property in response to this or any particular OTP.
5. The Vendors may sell the subject property to any person they choose, as a result of the OTP process or otherwise, or not at all. The Proposed Buyer cannot assume or expect that:
  - the Vendors will negotiate, or not negotiate, with the Proposed Buyer or any other respondent;
  - the Vendors will accept the highest purchase price offered;
  - the Vendors will consider any particular feature of an OTP or other proposal to buy the subject property as determinative; or
  - the submission of the Proposed Buyer's OTP will lead to any particular outcome.
6. No claim can be made against the Vendors or Ray White in relation to any costs or expenses incurred by a respondent in evaluating the subject property or submitting an OTP.
7. This OTP constitutes an Offer to Purchase by the Proposed Buyer to negotiate for the possible sale and purchase of the subject property.

## EXECUTION:

*Signed by the Proposed Buyer only.*

Full Name/s:

Signature/s:

Date:

# ANNEXURE C

## FINANCIAL ANALYSIS AND INSURANCE POLICY

---





Account name(s)

Kerry & Royal Gorrng  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING7

Statement from 1 Jul 17

Statement to 2 Jul 18

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 7, 17 Francis Terrace Esk

|                       |   |            |             |             |
|-----------------------|---|------------|-------------|-------------|
| Rent                  |   |            | \$11,700.00 | \$11,700.00 |
| Fees & Charges        | * | \$30.00    |             | \$11,670.00 |
| Letting Fees          | * | \$247.50   |             | \$11,422.50 |
| Management Fees       | * | \$1,158.31 |             | \$10,264.19 |
| Rates                 |   | \$1,842.73 |             | \$8,421.46  |
| Security - Locks etc. | * | \$72.85    |             | \$8,348.61  |
| Sundries              | * | \$33.00    |             | \$8,315.61  |
| TV aerial             | * | \$350.00   |             | \$7,965.61  |
| Water Rates           |   | \$753.88   |             | \$7,211.73  |
| Yard maintenance      | * | \$169.53   |             | \$7,042.20  |
| Total for property    |   | \$4,657.80 | \$11,700.00 | \$7,042.20  |

Total expenses includes GST of \$187.38

Account name(s)

Kerry & Ryan Goring  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING4

Statement from 1 Jul 17

Statement to 2 Jul 18

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 4, 17 Francis Terrace Esk

|                           | GST | Expenses          | Income            | Balance           |
|---------------------------|-----|-------------------|-------------------|-------------------|
| Rent                      |     |                   | \$9,642.86        | \$9,642.86        |
| Fees & Charges            | *   | \$45.00           |                   | \$9,597.86        |
| General Maintenance       | *   | \$109.50          |                   | \$9,488.36        |
| Management Fees           | *   | \$954.64          |                   | \$8,533.72        |
| Plumbing                  | *   | \$77.00           |                   | \$8,456.72        |
| Rates                     |     | \$2,148.87        |                   | \$6,307.85        |
| Security - Locks etc.     | *   | \$72.83           |                   | \$6,235.02        |
| Sundries                  | *   | \$22.00           |                   | \$6,213.02        |
| Water Rates               |     | \$577.90          |                   | \$5,635.12        |
| Yard maintenance          | *   | \$169.51          |                   | \$5,465.61        |
| <b>Total for property</b> |     | <b>\$4,177.25</b> | <b>\$9,642.86</b> | <b>\$5,465.61</b> |

Total expenses includes GST of \$131.86

Account name(s)

Kerry & Royal Gorrng  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING6

Statement from 1 Jul 17

Statement to 2 Jul 18

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 6, 17 Francis Terrace Esk

|                       |   |            |             |             |
|-----------------------|---|------------|-------------|-------------|
| Rent                  |   |            | \$11,700.00 | \$11,700.00 |
| Electrical            | * | \$407.00   |             | \$11,293.00 |
| Fees & Charges        | * | \$68.50    |             | \$11,224.50 |
| General Maintenance   | * | \$45.00    |             | \$11,179.50 |
| Management Fees       | * | \$1,158.30 |             | \$10,021.20 |
| Rates                 |   | \$2,633.87 |             | \$7,387.33  |
| Security - Locks etc. | * | \$72.83    |             | \$7,314.50  |
| Smoke Alarms          | * | \$79.00    |             | \$7,235.50  |
| Sundries              | * | \$33.00    |             | \$7,202.50  |
| Water Rates           |   | \$877.89   |             | \$6,324.61  |
| Yard maintenance      | * | \$169.53   |             | \$6,155.08  |
| Total for property    |   | \$5,544.92 | \$11,700.00 | \$6,155.08  |

Total expenses includes GST of \$184.83



Account name(s)

Kerry & Royal Gorrng  
ATF THE MAGNOLIA DRIVE TRUST  
PO 129  
HIGHFIELDS QLD 4352

Account GORRING2

Statement from 1 Jul 17

Statement to 2 Jul 18

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 2, 17 Francis Terrace Esk

|                       |   |            |             |             |
|-----------------------|---|------------|-------------|-------------|
| Rent                  |   |            | \$11,960.00 | \$11,960.00 |
| Electrical            | * | \$325.41   |             | \$11,634.59 |
| Electricity charges   | * | \$406.64   |             | \$11,227.95 |
| Fees & Charges        | * | \$83.50    |             | \$11,144.45 |
| General Maintenance   | * | \$211.35   |             | \$10,933.10 |
| Management Fees       | * | \$1,184.04 |             | \$9,749.06  |
| Rates                 |   | \$2,613.33 |             | \$7,135.73  |
| Security - Locks etc. | * | \$72.83    |             | \$7,062.90  |
| Smoke Alarms          | * | \$79.00    |             | \$6,983.90  |
| Sundries              | * | \$33.00    |             | \$6,950.90  |
| Water Rates           |   | \$877.90   |             | \$6,073.00  |
| Yard maintenance      | * | \$169.51   |             | \$5,903.49  |
| Total for property    |   | \$6,056.51 | \$11,960.00 | \$5,903.49  |

Total expenses includes GST of \$233.21

Account name(s)

Kerry & Royal Gorrng  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING3

Statement from 1 Jul 17

Statement to 2 Jul 18

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 3, 17 Francis Terrace Esk

|                       |   |                   |                    |                   |
|-----------------------|---|-------------------|--------------------|-------------------|
| Rent                  |   |                   | \$11,660.00        | \$11,660.00       |
| Electricity charges   | * | \$156.09          |                    | \$11,503.91       |
| Fees & Charges        | * | \$60.00           |                    | \$11,443.91       |
| General Maintenance   | * | \$110.45          |                    | \$11,333.46       |
| Management Fees       | * | \$1,154.34        |                    | \$10,179.12       |
| Plumbing              | * | \$176.00          |                    | \$10,003.12       |
| Rates                 |   | \$1,869.44        |                    | \$8,133.68        |
| Security - Locks etc. | * | \$97.83           |                    | \$8,035.85        |
| Smoke Alarms          | * | \$79.00           |                    | \$7,956.85        |
| Sundries              | * | \$33.00           |                    | \$7,923.85        |
| Water Rates           |   | \$877.90          |                    | \$7,045.95        |
| Yard maintenance      | * | \$169.51          |                    | \$6,876.44        |
| Total for property    |   | <u>\$4,783.56</u> | <u>\$11,660.00</u> | <u>\$6,876.44</u> |

Total expenses includes GST of \$179.57

Account name(s)

Kerry & Royal Gorrng  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING5

Statement from 1 Jul 17

Statement to 2 Jul 18

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 5, 17 Francis Terrace Esk

|                       |   |            |             |             |
|-----------------------|---|------------|-------------|-------------|
| Rent                  |   |            | \$12,150.00 | \$12,150.00 |
| Electrical            | * | \$100.38   |             | \$12,049.62 |
| Fees & Charges        | * | \$207.25   |             | \$11,842.37 |
| General Maintenance   | * | \$35.00    |             | \$11,807.37 |
| Key cutting           | * | \$10.00    |             | \$11,797.37 |
| Management Fees       | * | \$1,202.85 |             | \$10,594.52 |
| Rates                 |   | \$2,633.87 |             | \$7,960.65  |
| Security - Locks etc. | * | \$72.83    |             | \$7,887.82  |
| Smoke Alarms          | * | \$79.00    |             | \$7,808.82  |
| Sundries              | * | \$33.00    |             | \$7,775.82  |
| Water Rates           |   | \$877.90   |             | \$6,897.92  |
| Yard maintenance      | * | \$169.51   |             | \$6,728.41  |
| Total for property    |   | \$5,421.59 | \$12,150.00 | \$6,728.41  |

Total expenses includes GST of \$173.62





Statement  
ABN: 75 108 758 872

Account name(s)

Kerry & Royal Goring  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING3

Statement from 3 Jul 18

Statement to 1 Jul 19

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 3, 17 Francis Terrace Esk

|                     |   |            |             |             |
|---------------------|---|------------|-------------|-------------|
| Rent                |   |            | \$11,362.86 | \$11,362.86 |
| Electricity charges | * | \$107.89   |             | \$11,254.97 |
| Fees & Charges      | * | \$45.00    |             | \$11,209.97 |
| General Maintenance |   | \$66.75    |             | \$11,143.22 |
| Letting Fees        | * | \$247.50   |             | \$10,895.72 |
| Management Fees     | * | \$1,124.95 |             | \$9,770.77  |
| Rates               |   | \$1,093.82 |             | \$8,676.95  |
| Smoke Alarms        | * | \$79.00    |             | \$8,597.95  |
| Sundries            | * | \$77.00    |             | \$8,520.95  |
| Water Rates         |   | \$803.28   |             | \$7,717.67  |
| Total for property  |   | \$3,645.19 | \$11,362.86 | \$7,717.67  |

Total expenses includes GST of \$152.85

\* indicates taxable supply



Statement  
ABN: 75 108 758 872

Account name(s)

Kerry & Royal Goring  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING6

Statement from 3 Jul 18

Statement to 1 Jul 19

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 6, 17 Francis Terrace Esk

|                     |   |            |             |             |
|---------------------|---|------------|-------------|-------------|
| Rent                |   |            | \$11,700.00 | \$11,700.00 |
| Fees & Charges      | * | \$68.50    |             | \$11,631.50 |
| General Maintenance |   | \$69.50    |             | \$11,562.00 |
| Glass               | * | \$528.00   |             | \$11,034.00 |
| Management Fees     | * | \$1,158.30 |             | \$9,875.70  |
| Plumbing            | * | \$88.00    |             | \$9,787.70  |
| Rates               |   | \$1,385.83 |             | \$8,401.87  |
| Smoke Alarms        | * | \$79.00    |             | \$8,322.87  |
| Sundries            | * | \$77.00    |             | \$8,245.87  |
| Water Rates         |   | \$409.97   |             | \$7,835.90  |
| Total for property  |   | \$3,864.10 | \$11,700.00 | \$7,835.90  |

Total expenses includes GST of \$181.71

\* indicates taxable supply



Statement  
ABN: 75 108 758 872

Account name(s)

Kerry & Royal Goring  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING7

Statement from 3 Jul 18

Statement to 1 Jul 19

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 7, 17 Francis Terrace Esk

|                     |   |                   |                    |                   |
|---------------------|---|-------------------|--------------------|-------------------|
| Rent                |   |                   | \$11,700.00        | \$11,700.00       |
| Electricity charges | * | \$114.28          |                    | \$11,585.72       |
| Fees & Charges      | * | \$30.00           |                    | \$11,555.72       |
| Management Fees     | * | \$1,158.30        |                    | \$10,397.42       |
| Rates               |   | \$1,441.10        |                    | \$8,956.32        |
| Smoke Alarms        | * | \$158.00          |                    | \$8,798.32        |
| Sundries            | * | \$77.00           |                    | \$8,721.32        |
| Water Rates         |   | \$501.03          |                    | \$8,220.29        |
| Total for property  |   | <u>\$3,479.71</u> | <u>\$11,700.00</u> | <u>\$8,220.29</u> |

Total expenses includes GST of \$139.78

\* indicates taxable supply



Statement  
ABN: 75 108 758 872

Account name(s)

Kerry & Royal Goring  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING5

Statement from 3 Jul 18

Statement to 1 Jul 19

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 5, 17 Francis Terrace Esk

|                    |   |            |             |             |
|--------------------|---|------------|-------------|-------------|
| Rent               |   |            | \$11,700.00 | \$11,700.00 |
| Electrical         | * | \$521.00   |             | \$11,179.00 |
| Fees & Charges     | * | \$30.00    |             | \$11,149.00 |
| Management Fees    | * | \$1,158.30 |             | \$9,990.70  |
| Plumbing           | * | \$445.50   |             | \$9,545.20  |
| Rates              |   | \$1,069.35 |             | \$8,475.85  |
| Smoke Alarms       | * | \$79.00    |             | \$8,396.85  |
| Sundries           | * | \$77.00    |             | \$8,319.85  |
| Water Rates        |   | \$1,031.27 |             | \$7,288.58  |
| Total for property |   | \$4,411.42 | \$11,700.00 | \$7,288.58  |

Total expenses includes GST of \$210.07

\* indicates taxable supply





Statement  
ABN: 75 108 758 872

Account  
name(s)

Kerry & Royal Goring  
ATF THE MAGNOLIA DRIVE TRUST  
PO 129  
HIGHFIELDS QLD 4352

Account GORRING2

Statement from 3 Jul 18

Statement to 1 Jul 19

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 2, 17 Francis Terrace Esk

|                     |   |                   |                    |                   |
|---------------------|---|-------------------|--------------------|-------------------|
| Rent                |   |                   | \$11,631.43        | \$11,631.43       |
| Electrical          | * | \$154.00          |                    | \$11,477.43       |
| Electricity charges | * | \$471.35          |                    | \$11,006.08       |
| Fees & Charges      | * | \$15.00           |                    | \$10,991.08       |
| General Maintenance | * | \$182.00          |                    | \$10,809.08       |
| Management Fees     | * | \$1,091.01        |                    | \$9,718.07        |
| Rates               |   | \$1,135.38        |                    | \$8,582.69        |
| Smoke Alarms        | * | \$79.00           |                    | \$8,503.69        |
| Sundries            | * | \$77.00           |                    | \$8,426.69        |
| TV aerial           | * | \$155.00          |                    | \$8,271.69        |
| Water Rates         |   | \$1,236.25        |                    | \$7,035.44        |
| Yard maintenance    |   | \$125.00          |                    | \$6,910.44        |
| Total for property  |   | <u>\$4,720.99</u> | <u>\$11,631.43</u> | <u>\$6,910.44</u> |

Total expenses includes GST of \$189.76

\* indicates taxable supply



Statement  
ABN: 75 108 758 872

Account  
name(s)

Kerry & Royal Goring  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING3

Statement from 3 Jul 18

Statement to 1 Jul 19

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 3, 17 Francis Terrace Esk

|                     |   |            |             |             |
|---------------------|---|------------|-------------|-------------|
| Rent                |   |            | \$11,362.86 | \$11,362.86 |
| Electricity charges | * | \$107.89   |             | \$11,254.97 |
| Fees & Charges      | * | \$45.00    |             | \$11,209.97 |
| General Maintenance |   | \$66.75    |             | \$11,143.22 |
| Letting Fees        | * | \$247.50   |             | \$10,895.72 |
| Management Fees     | * | \$1,124.95 |             | \$9,770.77  |
| Rates               |   | \$1,093.82 |             | \$8,676.95  |
| Smoke Alarms        | * | \$79.00    |             | \$8,597.95  |
| Sundries            | * | \$77.00    |             | \$8,520.95  |
| Water Rates         |   | \$803.28   |             | \$7,717.67  |
| Total for property  |   | \$3,645.19 | \$11,362.86 | \$7,717.67  |

Total expenses includes GST of \$152.85

\* indicates taxable supply



Statement  
ABN: 75 108 758 872

Account  
name(s)

Kerry & Ryan Goring  
ATF THE MAGNOLIA DRIVE TRUST  
PO BOX 129  
HIGHFIELDS QLD 4352

Account GORRING4

Statement from 3 Jul 18

Statement to 1 Jul 19

Page number 1 of 1

Details

GST Expenses Income Balance

Unit 4, 17 Francis Terrace Esk

|                     |   |            |             |             |
|---------------------|---|------------|-------------|-------------|
| Rent                |   |            | \$11,700.00 | \$11,700.00 |
| Cleaning            | * | \$33.00    |             | \$11,667.00 |
| Electricity charges | * | \$14.28    |             | \$11,652.72 |
| Fees & Charges      | * | \$144.00   |             | \$11,508.72 |
| General Maintenance |   | \$57.00    |             | \$11,451.72 |
| Letting Fees        | * | \$247.50   |             | \$11,204.22 |
| Management Fees     | * | \$1,158.32 |             | \$10,045.90 |
| Plumbing            | * | \$198.00   |             | \$9,847.90  |
| Rates               |   | \$1,413.57 |             | \$8,434.33  |
| Smoke Alarms        | * | \$158.00   |             | \$8,276.33  |
| Sundries            | * | \$77.00    |             | \$8,199.33  |
| Water Rates         |   | \$1,197.12 |             | \$7,002.21  |
| Total for property  |   | \$4,697.79 | \$11,700.00 | \$7,002.21  |

Total expenses includes GST of \$184.55

\* indicates taxable supply



6 March 2019

000005 000



Company Secretary  
 R & K Gorring Atf The Magnolia Drive Trust  
 174 Ipswich St  
 ESK QLD 4312



Your insurance

Policy number  
**65-S007107-LLP**

Monthly premium  
**\$567.50**

Due for renewal on  
**6 April 2019**

We're renewing your insurance policy

To the Company Secretary,

Thank you for choosing Ray White Insurance to arrange your landlord insurance. Your policy expires at 4pm on 6 April 2019 and we're looking forward to giving you another year of quality cover and our best service.

We'll renew your policy automatically

As you've chosen to pay monthly by direct debit, we'll renew your policy automatically on the expiry date. Unless we hear otherwise, we'll continue to deduct your monthly premium of \$567.50 from your Commonwealth Bank of Australia account.

Please check the details

We want to be sure that you know exactly what you're covered for. So please read the PDS(s) and any applicable Supplementary PDS(s) together with your Policy Schedule, as these set out the renewal terms and conditions. If you need another copy of these policy documents, please call us.

Any questions?

Please call Ray White Insurance on **1300 658 390**. We also offer a range of other insurance products - ask us for details. We'll be happy to help you.

Kind regards,



Kelly Tatlow  
**CEO**  
**Ray White Insurance**

Did you know..?

- You can pay by the month at no extra cost
- We provide a quick and easy claims process
- You're covered by an award winning insurer

Conditions apply

We are here  
 to help you



With Allianz, you can make a claim online  
at [allianz.com.au](http://allianz.com.au) or call 1300 555 030

REVA Insurance Pty Ltd trading as Ray White Insurance ABN 95 105 230 046 arranges this insurance as an agent of the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Policy terms, conditions and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available by calling 1300 658 390.

Pay by the month at no extra cost - Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

## Partnering with an award winning insurance company



Large General Insurance Company of the Year 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and  
General Insurance Company of the Year 2014, 2012 (Australia Banking & Finance Insurance Awards).

REVA Insurance Pty Ltd trading as Ray White Insurance as an agent of the insurer Allianz ABN 95 105 230 046

☎ 1300 658 390 ✉ Ray White Corporate Office - Level 26, 111 Eagle Street Brisbane QLD 4000

LLPRNIN01-EX

# Your insurance policy schedules

## Policy number

65-S007107-LLP

## Cover

|   |  |
|---|--|
| <b>Insured</b>  | R & K Goring Atf The Magnolia  |
| <b>Policy contact details</b>                                   |  |
| Mobile phone  | 0419 800 993   |
| Email   | info.letzgo@bigpond.com  |
| <i>Please call 1300 658 390 to update your contact details</i>  |  |
| Refer to your individual schedules for the period of insurance. |  |
| <b>Registered for GST?</b>                                      | No   |
| <b>Intermediary</b>   | REVA Insurance Pty Ltd trading as Ray White Insurance as an agent of the insurer Allianz<br>ABN 95 105 230 046 |
| <b>Insurer</b>  | Allianz Australia Insurance Limited<br>ABN 15 000 122 850<br>AFS Licence No. 234708                            |

## Premium

This amount is for all covers under this policy number.

|  |                   |
|--|-------------------|
| <b>Base premium</b>                            | \$5,680.20        |
| <b>Government charges</b>                      |                   |
| Emergency/Fire Services Levy                   | \$0.00            |
| GST  | \$567.72          |
| Stamp duty                                     | \$562.08          |
| <b>Annual premium</b>                          | <b>\$6,810.00</b> |
| <b>Monthly premium</b>                         | <b>\$567.50</b>   |
| (Subject to rounding; includes GST of \$47.31) |                   |





# Your insurance premium breakdown

| Type of cover   | Base premium    | Emergency /<br>Fire Services<br>Levy | GST            | Stamp duty     | Total             |
|---|-----------------|--------------------------------------|----------------|----------------|-------------------|
| <b>1. Address: Unit 2, 17 Francis Tce, Esk QLD 4312</b> |                 |                                      |                |                |                   |
| Buildings   | \$498.72        | \$0.00                               | \$49.92        | \$49.32        | <b>\$597.96</b>   |
| Flood   | \$368.76        | \$0.00                               | \$36.84        | \$36.48        | <b>\$442.08</b>   |
| Rent Default and Theft by Tenant                        | \$84.48         | \$0.00                               | \$8.40         | \$8.40         | <b>\$101.28</b>   |
| <b>Total</b>  | <b>\$951.96</b> | <b>\$0.00</b>                        | <b>\$95.16</b> | <b>\$94.20</b> | <b>\$1,141.32</b> |
| <b>2. Address: Unit 3, 17 Francis Tce, Esk QLD 4312</b> |                 |                                      |                |                |                   |
| Buildings   | \$498.72        | \$0.00                               | \$49.92        | \$49.32        | <b>\$597.96</b>   |
| Flood   | \$368.76        | \$0.00                               | \$36.84        | \$36.48        | <b>\$442.08</b>   |
| Rent Default and Theft by Tenant                        | \$84.48         | \$0.00                               | \$8.40         | \$8.40         | <b>\$101.28</b>   |
| <b>Total</b>  | <b>\$951.96</b> | <b>\$0.00</b>                        | <b>\$95.16</b> | <b>\$94.20</b> | <b>\$1,141.32</b> |
| <b>3. Address: Unit 4, 17 Francis Tce, Esk QLD 4312</b> |                 |                                      |                |                |                   |
| Buildings   | \$498.72        | \$0.00                               | \$49.92        | \$49.32        | <b>\$597.96</b>   |
| Flood   | \$368.76        | \$0.00                               | \$36.84        | \$36.48        | <b>\$442.08</b>   |
| Rent Default and Theft by Tenant                        | \$84.48         | \$0.00                               | \$8.40         | \$8.40         | <b>\$101.28</b>   |
| <b>Total</b>  | <b>\$951.96</b> | <b>\$0.00</b>                        | <b>\$95.16</b> | <b>\$94.20</b> | <b>\$1,141.32</b> |
| <b>4. Address: Unit 5, 17 Francis Tce, Esk QLD 4312</b> |                 |                                      |                |                |                   |
| Buildings   | \$498.72        | \$0.00                               | \$49.92        | \$49.32        | <b>\$597.96</b>   |
| Flood   | \$368.76        | \$0.00                               | \$36.84        | \$36.48        | <b>\$442.08</b>   |
| Rent Default and Theft by Tenant                        | \$84.48         | \$0.00                               | \$8.40         | \$8.40         | <b>\$101.28</b>   |
| <b>Total</b>  | <b>\$951.96</b> | <b>\$0.00</b>                        | <b>\$95.16</b> | <b>\$94.20</b> | <b>\$1,141.32</b> |
| <b>5. Address: Unit 6, 17 Francis Tce, Esk QLD 4312</b> |                 |                                      |                |                |                   |
| Buildings   | \$467.16        | \$0.00                               | \$46.68        | \$46.20        | <b>\$560.04</b>   |
| Flood   | \$368.76        | \$0.00                               | \$36.84        | \$36.48        | <b>\$442.08</b>   |
| Rent Default and Theft by Tenant                        | \$84.48         | \$0.00                               | \$8.40         | \$8.40         | <b>\$101.28</b>   |
| <b>Total</b>  | <b>\$920.40</b> | <b>\$0.00</b>                        | <b>\$91.92</b> | <b>\$91.08</b> | <b>\$1,103.40</b> |



| Type of cover   | Base premium    | Emergency / Fire Services Levy | GST            | Stamp duty     | Total             |
|---|-----------------|--------------------------------|----------------|----------------|-------------------|
| <b>6. Address: Unit 7, 17 Francis Tce, Esk QLD 4312</b> |                 |                                |                |                |                   |
| Buildings   | \$498.72        | \$0.00                         | \$49.92        | \$49.32        | <b>\$597.96</b>   |
| Flood   | \$368.76        | \$0.00                         | \$36.84        | \$36.48        | <b>\$442.08</b>   |
| Rent Default and Theft by Tenant                        | \$84.48         | \$0.00                         | \$8.40         | \$8.40         | <b>\$101.28</b>   |
| <b>Total</b>  | <b>\$951.96</b> | <b>\$0.00</b>                  | <b>\$95.16</b> | <b>\$94.20</b> | <b>\$1,141.32</b> |

## Overall Total

|                              |                   |               |                 |                 |                   |
|------------------------------|-------------------|---------------|-----------------|-----------------|-------------------|
| <b>Total annual premium</b>  | <b>\$5,680.20</b> | <b>\$0.00</b> | <b>\$567.72</b> | <b>\$562.08</b> | <b>\$6,810.00</b> |
| <b>Total monthly premium</b> |                   |               |                 |                 | <b>\$567.50</b>   |

This document will be a Tax Invoice for GST when you make a payment.



# Your landlord insurance policy schedule

## Risk address 1

Unit 2  
17 Francis Tce  
Esk QLD 4312

## Type of policy

Landlord Insurance

## Policy number

65-S007107-LLP

## Policy

|                            |                         |
|----------------------------|-------------------------|
| <b>Period of insurance</b> |                         |
| Effective date             | 6 Apr 2019              |
| Expiry date                | 4pm on 6 Apr 2020       |
| <b>Interested party</b>    | National Australia Bank |
| <b>No claim bonus</b>      | 30% <sup>^</sup>        |

<sup>^</sup>Your base premium, excluding any premium charged for Flood cover, is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.

## Property

|                                  |   |
|----------------------------------|---|
| <b>Built</b>                     | 2000  |
| <b>External walls</b>            | Double Brick  |
| <b>Building type</b>             | Villa/Townhouse                                     |
| <b>Strata title plan</b>         | No  |
| <b>Licensed property manager</b> | Yes   |
| <b>Weekly rent</b>               | \$221   |
| <b>Security devices</b>          | There are no security devices listed on this policy |

## Cover

|                        | Sum insured  | Excess    |
|------------------------|--------------|-----------|
| <b>Buildings</b>       | \$206,082    | \$1,100 * |
| <b>Contents</b>        | nil          | nil       |
| <b>Rent Default</b>    | \$10,000     | \$1,100 * |
| <b>Legal liability</b> | \$10,000,000 | nil       |

\* Comprises minimum excess \$600 and voluntary excess \$500.



# List of insured events

See the *Product Disclosure Statement* for full details and limits.

Covered?

|                                  |   |
|----------------------------------|---|
| Accidental breakage (of glass)   | ✓ |
| Earthquake                       | ✓ |
| Explosion                        | ✓ |
| Fire or smoke                    | ✓ |
| Flood                            | ✓ |
| Impact damage                    | ✓ |
| Lightning or thunderbolt         | ✓ |
| Malicious acts                   | ✓ |
| Riot or civil commotion          | ✓ |
| Storm, rainwater or run-off      | ✓ |
| Theft, burglary or housebreaking | ✓ |
| Tsunami                          | ✓ |
| Water or other liquid damage     | ✓ |

## Options

|                                  |   |
|----------------------------------|---|
| Rent Default and Theft by Tenant | ✓ |
|----------------------------------|---|

## Benefits included in your policy

|        |   |
|--------|---|
| Fusion | ✓ |
|--------|---|

|                                     |   |
|-------------------------------------|---|
| Rental costs after an insured event | ✓ |
|-------------------------------------|---|

|                                    |   |
|------------------------------------|---|
| Replacement of locks and cylinders | ✓ |
|------------------------------------|---|



# Your landlord insurance policy schedule

## Important Information

*This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.*

### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited 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 the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

### Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements maybe subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

### Instalment Payments

Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

### How we will settle your rent default, theft by tenant and legal expenses claim

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.



# Your landlord insurance policy schedule

## Risk address 2

Unit 3  
17 Francis Tce  
Esk QLD 4312

## Type of policy

Landlord Insurance

## Policy number

65-S007107-LLP

## Policy

### Period of insurance

Effective date 6 Apr 2019  
Expiry date 4pm on 6 Apr 2020

Interested party National Australia Bank

No claim bonus 30% ^

^Your base premium, excluding any premium charged for Flood cover, is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.

## Property

Built 2000

External walls Double Brick

Building type Villa/Townhouse

Strata title plan No

Licensed property manager Yes

Weekly rent \$221

Security devices There are no security devices listed on this policy

## Cover

|                 | Sum insured  | Excess    |
|-----------------|--------------|-----------|
| Buildings       | \$206,082    | \$1,100 * |
| Contents        | nil          | nil       |
| Rent Default    | \$10,000     | \$1,100 * |
| Legal liability | \$10,000,000 | nil       |

\* Comprises minimum excess \$600 and voluntary excess \$500.



# List of insured events

See the *Product Disclosure Statement* for full details and limits.

|                                  | Covered? |
|----------------------------------|----------|
| Accidental breakage (of glass)   | ✓        |
| Earthquake                       | ✓        |
| Explosion                        | ✓        |
| Fire or smoke                    | ✓        |
| Flood                            | ✓        |
| Impact damage                    | ✓        |
| Lightning or thunderbolt         | ✓        |
| Malicious acts                   | ✓        |
| Riot or civil commotion          | ✓        |
| Storm, rainwater or run-off      | ✓        |
| Theft, burglary or housebreaking | ✓        |
| Tsunami                          | ✓        |
| Water or other liquid damage     | ✓        |

## Options

|   |   |
|---|---|
| Rent Default and Theft by Tenant        | ✓ |
| <b>Benefits included in your policy</b> |   |
| Fusion                                  | ✓ |
| Rental costs after an insured event     | ✓ |
| Replacement of locks and cylinders      | ✓ |



# Your landlord insurance policy schedule

## Important Information

*This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.*

### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited 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 the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

### Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements maybe subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

### Instalment Payments

Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

### How we will settle your rent default, theft by tenant and legal expenses claim

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.



# Your landlord insurance policy schedule

## Risk address 3

Unit 4  
17 Francis Tce  
Esk QLD 4312

## Type of policy

Landlord Insurance

## Policy number

65-S007107-LLP

## Policy

|                            |                         |
|----------------------------|-------------------------|
| <b>Period of insurance</b> |                         |
| Effective date             | 6 Apr 2019              |
| Expiry date                | 4pm on 6 Apr 2020       |
| <b>Interested party</b>    | National Australia Bank |
| <b>No claim bonus</b>      | 30% ^                   |

^Your base premium, excluding any premium charged for Flood cover, is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.

## Property

|                                  |   |
|----------------------------------|---|
| <b>Built</b>                     | 2000  |
| <b>External walls</b>            | Double Brick  |
| <b>Building type</b>             | Villa/Townhouse                                     |
| <b>Strata title plan</b>         | No  |
| <b>Licensed property manager</b> | Yes   |
| <b>Weekly rent</b>               | \$221   |
| <b>Security devices</b>          | There are no security devices listed on this policy |

## Cover

|                        | Sum insured  | Excess    |
|------------------------|--------------|-----------|
| <b>Buildings</b>       | \$206,082    | \$1,100 * |
| <b>Contents</b>        | nil          | nil       |
| <b>Rent Default</b>    | \$10,000     | \$1,100 * |
| <b>Legal liability</b> | \$10,000,000 | nil       |

\* Comprises minimum excess \$600 and voluntary excess \$500.



# List of insured events

See the *Product Disclosure Statement* for full details and limits.

Covered?

|                                  |   |
|----------------------------------|---|
| Accidental breakage (of glass)   | ✓ |
| Earthquake                       | ✓ |
| Explosion                        | ✓ |
| Fire or smoke                    | ✓ |
| Flood                            | ✓ |
| Impact damage                    | ✓ |
| Lightning or thunderbolt         | ✓ |
| Malicious acts                   | ✓ |
| Riot or civil commotion          | ✓ |
| Storm, rainwater or run-off      | ✓ |
| Theft, burglary or housebreaking | ✓ |
| Tsunami                          | ✓ |
| Water or other liquid damage     | ✓ |

## Options

|                                  |   |
|----------------------------------|---|
| Rent Default and Theft by Tenant | ✓ |
|----------------------------------|---|

## Benefits included in your policy

|        |   |
|--------|---|
| Fusion | ✓ |
|--------|---|

|                                     |   |
|-------------------------------------|---|
| Rental costs after an insured event | ✓ |
|-------------------------------------|---|

|                                    |   |
|------------------------------------|---|
| Replacement of locks and cylinders | ✓ |
|------------------------------------|---|



# Your landlord insurance policy schedule

## Important Information

*This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.*

### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited 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 the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

### Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements maybe subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

### Instalment Payments

Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

### How we will settle your rent default, theft by tenant and legal expenses claim

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.



## Your landlord insurance policy schedule

## Risk address 4

Unit 5  
17 Francis Tce  
Esk QLD 4312

## Type of policy

Landlord Insurance

## Policy number

65-S007107-LLP

## Policy

## Period of insurance

Effective date 6 Apr 2019  
Expiry date 4pm on 6 Apr 2020

## Interested party

National Australia Bank

## No claim bonus

30% ^

^Your base premium, excluding any premium charged for Flood cover, is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.

## Property

Built 2000

External walls Double Brick

Building type Villa/Townhouse

Strata title plan No

Licensed property manager Yes

Weekly rent \$221

Security devices There are no security devices listed on this policy

## Cover

| Cover           | Sum insured  | Excess    |
|-----------------|--------------|-----------|
| Buildings       | \$206,082    | \$1,100 * |
| Contents        | nil          | nil       |
| Rent Default    | \$10,000     | \$1,100 * |
| Legal liability | \$10,000,000 | nil       |

\* Comprises minimum excess \$600 and voluntary excess \$500.



# List of insured events

See the *Product Disclosure Statement* for full details and limits.

|                                  | Covered? |
|----------------------------------|----------|
| Accidental breakage (of glass)   | ✓        |
| Earthquake                       | ✓        |
| Explosion                        | ✓        |
| Fire or smoke                    | ✓        |
| Flood                            | ✓        |
| Impact damage                    | ✓        |
| Lightning or thunderbolt         | ✓        |
| Malicious acts                   | ✓        |
| Riot or civil commotion          | ✓        |
| Storm, rainwater or run-off      | ✓        |
| Theft, burglary or housebreaking | ✓        |
| Tsunami                          | ✓        |
| Water or other liquid damage     | ✓        |

## Options

|   |   |
|---|---|
| Rent Default and Theft by Tenant        | ✓ |
| <b>Benefits included in your policy</b> |   |
| Fusion                                  | ✓ |
| Rental costs after an insured event     | ✓ |
| Replacement of locks and cylinders      | ✓ |



# Your landlord insurance policy schedule

## Important Information

*This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.*

### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited 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 the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

### Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements maybe subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

### Instalment Payments

Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

### How we will settle your rent default, theft by tenant and legal expenses claim

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.



## Your landlord insurance policy schedule

## Risk address 5

Unit 6  
17 Francis Tce  
Esk QLD 4312

## Type of policy

Landlord Insurance

## Policy number

65-S007107-LLP

## Policy

## Period of insurance

Effective date 6 Apr 2019  
Expiry date 4pm on 6 Apr 2020

Interested party National Australia Bank

No claim bonus 30%<sup>^</sup>

<sup>^</sup>Your base premium, excluding any premium charged for Flood cover, is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.

## Property

Built 2000

External walls Double Brick

Building type Villa/Townhouse

Strata title plan No

Licensed property manager Yes

Weekly rent \$221

Security devices There are no security devices listed on this policy

## Cover

|                 | Sum insured  | Excess    |
|-----------------|--------------|-----------|
| Buildings       | \$206,082    | \$1,100 * |
| Contents        | nil          | nil       |
| Rent Default    | \$10,000     | \$1,100 * |
| Legal liability | \$10,000,000 | nil       |

\* Comprises minimum excess \$600 and voluntary excess \$500.



# List of insured events

See the *Product Disclosure Statement* for full details and limits.

## Covered?

|                                  |   |
|----------------------------------|---|
| Accidental breakage (of glass)   | ✓ |
| Earthquake                       | ✓ |
| Explosion                        | ✓ |
| Fire or smoke                    | ✓ |
| Flood                            | ✓ |
| Impact damage                    | ✓ |
| Lightning or thunderbolt         | ✓ |
| Malicious acts                   | ✓ |
| Riot or civil commotion          | ✓ |
| Storm, rainwater or run-off      | ✓ |
| Theft, burglary or housebreaking | ✓ |
| Tsunami                          | ✓ |
| Water or other liquid damage     | ✓ |

## Options

|                                  |   |
|----------------------------------|---|
| Rent Default and Theft by Tenant | ✓ |
|----------------------------------|---|

## Benefits included in your policy

|        |   |
|--------|---|
| Fusion | ✓ |
|--------|---|

|                                     |   |
|-------------------------------------|---|
| Rental costs after an insured event | ✓ |
|-------------------------------------|---|

|                                    |   |
|------------------------------------|---|
| Replacement of locks and cylinders | ✓ |
|------------------------------------|---|



# Your landlord insurance policy schedule

## Important Information

*This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.*

### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited 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 the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

### Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements maybe subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

### Instalment Payments

Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

### How we will settle your rent default, theft by tenant and legal expenses claim

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.



## Your landlord insurance policy schedule

## Risk address 6

Unit 7  
17 Francis Tce  
Esk QLD 4312

## Type of policy

Landlord Insurance

## Policy number

65-S007107-LLP

## Policy

## Period of insurance

Effective date 6 Apr 2019  
Expiry date 4pm on 6 Apr 2020

Interested party National Australia Bank

No claim bonus 30% ^

^Your base premium, excluding any premium charged for Flood cover, is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.

## Property

Built 2000

External walls Double Brick

Building type Villa/Townhouse

Strata title plan No

Licensed property manager Yes

Weekly rent \$221

Security devices There are no security devices listed on this policy

## Cover

|                 | Sum insured  | Excess    |
|-----------------|--------------|-----------|
| Buildings       | \$206,082    | \$1,100 * |
| Contents        | nil          | nil       |
| Rent Default    | \$10,000     | \$1,100 * |
| Legal liability | \$10,000,000 | nil       |

\* Comprises minimum excess \$600 and voluntary excess \$500.

## List of insured events

See the *Product Disclosure Statement* for full details and limits.

|                                  | Covered? |
|----------------------------------|----------|
| Accidental breakage (of glass)   | ✓        |
| Earthquake                       | ✓        |
| Explosion                        | ✓        |
| Fire or smoke                    | ✓        |
| Flood                            | ✓        |
| Impact damage                    | ✓        |
| Lightning or thunderbolt         | ✓        |
| Malicious acts                   | ✓        |
| Riot or civil commotion          | ✓        |
| Storm, rainwater or run-off      | ✓        |
| Theft, burglary or housebreaking | ✓        |
| Tsunami                          | ✓        |
| Water or other liquid damage     | ✓        |

## Options

|   |   |
|---|---|
| Rent Default and Theft by Tenant        | ✓ |
| <b>Benefits included in your policy</b> |   |
| Fusion                                  | ✓ |
| Rental costs after an insured event     | ✓ |
| Replacement of locks and cylinders      | ✓ |





# Your landlord insurance policy schedule

## Important Information

*This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.*

### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited 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 the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

### Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements maybe subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

### Instalment Payments

Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

### How we will settle your rent default, theft by tenant and legal expenses claim

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.

# Supplementary Product Disclosure Statement (“SPDS”)

Preparation Date: 10 September 2018

This document is an SPDS that updates and amends the Product Disclosure Statements (PDSs) in use for the following products issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000 (Allianz):

- Caravan and Trailer insurance
- Home Insurance
- Landlord Insurance
- Motor Insurance
- Motor Fleet Insurance
- Loan Protection Insurance

This SPDS is issued by Allianz and must be read together with the above PDSs and any other SPDS that you are given which update or amend the relevant PDSs.

Where the PDS contains a section referred to as either:

**“Complaints – Internal and external complaints procedure”,** or

**“How to resolve a complaint”** or

**“Dispute resolution process – helping you solve any problems”,**

then that section of the PDS is deleted and replaced as follows:

## **Complaints – Internal and external complaints**

If you are dissatisfied with our service in any way contact us and we will attempt to resolve the matter in accordance with our Internal Dispute Resolution procedures. To request a copy of our procedures, use our contact details on the back cover. If you are not satisfied with our response or a decision is not reached within 45 days, you may lodge a complaint with an external dispute resolution scheme which is independent and free to you (subject to it falling within its relevant terms and rules) as follows:

The Australian Financial Complaints Authority

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

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

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001.



# Privacy Notice

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**This document sets out how we use, collect and disclose personal information about you. It replaces any references to privacy in the insurance documentation that we may have previously provided you with. To read a copy of our Privacy Policy, please go to [www.allianz.com.au/about-us/privacy](http://www.allianz.com.au/about-us/privacy)**

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

## How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

## Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website's Privacy section at [www.allianz.com.au/about-us/privacy](http://www.allianz.com.au/about-us/privacy)

## Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

## Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

## Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.allianz.com.au/about-us/privacy](http://www.allianz.com.au/about-us/privacy)

## Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.





# ANNEXURE D

## TITLE SEARCHES



CURRENT TITLE SEARCH  
NATURAL RESOURCES, MINES AND ENERGY, QUEENSLAND

Request No: 32565879

Search Date: 11/11/2019 15:51

Title Reference: 50786603

Date Created: 19/10/2009

Previous Title: 13481180

REGISTERED OWNER

Dealing No: 719610206 09/09/2019

KERRY LEIGH GORRING TRUSTEE  
UNDER INSTRUMENT 714480231

ESTATE AND LAND

Estate in Fee Simple

LOT 2 SURVEY PLAN 217421  
Local Government: SOMERSET

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by  
Deed of Grant No. 10455038 (POR 82)
2. MORTGAGE No 715827539 12/06/2014 at 13:58  
NATIONAL AUSTRALIA BANK LIMITED A.B.N. 12 004 044 937

ADMINISTRATIVE ADVICES - NIL  
UNREGISTERED DEALINGS - NIL

Caution - Charges do not necessarily appear in order of priority

\*\* End of Current Title Search \*\*

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Requested By: D-ENQ GLOBAL X

# ANNEXURE E

## SURVEY PLANS

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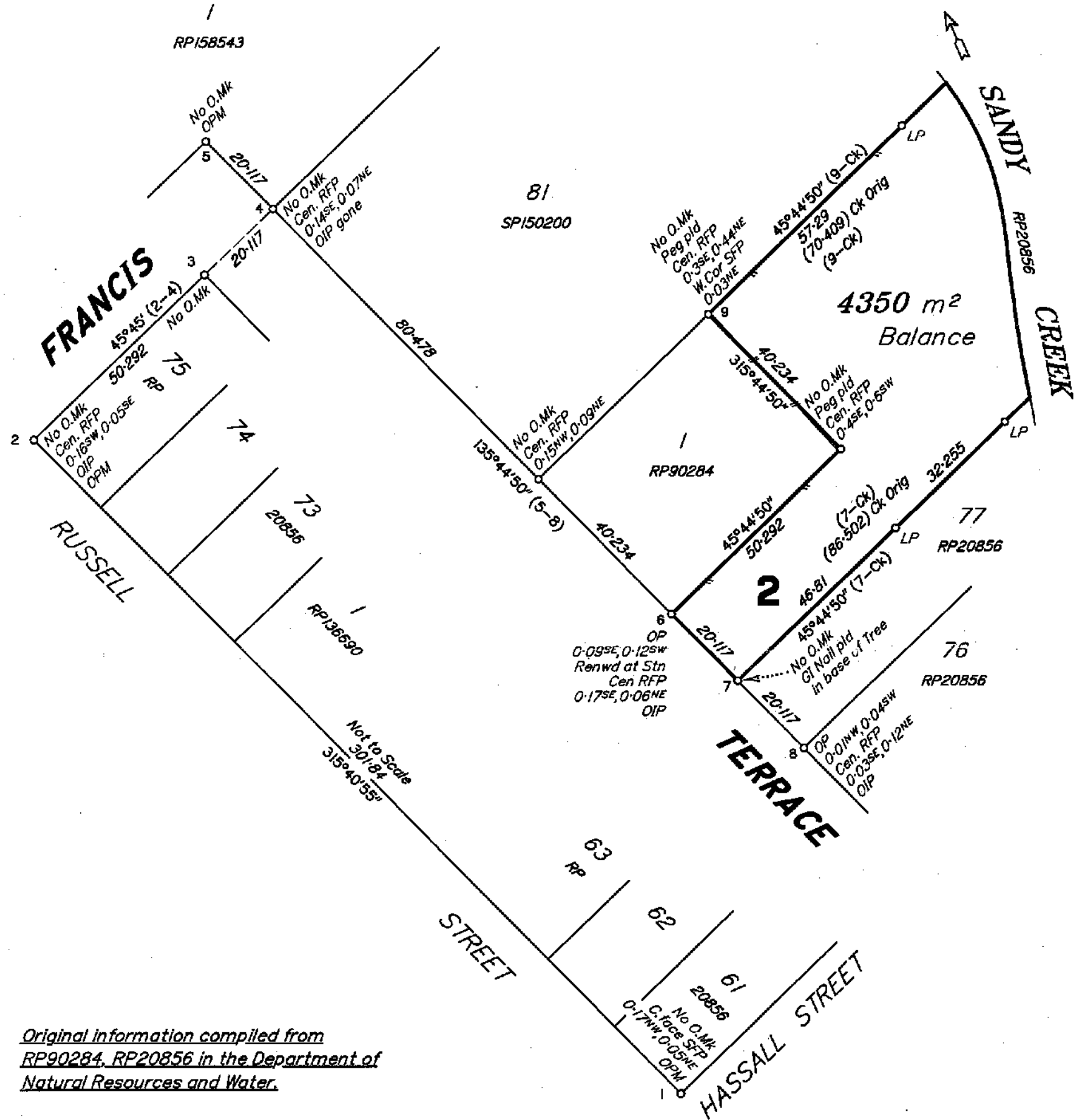
**SURVEY PLAN**

**REFERENCE MARKS**

| STN | TO                   | ORIGIN      | BEARING    | DIST   |
|-----|----------------------|-------------|------------|--------|
| 2   | OIP                  | 2-SPI81786  | 270°45'    | 1.422  |
| 4   | OIP gone             | 4-SPI81786  | 270°10'30" | 1.408  |
| 6   | OIP                  | 16-SPI81786 | 225°44'50" | 1.006  |
| 6   | Spike pld in Bitumen |             | 249°47'    | 12.281 |
| 8   | OIP                  | 15-SPI81786 | 225°44'50" | 1.006  |

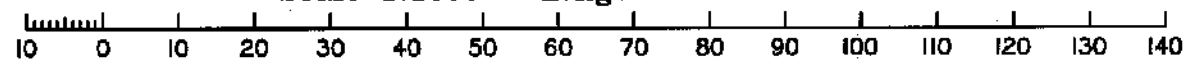
**PERMANENT MARKS**

| PM    | ORIGIN      | BEARING    | DIST   | NO     |          |
|-------|-------------|------------|--------|--------|----------|
| 1-OPM | 11-SPI81786 | 224°07'15" | 19.818 | 87383  | New Conn |
| 2-OPM | 2-SPI81786  | 217°53'20" | 141.4  | 152465 |          |
| 5-OPM | 14-RP158543 | 322°59'40" | 92.257 | 67851  | New Conn |



Original information compiled from RP90284, RP20856 in the Department of Natural Resources and Water.

Scale 1:1000 - Lengths are in Metres.



PARKINSON & PARKINSON PTY LTD (ABN 44 866 063 417) hereby certify that the land comprised in this plan was surveyed by the corporation, by Stephen Charles McKenzie, cadastral surveyor, for whose work the corporation accepts responsibility and that the plan is accurate, that the said survey was performed in accordance with the Survey and Mapping Infrastructure Act 2003 and Surveyors Act 2003 and associated Regulations and Standards and that the said survey was completed on 31/8/08.

*[Signature]*  
Douglas Stuart Parkinson  
Director  
Date 2/9/08

**Plan of Lot 2**

Cancelling Lot 2 on RP90284 and Lot 78 on RP20856

PARISH: **ESK** COUNTY: **Cavendish**

Meridian: **SP181786** F/N's: **No**

Scale: **1:1000**

Format: **STANDARD**

**SP217421**

Plan Status:



**WARNING : Folded or Mutilated Plans will not be accepted.  
Plans may be rolled.  
Information may not be placed in the outer margins.**

Registered

s. Lodged by

**712800166**

**BE 400 NT**

\$331.70  
16/10/2009 13:17

(Include address, phone number, reference, and Lodger Code)

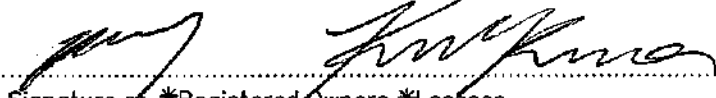
**1. Certificate of Registered Owners or Lessees.**

I/We Royal Edward GORRING  
Kerry McKINNON as TRUSTEE UNDER INSTRUMENT  
704783369

(Names in full)

\*as Registered Owners of this land agree to this plan and dedicate the Public Use Land as shown hereon in accordance with Section 50 of the Land Title Act 1994.

\*as Lessees of this land agree to this plan:

  
Signature of \*Registered Owners \*Lessees

\* Rule out whichever is inapplicable

**2. Local Government Approval.**

\*  
hereby approves this plan in accordance with the :  
%

Dated this ..... day of .....

..... #  
..... #

\* Insert the name of the Local Government. % Insert Integrated Planning Act 1997 or  
# Insert designation of signatory or delegation Local Government (Planning & Environment) Act 1990

**3. Plans with Community Management Statement :**

CMS Number :  
Name :

**4. References :**

Dept File :  
Local Govt :  
Surveyor : 12555

**6. Existing**

| Title Reference | Lot | Plan    |
|-----------------|-----|---------|
| 13481180        | 78  | RP20856 |
| 13481180        | 2   | RP90284 |

**Created**

| Lots | Emts | Road |
|------|------|------|
| 2    | —    | —    |
| 2    | —    | —    |

|      |      |
|------|------|
| 2    | 82   |
| Lots | Orig |

**7. Portion Allocation :**

**8. Map Reference :**  
9343-12322

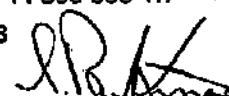
**9. Locality :**

ESK

**10. Local Government :**

SOMERSET REGIONAL

**11. Passed & Endorsed :**

PARKINSON & PARKINSON PTY LTD  
By: ABN: 44 866 063 417  
Date: 2/9/08  
Signed:   
Designation : Cadastral Surveyor/Director

**12. Building Format Plans only.**

I certify that :  
\* As far as it is practical to determine, no part of the building shown on this plan encroaches onto adjoining lots or road.  
\* Part of the building shown on this plan encroaches onto adjoining \* lots and road

Cadastral Surveyor/Director\* Date  
\*delete words not required

**13. Lodgement Fees :**

Survey Deposit \$ .....  
Lodgement \$ .....  
..... New Titles \$ .....  
Photocopy \$ .....  
Postage \$ .....  
TOTAL \$ .....

**14. Insert Plan Number**

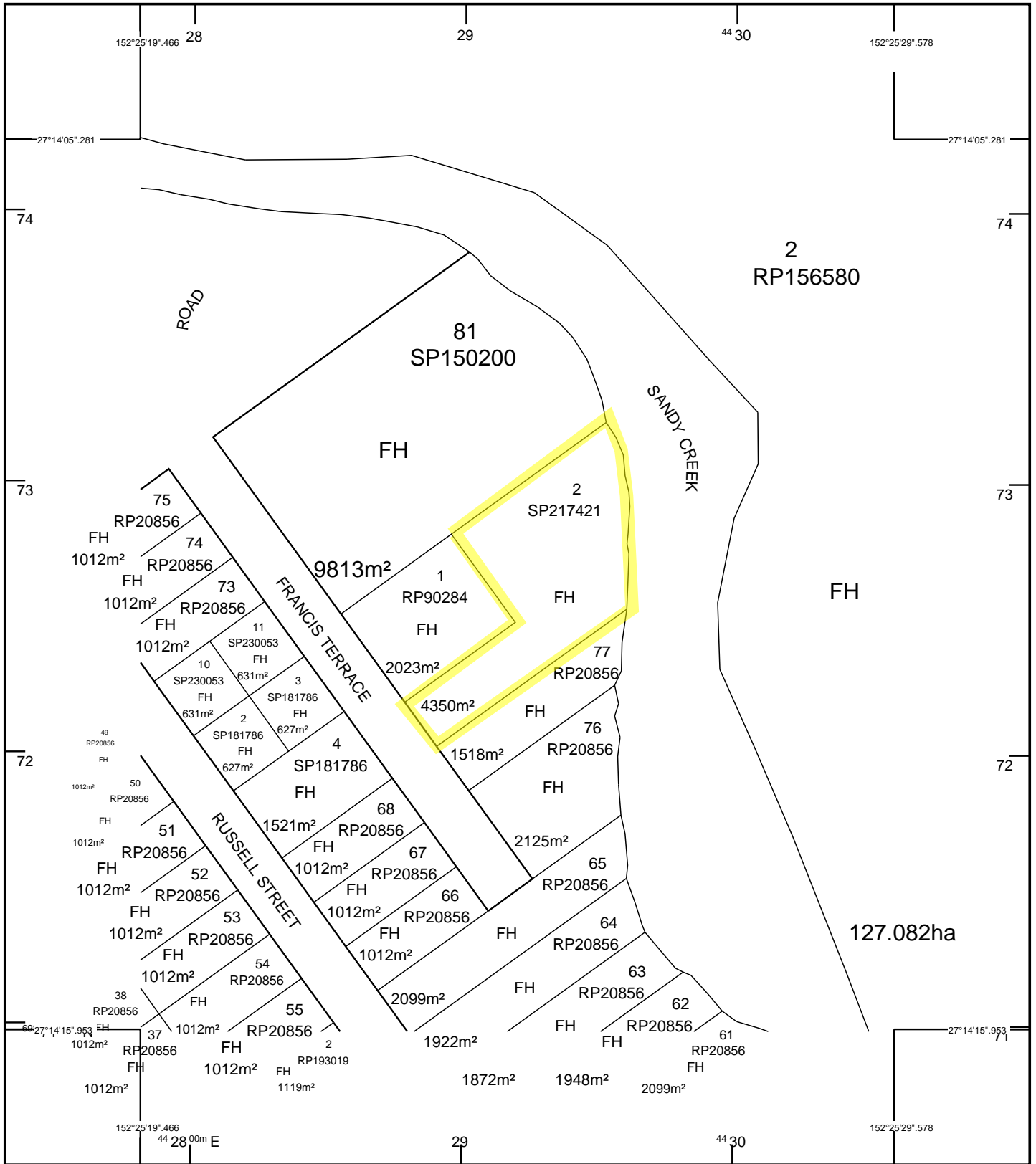
**SP217421**

# ANNEXURE F

## SMART MAP

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STANDARD MAP NUMBER  
9343-12322



MAP WINDOW POSITION & NEAREST LOCATION



SUBJECT PARCEL DESCRIPTION

|                  |                    |
|------------------|--------------------|
| DCDB             |                    |
| Lot/Plan         | 2/SP217421         |
| Area/Volume      | 4350m <sup>2</sup> |
| Tenure           | FREEHOLD           |
| Local Government | SOMERSET REGIONAL  |
| Locality         | ESK                |
| Segment/Parcel   | 7625/284           |

CLIENT SERVICE STANDARDS

|  |            |
|--|------------|
| PRINTED (dd/mm/yyyy)   | 11/11/2019 |
| DCDB   | 09/11/2019 |
| Users of the information recorded in this document (the Information) accept all responsibility and risk associated with the use of the Information and should seek independent professional advice in relation to dealings with property.  |            |
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| For further information on SmartMap products visit <a href="https://www.qld.gov.au/housing/buying-owning-home/property-land-valuations/smartmaps">https://www.qld.gov.au/housing/buying-owning-home/property-land-valuations/smartmaps</a>   |            |

**SmartMap**

An External Product of SmartMap Information Services  
Based upon an extraction from the Digital Cadastral Data Base



Queensland Government  
(c) The State of Queensland, (Department of Natural Resources, Mines and Energy) 2019.



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**RAY WHITE SPECIAL PROJECTS QLD AND  
RAY WHITE COMMERCIAL BAYSIDE**