

Certificate of Insurance

AIB Pty Ltd
AFS Licence 24246282
ABN 87 009 635 527

Archers Body Corporate Management P/L
GPO Box 3025
BRISBANE QLD 4001

Date: 20.02.2018
Invoice No: I0439826

We confirm insurance has been arranged in accordance with the details shown below and subject to the premium having been paid.

Class Vero Edge Packages **Policy No.** SPX016913729
Insurer Vero Insurance
PO Box 41
BRISBANE QLD 4001
Period 12.02.2018 to 12.02.2019

Summary of Cover

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POLICY                Vero Professional Services Insurance
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ISSUER                AAI Limited ABN 48 005 297 807 AFSL
                    230859 trading as Vero Insurance

POLICY BOOKLET        V10166 12-08-17 A

POLICY NUMBER         SPX016913729

INSURED(S)           ARCHERS BODY CORPORATE MANAGMENT PTY
                    LTD
                    ABN 34010611695
                    Archers The Strata Professionals Pty

TRADING NAME(S)      ARCHERS BODY CORPORATE MANAGMENT PTY LTD

NOTE: This policy does not cover FLOOD or STORM SURGE

BUSINESS ADDRESS      LEVEL 4 97 CREEK Street
                    Brisbane QLD 4000

PERIOD OF INSURANCE   12/02/2018 to 4:00pm on 12/02/2019

EFFECTIVE DATE        12/02/2018

BUSINESS DESCRIPTION   Body Corporate Management Services incl
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COVERAGE SUMMARY

Archers Body Corporate Management P/L
 Vero Edge Packages

Running Qld Seminars and Maintaning
 Credit Listing Subscriptions

Cover has been provided on the basis of the following information which you have provided to us. Please check that the details are correct and advise us of any amendments.

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled in the last 5 years.

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been refused insurance or had a policy declined in the last 5 years.

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence.

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been declared bankrupt, or has been involved in a business that has been put into receivership or liquidation, in the last 5 years.

PRIOR CLAIMS

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You have advised us of the following claims over the last 3 years.

Claim	1
Year	2012
Type of Loss	Storm Damage
Claim Amount	\$3,104
Claim Description	BUS GEN/ STORM/ WATER HAS ENTERED DAMAGING INSD OFFICE

Claim	2
Year	2012
Type of Loss	Business Property
Claim Amount	\$8,368
Claim Description	GEN BUS/FF/WATER DAMAGE - BURST HOT WATER SYSTEM, WATER DAMAGE THROUGH OUT THE INSD PREMISES

Claim	3
Year	2011
Type of Loss	Public and Products Liability
Claim Amount	\$0
Claim Description	TP HAS TRIPPED AND FALLEN OVER CAUSING INJURY

Claim	4
Year	2011
Type of Loss	Storm Damage

COVERAGE SUMMARY

Archers Body Corporate Management P/L
 Vero Edge Packages

Claim Amount	\$8,302
Claim Description	CYCLONE YASI DAMAGE
Claim	5
Year	2010
Type of Loss	Storm Damage
Claim Amount	\$4,078
Claim Description	STORM DAMAGE TO PREMISES - NOW OUTSIDE 5 YRS
Claim	6
Year	2010
Type of Loss	Business Property
Claim Amount	\$6,875
Claim Description	BUSPROF/FIRE/WATER DAMAGE TO REUTERS AND COMPUTER SYSTEMS - NOW OUTSIDE 5 YRS
Claim	7
Year	2006
Type of Loss	Theft
Claim Amount	\$2,008
Claim Description	THEFT OF LAPTOP FROM OFFICE - NOW OUTSIDE 5 YRS

POLICY ENDORSEMENT
 THE FOLLOWING ENDORSEMENT APPLIES TO YOUR POLICY

SPECIAL ENDORSEMENT 1
 The Policyholder details are noted as:
 Archers Body Corporate Management PTY LTD
 Archers BCM PTY LTD
 Archers BCM (Gold coast) PTY LTD
 Archers BCM (NQ) PTY LTD
 Archers BCM (Whitsundays) PTY LTD
 Archers BCM (Cairns) Pty Ltd
 Archers BCM services PTY LTD
 Arc Utilities Pty Ltd
 Archers The Strata Professionals Pty Ltd (Effective 02/02/2018)

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 WHAT IS COVERED
 =====

PREMISES
 LEVEL 1 FLORENCE HOUSE
 26 FLORENCE Street
 Cairns QLD 4870

WHAT YOU HAVE TOLD US

COVERAGE SUMMARY

Archers Body Corporate Management P/L
 Vero Edge Packages

Occupied as: Residential property strata corporation operation

The construction type of your building is made up of: External Walls: Brick/Stone
 Floor: Concrete/Brick
 Roof: Iron/Steel/Aluminium

The security of your building consists of: Deadlocks or Swipecards with alarm monitored by security coy

The location of your building is: Within an office building or complex

Does the building have sprinklers? No Sprinklers at Premises

PROPERTY DAMAGE
 =====

	INSURED AMOUNT
Building	Not Insured
Contents	\$200,000
Reinstatement or Replacement Indemnity	Y N
EXCESS	\$250

THEFT
 =====

	INSURED AMOUNT
Contents and Stock	\$117,835
EXCESS	\$250
MONEY	Not Insured

GLASS
 =====

	INSURED AMOUNT
GLASS	Replacement Value
EXCESS	\$100

PREMISES LOT 11 WHITSUNDAY BUSINESS CTR
 4 230 SHUTE HARBOUR RD
 Airlie Beach QLD 4802

WHAT YOU HAVE TOLD US

COVERAGE SUMMARY

Archers Body Corporate Management P/L
 Vero Edge Packages

Occupied as: Residential property strata
 corporation operation

The construction type of your building is made up of: External Walls: Brick/Stone
 Floor: Concrete/Brick
 Roof: Iron/Steel/Aluminium

The security of your building consists of: Deadlocks or Swipecards with
 local alarm

The location of your building is: Within an office building or
 complex

Does the building have sprinklers? No Sprinklers at Premises

PROPERTY DAMAGE
 =====

	INSURED AMOUNT
Building	Not Insured
Contents	\$190,000
Reinstatement or Replacement	Y
Indemnity	N
EXCESS	\$250

THEFT
 =====

	INSURED AMOUNT
Contents and Stock	\$107,123
EXCESS	\$250
MONEY	Not Insured

GLASS
 =====

	INSURED AMOUNT
GLASS	Replacement Value
EXCESS	\$100

PREMISES LEVEL 3 SOUTHPORT CENTRAL 9 LAWSON ST
 Southport QLD 4215

WHAT YOU HAVE TOLD US

COVERAGE SUMMARY

Archers Body Corporate Management P/L
 Vero Edge Packages

Occupied as: Residential property strata
 corporation operation

The construction type of your building is made up of: External Walls: Brick/Stone
 Floor: Concrete/Brick
 Roof: Iron/Steel/Aluminium

The security of your building consists of: Deadlocks or Swipecards with
 alarm monitored by security
 coy

The location of your building is: Within an office building or
 complex

Does the building have sprinklers? Premises with Sprinklers

PROPERTY DAMAGE
 =====

	INSURED AMOUNT
Building	Not Insured
Contents	\$380,000

Reinstatement or Replacement	Y
Indemnity	N

EXCESS	\$250
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THEFT
 =====

	INSURED AMOUNT
Contents and Stock	\$258,750

EXCESS	\$250
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MONEY	Not Insured
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GLASS
 =====

	INSURED AMOUNT
GLASS	Replacement Value

EXCESS	\$100
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PREMISES LEVEL 4 97 CREEK Street
 Brisbane QLD 4000

COVERAGE SUMMARY

Archers Body Corporate Management P/L
 Vero Edge Packages

WHAT YOU HAVE TOLD US

Occupied as: Residential property strata
 corporation operation

The construction type of your building is made up of: External Walls: Brick/Stone
 Floor: Concrete/Brick
 Roof: Iron/Steel/Aluminium

The security of your building consists of: Deadlocks or Swipecards with
 alarm monitored by security
 coy

The location of your building is: Within an office building or
 complex

Does the building have sprinklers? Premises with Sprinklers

PROPERTY DAMAGE
 =====

	INSURED AMOUNT
Building	Not Insured
Contents	\$350,000
Reinstatement or Replacement Indemnity	Y N
EXCESS	\$250

THEFT
 =====

	INSURED AMOUNT
Contents and Stock	\$171,396
EXCESS	\$250
MONEY	Not Insured
GLASS	Not Insured

PREMISES 35 DALTON DRIVE
 Maroochydore QLD 4558

WHAT YOU HAVE TOLD US

Occupied as: Real estate agency service

COVERAGE SUMMARY

Archers Body Corporate Management P/L
 Vero Edge Packages

The construction type of your building is made up of:

External Walls: Brick/Stone
 Floor: Concrete/Brick
 Roof: Iron/Steel/Aluminium

The security of your building consists of:

Deadlocks or Swipecards with alarm monitored by security coy

The location of your building is:

Street fronted property in retail area (not shopping centre)

Does the building have sprinklers?

No Sprinklers at Premises

PROPERTY DAMAGE

=====

Building
 Contents

INSURED AMOUNT
 Not Insured
 \$350,000

Reinstatement or Replacement Indemnity

Y
 N

EXCESS

\$250

THEFT

=====

Contents and Stock

INSURED AMOUNT
 \$287,420

EXCESS

\$250

MONEY

Not Insured

GLASS

=====

GLASS

INSURED AMOUNT
 Replacement Value

EXCESS

\$100

BUSINESS INTERRUPTION

=====

Indemnity Period
 Gross Income

INSURED AMOUNT
 12 Months
 \$8,500,000

COVERAGE SUMMARY

Archers Body Corporate Management P/L
 Vero Edge Packages

Optional covers
 Additional Increased Cost of Working \$50,000
 Additional outstanding accounts receivable Not Insured

YOU HAVE TOLD US THAT

Would you like to include cover for 'Additional claim preparation costs'? Not required

PUBLIC AND PRODUCTS LIABILITY
 =====

	LIMIT OF LIABILITY
Public Liability	\$20 Million
Products Liability	\$20 Million
Property in Your Custody or Control	\$250,000

EXCESS

Public Liability	\$250
Products Liability	\$250
Property in Your Custody or Control	\$250

MANAGEMENT LIABILITY Not Insured

PORTABLE AND VALUABLE ITEMS
 =====

	INSURED AMOUNT
Unspecified items (up to \$2,500 any one item):	
5 X LAPTOPS @ \$2800 EACH	\$14,000
Specified Items:	Nil
Total Sum Insured	\$14,000

EXCESS \$250

EQUIPMENT BREAKDOWN Not Insured

TAX PROBE Not Insured

COMMERCIAL MOTOR Not Insured

YOUR DUTY OF DISCLOSURE
 =====

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms. You have this duty until we agree to insure you.

COVERAGE SUMMARY

Archers Body Corporate Management P/L
Vero Edge Packages

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- * reduces the risk we insure you for;
- * is common knowledge;
- * we know or should know as an insurer; or
- * we waive your duty to tell us about.

IF YOU DO NOT TELL US SOMETHING

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If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

IMPORTANT NOTICE

IS YOUR PROPERTY UNDERINSURED ?

You should regularly check the cost of rebuilding/replacing your insured property/contents. Not only do building material and labour costs generally increase but also extra costs may be imposed due to changing requirements of Councils and other government agencies.