



Level 21, 150 Lonsdale Street
Melbourne VIC 3000

GPO 3208, Melbourne VIC 3001

Renewal Schedule

CHU Residential Strata Insurance Plan

Policy Number	HU0006049955
Policy Wording	CHU RESIDENTIAL STRATA INSURANCE PLAN
The Insured	OWNERS CORPORATION PLAN NO. PS 627898
Situation	11-31 MORELAND STREET FOOTSCRAY VIC 3011
Additional description	3-5 SALTRIVER PLACE AND 1-13 SWALLOW LANE FOOTSCRAY VIC 3011
Policy Period	01/08/2026 to 01/08/2027 at 4:00pm

Sections

Section 1 – Insured Property

Building: \$43,126,162

Common Area Contents: \$431,261

Loss of Rent & Temporary Accommodation (total payable): \$6,468,924

Lot Owners' Fixtures and Improvements (per lot): \$250,000

Optional Extensions:

Catastrophe Insurance Sum Insured: \$6,468,924

Extended Cover - Loss of Rent & Temporary Accommodation: \$970,338

Escalation in Cost of Temporary Accommodation: \$323,446

Cost of Removal, Storage and Evacuation: \$323,446

Machinery Breakdown: Not Selected

Lot Owners' Contents inclusion (per lot): Not Selected

Section 2 – Liability to Others

Sum Insured: \$50,000,000

Section 3 – Voluntary Workers

Death: \$300,000

Total Disablement: \$3,000 per week

Section 4 – Fidelity Guarantee and Cyber

Fidelity Guarantee Sum Insured: \$250,000

Cyber Sum Insured: \$50,000

Section 5 – Office Bearers' Legal Liability

Sum Insured: \$5,000,000

Section 6 – Government Audit Costs and Legal Expenses

Government Audit Costs: \$25,000

Appeal expenses – common property health & safety breaches: \$100,000

Legal Defence Expenses: \$50,000

Flood Cover is included.

Excesses

Section 1 – Insured Property

Standard: \$2,000

Water Damage: \$2,500

Exploratory Costs – Burst Pipes: \$2,500

Unoccupancy: \$2,000

Section 2 – Liability to Others

Other excesses payable are shown in the Policy Wording.

Premium

Base Premium	\$46,082.32
Levies	\$0.00
GST	\$4,628.23
Stamp Duty	\$5,069.07
Admin Fee	\$200.00
Total Payable	\$55,979.62

PSC CONNECT P/L - ASTON INSURANCE SERVICES

Commission	\$9,216.46
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Commission GST	\$921.66
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Net Payable	\$45,841.50
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Date of Issue

23/07/2026

Refer to **Important Information** below for excess descriptions and confirmation of cover. Please refer to your Product Disclosure Statement and Policy Wording QM562-0526 for further terms and conditions that apply.

Important Information

Confirmation of cover

The cover provided by this schedule forms part of your contract of insurance and is in force for the Period of Insurance shown. Cover is subject to the policy terms, conditions, limitations and exclusions. Please refer to your policy document and PDS.

Your duty when you renew your policy

This document sets out the information we hold about you, your property and your policy.

By law, you must take reasonable care not to make a misrepresentation. This means before renewal, you must review this information and tell us if anything is wrong or if there have been any changes. Some types of changes may impact our offer of renewal terms.

If we do not hear from you and you renew your policy, this means you agree that the information you have previously provided to us is correct and that nothing has changed.

If you do not tell us about anything that has changed, or if any of the information is misleading, incomplete, inaccurate or fraudulent we may reduce or not pay a claim, cancel your policy or treat it as if it never existed.

If anything is unclear, please contact us.

Excesses – explanatory notes

Whenever an Excess and amount is shown in the Schedule or Policy Wording, You must pay or contribute the stated amount for each claim You make against the Insured Event.

Water Damage Excess

The following Excess will apply to Section 1 – Insured Property for loss or damage caused by:

- a. Damage from bursting, leaking, discharging or overflowing of tanks, apparatus or pipes
- b. Rainwater

The additional Excess payable will be shown on Your Policy Schedule.

Unoccupancy Excess

An additional Excess will apply to Section 1 – Insured Property claims if fifty percent (50%) or more of the available Lots/Units are unoccupied at the time of loss.

The additional Excess payable will be shown on Your Policy Schedule.

Other excesses apply. These are listed on your Policy Schedule or described in the Policy Wording.