Lync Insurance Brokers Pty Ltd
ABN: 31 169 552 372
Authorised Representative No. 1306015
of PSC Connect Pty Ltd
AFSL: 344648
Level 1, 905 Hay Street (Dynons Plaza), PERTH 6000

Tel: 1300127503

CONFIRMATION OF PLACEMENT OF COVER

From: Lync Insurance Brokers

We hereby confirm that we have arranged the insurance cover mentioned below:

The Owners Of Baynton Apartments
Strata Plan 64552
C/- Richardson Strata Management
138 Burswood Road,
BURSWOOD WA 6146

Date: 19/09/2025
Our Reference: 64552
RENEWAL

Class of Policy: Strata - Residential & Mixed	**Policy No:** HU0006113233
Insurer: QBE INSURANCE GPO BOX 2516, SYDNEY, NSW 2001 ABN: 78 003 191 035	**Invoice No:** 414908 **Period of Cover:** From 20/09/2025 to 20/09/2026 at 4:00 pm
The Insured: The Owners Of Baynton Apartments Strata Plan 64552	

Details:

See attached schedule for a
description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

☐ is to be received and accepted by the Insurer

☐ has been received and accepted by the Insurer

The total premium as at the above date is:

☑ to be paid by the Insured

☐ part paid by the Insured

☐ paid in full by the Insured

☐ paid by monthly direct debit

Premium Funding

☐ This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal
Declaration and acceptance by the Insurer (if not already completed and accepted)
and subject to the full receipt and clearance of the total premium payable by the insured.

Signature: . . . .

On behalf of: **PSC Network Insurance Partners**

Class of Policy:	Strata - Residential & Mixed	**Policy No:**	HU0006113233
The Insured:	The Owners Of Baynton Apartments Strata Plan 64552	**Invoice No:**	414908
		Our Ref:	64552

This policy has been placed through

> CHU UNDERWRITING AGENCIES
> ABN 18 001 580 070
> PO BOX 5721,ST GEORGES TERRACE, PERTH WA 6000

CHU UNDERWRITING AGENCIES is an underwriting agency who has placed the policy with

> QBE INSURANCE
> ABN 78 003 191 035
> GPO BOX 2516, SYDNEY, NSW 2001

Residential Strata Insurance Plan

INSURED: The Owners Of Baynton Apartments Strata Plan 64552
SITUATION: 55 Gardugarli Drive, BAYNTON WA 6714

Policy 1 - Insured Property

Building	$60,533,204
Common Area Contents	$605,332
Loss of Rent/Temporary Accommodation (total payable)	$9,079,980
Lot Owners' Fixtures and Improvements (per lot)	$ 250,000

Optional Extensions

Catastrophe Insurance Sum Insured	18,159,961
Extended Cover - Loss of Rent & Temporary Accommodation	$2,723,994
Escalation in Cost of Temporary Accommodation	$907,998
Cost of Removal, Storage and Evacuation	$907,998
Machinery Breakdown	$100,000
Lot Owners' Contents inclusion (per lot)	Not Selected

Policy 2 - Liability to Others

Limit of Liability	$20,000,000

Policy 3 - Voluntary Workers

Voluntary Workers - Refer to Table of Benefits	Selected

Policy 4 - Fidelity Guarantee

Sum Insured	$250,000

Policy 5 - Office Bearers Legal Liability

Limit of Liability	$5,000,000

(please note this is a Claims Made Policy - see Important Information below)

Policy 6 - Government Audit Costs and Legal Expenses

Government Audit Costs	$25,000
Appeal Expenses – common property health & safety breaches	$100,000

Class of Policy:	Strata - Residential & Mixed	**Policy No:**	HU0006113233
The Insured:	The Owners Of Baynton Apartments	**Invoice No:**	414908
	Strata Plan 64552		
		Our Ref:	64552

Legal Defence Expenses $50,000
(please note this is a Claims Made Policy - see Important Information below)

Flood Cover Included

EXCESSES
Policy 1 - Insured Property
Standard: $10,000
Unoccupancy: $10,000
Optional Extensions - Excesses
Machinery Breakdown
Standard: $1,000
Policy 2 - Liability to Others
Standard: $1,000
Policy 6 - Government Audit Costs and Legal Expenses
Legal Defence Expenses: $1,000

Other excesses payable are shown in the Policy Wording

Special Conditions/Endorsements:

Terrorism endorsement
You have disclosed that:
    a. 20% or more of the Building's area is used for a non-residential purpose; OR
    b. the Building Sum Insured shown above is equal to or greater than $50,000,000.

Based on Your disclosure this Policy (or part thereof) is a policy to which the Terrorism Insurance Act 2003 (the Act) applies. We have reinsured Our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC). We are required to pay a premium to the ARPC, and that amount, together with the cost of that part of the cover provided by them and administrative costs associated with the legislation, is reflected in the premium charged to You.

This additional premium totals $2,855.45 and is subject to government taxes and charges, such as GST and Stamp Duty, where applicable.

As Your disclosure indicates that the Act now applies to this policy, the General Exclusion 'Act of Terrorism' is deleted and replaced with the following.

1. Act of Terrorism
Death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to, resulting from or arising out of, or in connection with any:
    a. Act of Terrorism, regardless of any other cause or event contributing concurrently or in any sequence to the loss;
    b. action in controlling, preventing, suppressing, retaliating against, or responding to any Act of Terrorism.

Other than as set out above, the terms, conditions, exclusions and limitations contained in Your Policy remain unaltered

The premium includes the Government Terrorism Levy, if applicable.

As per QM562-0725

Class of Policy:	Strata - Residential & Mixed	**Policy No:**	HU0006113233
The Insured:	The Owners Of Baynton Apartments	**Invoice No:**	414908
	Strata Plan 64552		
		Our Ref:	64552

The above schedule is only a brief summary of the cover provided by your policy and does not, nor is it intended to provide full details of policy terms, conditions, endorsements, exclusions or excesses.
PLEASE READ THE POLICY. Contact our office if there is anything you do not understand or wish to query