

6. Was there a Witness to this Event? YES NO

IF ANSWER IS 'YES', GIVE NAME AND ADDRESS OF WITNESS

~~ARCS HEALEY UNIT 43 UIRAMBI VILLAGE~~
WITNESS'S SURNAME

MR
WITNESS'S TITLE
MR/MRS/MISS/DR

TERRY
WITNESS'S GIVEN NAMES

43 UIRAMBI VILLAGE KAMBAAH
WITNESS'S STREET ADDRESS

ACT 2902
WITNESS'S SUBURB OR CITY

317624
TELEPHONE NO.—PRIVATE TELEPHONE NO.—BUSINESS

7. Is the loss or damage due to Burglary, Housebreaking, Theft, Accidental Loss, Malicious Act or Motor Vehicle Accident? YES NO

IF ANSWER IS 'YES'

Was the loss or damage reported to the Police? YES NO

IF ANSWER IS 'YES', COMPLETE THIS SECTION:

NAME OF POLICE STATION

DAY MTH YR
1 9

NAME OF POLICE OFFICER

DATE—POLICE NOTIFIED

IF ANSWER IS 'NO'—WHY WAS THE LOSS NOT REPORTED TO THE POLICE?

HAVE THE POLICE RECOVERED ANY OF THE PROPERTY? YES NO

IF ANSWER IS 'YES', GIVE DETAILS

HAVE ANY OTHER STEPS BEEN TAKEN BY YOU TO RECOVER THE COST OF THE LOSS OR DAMAGE? (e.g. Advertising) YES NO

IF ANSWER IS 'YES', GIVE DETAILS

8. Was another person in your opinion responsible for the loss or damage? YES NO

IF ANSWER IS 'YES'—PLEASE COMPLETE THE FOLLOWING

THIRD PARTY SURNAME OR COMPANY NAME INITIALS THIRD PARTY TITLE
MR/MRS/MISS/DR

THIRD PARTY GIVEN NAMES

THIRD PARTY STREET ADDRESS

THIRD PARTY SUBURB OR CITY POSTCODE TELEPHONE NO.—PRIVATE TELEPHONE NO.—BUSINESS

9. What is the estimated total loss? \$ 486.00

SCHEDULE OF PROPERTY DETAILS—

Item Number	Description of Item	Date Purchased or Age	Value at Time of Loss	Amount Claimed (excluding any Profit or Advantage)
1	REPAIR EMERGENCY CALL TO PLUMBERS BENEFIT PLUMBERS AT 1PM TO TURN WATER OFF			\$ 50.00
2	REPAIRS TO BURST PIPE AND RESTORING OF SITE BY CUSTOM PLUMBING			\$ 430.00
3	REPAIR 2 SHROUBS @ \$3			\$ 6.00
TOTAL OF LOSS \$				\$ 486.00
LESS EXCESS WHERE APPLICABLE \$				
ESTIMATED VALUE OF SALVAGE \$				
TOTAL AMOUNT CLAIMED \$				\$ 486.00

UNIT 44

URAMBIA VILLAGE

CROZIER CIRCUIT

KAMBRAH, ACT, 2902.

7. 10. 80

Dear Sir,

Insurance Levy Unit Plan 119, Unit 44

I should like to query your premium of \$59.72 for an insured sum of \$50,400. Last year's premium was \$47.55 for an insured sum of \$48,000. The increase in the sum insured is 5%, while the premium has escalated by 25.6%, which just does not make sense.

Can you please explain why this is so.

Yours faithfully,

HP Deans

Allen Curtis + Partners Pty Ltd

P.O. Box 1324

Canberra City.

2601.

Copy. Secretary
Urumbia Corporate Body.

13 October 1980

Mr AF Reeves
Unit 44, Urambi Village
Crozier Circuit
KAMBAH, ACT 2902

Dear Mr Reeves,

Re: Insurance 1980/81 - Units Plan 119

In reply to your letter of 7/10/80 quiryng increased insurance premium this year, we wish to reply as follows:

The total increase in the premium this year over last year is \$692.95, approximately 25%. The insurance premium for your unit includes your proportion of insurance for public liability, workers compensation, removal of debris, Community Centre Building and contents, garages/carports, mortgagees concurrence. This is apportioned by your share of unit entitlements and is on top of your share of the building insurance for your individual unit.

The equation for building insurance is:

Sum insured on unit _____ X Premium for units

Total insurance on all units

PLUS

Total premium for Debris, Community
Centre, Garages/Carports, Mortgagee/
P/Liability & W/Compensation _____

X individual unit entitlements

Total unit entitlements

We hope the foregoing adequately answers your query.

Yours faithfully,

P.T. Brown (Mrs)
STRATA MANAGER

TO ALL URAMBI HOUSEHOLDERS

Please find enclosed a copy of all current house valuations for insurance purposes as discussed in the May edition of Urambi news.

Our insurance premium (paid quarterly) is based on the total estimated value of Urambi houses, plus community areas (community centre, pool, garages, bin areas, paving etc...)

We ask you to look very carefully at our copy of your latest record of additions, improvements etc for your house as provided for the last insurance valuation (July 1992). Please consider whether or not, your "improvements record" is a true reflection of your house valuation. Remember it is probably not wise to have your house underinsured, but also that if you have over estimated your house valuation, then this will affect the total amount you will pay for insurance in your levy.

Please complete the enclosed record of additions etc. that you have made to date and return to:

**Norma Edwards
House 38**

By Friday August 27.

The guideline below will assist you in completing your form

Do not include fittings that were part of your original house ie. kitchen and bathroom fittings, heaters, tiling etc.

Carpets and curtains are regarded as contents and not covered by this policy. You should include these in your own contents insurance policy.

WHAT TO INCLUDE:

- . additional built in furniture, plumbed in appliances (wardrobes, fixed shelving, dishwasher, air conditioning etc.)
- . fireplaces, security doors, skylights
- . fixed floor, wall or ceiling coverings (eg. slate, tiles, panelling)
- . internal, external extensions
- . pergolas, sheds and major courtyard improvements.

remember to note improvements/changes only once

We are endeavouring to establish a reliable and current valuation of each house on which we can build for future insurance purposes.

Body Corporate Committee

**THE PROPRIETORS OF UNITS PLAN NO. 119
URAMBI VILLAGE CROZIER CIRCUIT KAMBAH ACT 2902
BLOCK 1 SECTION 149 KAMBAH**

**VALUATION FOR INSURANCE PURPOSES
UNDERTAKEN JULY 1992 BY HOOKER CORPORATE (ACT) LIMITED**

House	Base value as originally constructed	Plus value of extensions, additions, improvements and fixtures	Total Base Valuation	Plus 10% professional fees	Plus 6% cost escalation for period of design and construction	Plus 4% cost escalation for period between renewal dates	Total Insurance Valuation
No. 01	75600	500	76100	7610	5022	3549	92,281
No. 02	75600	10000	85600	8560	5649	3992	103,801
No. 03	75600		75600	7560	4989	3525	91,674
No. 04	75600	20000	95600	9560	6309	4458	115,927
No. 05	101700	40000	141700	14170	9352	6608	171,830
No. 06	75600	6000	81600	8160	5385	3805	98,950
No. 07	101700	10000	111700	11170	7372	5209	135,451
No. 08	75600	2500	78100	7810	5154	3642	94,706
No. 09	135900		135900	13590	8969	6338	164,797
No. 10	101700	7500	109200	10920	7207	5093	132,420
No. 11	93600		93600	9360	6177	4365	113,502
No. 12	101700	10000	111700	11170	7372	5209	135,451
No. 13	101700	12000	113700	11370	7504	5302	137,876
No. 14	75600	4500	80100	8010	5286	3735	97,131
No. 15	121500	28000	149500	14950	9867	6972	181,289

HOOKER
Corporate

House	Base value as originally constructed	Plus value of extensions, additions, improvements and fixtures	Total Base Valuation	Plus 10% professional fees	Plus 6% cost escalation for period of design and construction	Plus 4% cost escalation for period between renewal dates	Total Insurance Valuation
No. 16	121500	4000	125500	12550	8283	5853	152,186
No. 17	169200	32500	201700	20170	13312	9407	244,589
No. 18	136800	65000	201800	20180	13318	9411	244,709
No. 19	105300	80000	185300	18530	12230	8630	224,690
No. 20	83700		83700	8370	5524	3904	101,498
No. 21	102600	40000	142600	14260	9411	6650	172,921
No. 22	176400	5000	181400	18140	11972	8460	219,972
No. 23	121500	4000	125500	12550	8283	5020	151,353
No. 24	144900		144900	14490	9563	5796	174,749
No. 25	136800	20000	156800	15680	10348	6272	189,100
No. 26	121500	10000	131500	13150	8679	5260	158,589
No. 27	136800	30000	166800	16680	11008	6672	201,160
No. 28	136800	40000	176800	17680	11668	7072	213,220
No. 29	120600	5000	125600	12560	8289	5024	151,473
No. 30	148500		148500	14850	9801	5940	179,091
No. 31	136800	53000	189800	18980	12526	8852	230,158
No. 32	121500	4000	125500	12550	8283	5853	152,186
No. 33	121500	6000	127500	12750	8415	5946	154,611
No. 34	146700	20000	166700	16670	11002	7774	202,146
No. 35	121500	10000	131500	13150	8679	5260	158,589
No. 36	121500	75000	196500	19650	12969	9164	238,283

	Base value House as originally constructed	Plus value of extensions, additions, improvements and fixtures	Total Base Valuation	Plus 10% professional fees	Plus 6% cost escalation for period of design and construction	Plus 4% cost escalation for period between renewal dates	Total Insurance Valuation
No. 37	97200	15000	112200	11220	7405	5233	136,058
No. 38	136800	3500	140300	14030	9260	6543	170,133
No. 39	97200	25000	122200	12220	8065	5699	148,184
No. 40	97200	4000	101200	10120	6679	4048	122,047
No. 41	121500	15000	136500	13650	9009	6366	165,525
No. 42	136800	35000	171800	17180	11338	8012	208,330
No. 43	176400		176400	17640	11642	8227	213,909
No. 44	101700	22500	124200	12420	8197	5792	150,609
No. 45	75600		75600	7560	4989	3525	91,674
No. 46	101700	10000	111700	11170	7372	5209	135,451
No. 47	75600	2500	78100	7810	5154	3642	94,706
No. 48	135900	16000	151900	15190	10025	7084	184,199
No. 49	93600		93600	9360	6177	4365	113,502
No. 50	135900	15000	150900	15090	9959	7037	182,986
No. 51	75600	10000	85600	8560	5649	3992	103,801
No. 52	101700	30000	131700	13170	8692	6142	159,704
No. 53	101700	20000	121700	12170	8032	5676	147,578
No. 54	75600		75600	7560	4989	3525	91,674

HOOKEE
Corporate

	Base value House as originally constructed	Plus value of extensions, additions, improvements and fixtures	Total Base Valuation	Plus 10% professional fees	Plus 6% cost escalation for period of design and construction	Plus 4% cost escalation for period between renewal dates	Total Insurance Valuation
No. 55	135900	10000	145900	14590	9629	6804	176,923
No. 56	135900	15000	150900	15090	9959	7037	182,986
No. 57	135900	5000	140900	14090	9299	6571	170,860
No. 58	75600	4000	79600	7960	5253	3712	96,525
No. 59	75600	1000	76600	7660	5055	3572	92,887
No. 60	75600	1500	77100	7710	5088	3595	93,493
No. 61	135900	20000	155900	15590	10289	7271	189,050
No. 62	101700	10000	111700	11170	7372	5209	135,451
No. 63	135900	10000	145900	14590	9629	6804	176,923
No. 64	93600	4000	97600	9760	6441	4552	118,353
No. 65	75600		75600	7560	4989	3525	91,674
No. 66	101700		101700	10170	6712	4743	123,325
No. 67	101700	15000	116700	11670	7702	5442	141,514
No. 68	75600		75600	7560	4989	3525	91,674
No. 69	75600	15000	90600	9060	5979	4225	109,864
No. 70	101700	12000	113700	11370	7504	5302	137,876
No. 71	75600	8000	83600	8360	5517	3899	101,376
No. 72	101700		101700	10170	6712	4743	123,325
No. 1-72	7869600	1008500	8878100	887810	585954	414074	10765938

TAX INVOICE
Renewal

Unit Plan 119
C/- Ian McNamee & Partners Pty Ltd
PO Box 500
QUEANBEYAN NSW 2620

Date: 25.10.10
Invoice No. I0151414

We are pleased to offer renewal for the period as indicated below.

Insured	: Unit Plan No: 119	Premium	25,094.97
Type Of Insurance	: Residential Strata Insurance	Stamp Duty	2,760.45
Policy Number	: 06S0959561	Premium GST	2,509.50
Period Of Insurance	: 28.11.2010 to 28.11.2011	Admin Fee	60.00
		Fee GST	6.00
		Total Due	\$ 30,430.92

The attached schedule replaces your previous schedule. It forms part of and must always be read in conjunction with the policy wording. Please check the details and advise immediately if incorrect.

Please refer to the important notices that appear on the reverse side of this document. Please contact us if you require a copy of the PDS/Policy Wording.



IMPORTANT NOTICES

1. Please read your DUTY OF DISCLOSURE and other important notices overleaf/ attached. These are important notices and should be read carefully. Please contact our office if you wish to discuss any of the matters raised.
2. Our payment terms are 14 days net or the due date of the policy whichever is the later.

Please detach and return with payment

Insured : Unit Plan No: 119
Invoice No. : I0151414
Client No. : SUU NSW U1860 0089778/004

REMITTANCE SLIP

POLICY SCHEDULE

Renewal

Unit Plan 119
C/- Ian McNamee & Partners Pty Ltd
PO Box 500
QUEANBEYAN NSW 2620

Date: 25.10.10

Reference No. SUU NSW U1860 0089778/004

Insured	: Unit Plan No: 119	Policy No.	: 06S0959561
Type of Insurance	: Residential Strata Insurance	Period Of Insurance	: 28.11.2010 to 28.11.2011

Insured : Unit Plan No: 119

Situation : Crozier Circuit
Kambah

ACT 2902

Section 1 :	Building including common contents	\$ 37,903,500 ✓
	Loss of Rent/Temporary Accommodation (15%)	\$ 5,685,525 ✓
	Catastrophe or Emergency (15%)	\$ 5,685,525 ✓
	Additional Loss of Rent	\$ Not Insured
	Additional Catastrophe	\$ Not Insured
Section 2 :	Glass	\$ Included ✓
Section 3 :	Theft	\$ Included ✓
Section 4 :	Liability	\$ 20,000,000 ✓
Section 5 :	Fidelity Guarantee	\$ 100,000 ✓
Section 6 :	Office Bearers Liability	\$ 5,000,000 ✓
Section 7 :	Voluntary Workers (Weekly/ Capital Benefit)	\$2000/200,000 ✓
Section 8 :	Government Audit Costs	\$ 25,000 ✓
Section 9 :	Legal Expenses	\$ 50,000 ✓
Section 10:	Workplace, Health & Safety Breaches	\$ 100,000 ✓
Section 11:	Machinery Breakdown	\$ Not Insured
Section 12:	Lot Owners Improvements (Per Lot)	\$ 250,000 ✓
Section 13:	Workers Compensation	Not Insured

Excesses :

Section 1	\$ 2,500	all storm and tempest claims
Section 1	\$ 500	all other claims + as per policy wording
Section 2	\$ 500	all claims
Section 3	\$ 500	all claims

On behalf of the Insurers: CGU Insurance Limited ABN 27 004 478 371

POLICY SCHEDULE

Unit Plan 119

(SUU NSW U1860 0089778/004)

Special Terms/ Conditions:

1. Children's Playground Equipment

All cover under this policy is subject to the Children's Playground and associated equipment at all times remaining compliant with the Australian Standards and applicable Government or Regulatory body regulations. The playgrounds and equipment must be of an approved type and constructed/maintained in accordance with the Australian Standards.

2. Swimming Pools

All cover under this policy is issued subject to the swimming pool and associated equipment complying with the local council regulations and applicable Australian Standards. Appropriate signage should clearly be displayed to indicate (as a minimum):-

1. The pool operating hours
2. No diving or running allowed
3. Consumption of alcohol is banned within the pool and its surrounds
4. Depth indicators
5. Children must be accompanied by adults at all times
6. Resuscitation instructions

Appropriate flotation/safety devices should be located around the pool.

Premium Details :

Premium	25,094.97
Stamp Duty	2,760.45
Admin Fee	60.00
GST	2,515.50
TOTAL	30,430.92