Office of the Commissioner for Body Corporate and Community Management

Queensland Government

Department of Justice

BCCM Form 33

Body corporate certificate

Body Corporate and Community Management Act 1997, section 205(4)
This form is effective from 1 August 2025

For the sale of a lot included in a community titles scheme under the Body Corporate and Community Management Act 1997 (other than a lot to which the Body Corporate and Community Management (Specified Two-lot Schemes Module) Regulation 2011 applies).

WARNING - Do not sign a contract to buy a property in a community titles scheme until you have read and understood the information in this certificate. Obtain independent legal advice if needed.

You may rely on this certificate against the body corporate as conclusive evidence of matters stated in the certificate, except any parts where the certificate contains an error that is reasonably apparent.

This certificate contains important information about the lot and community titles scheme named in the certificate, including:

- becoming an owner and contacting the body corporate
- details of the property and community titles scheme
- by-laws and exclusive use areas
- lot entitlements and financial information
- owner contributions and amounts owing
- common property and assets
- insurance
- contracts and authorisations

This certificate does not include information about:

- physical defects in the common property or buildings in the scheme;
- body corporate expenses and liabilities for which the body corporate has not fixed contributions;
- current, past or planned body corporate disputes or court actions;
- orders made against the body corporate by an adjudicator, a tribunal or a court;
- matters raised at recent committee meetings or body corporate meetings; or
- the lawful use of lots, including whether a lot can be used for short-term letting.

Search applicable planning laws, instruments and documents to find out what your lot can be used for. If you are considering short-term letting your lot, contact your solicitor, the relevant local government or other planning authority to find out about any approvals you will need or if there are any restrictions on short-term letting. It is possible that lots in the community titles scheme are being used now or could in future be used lawfully or unlawfully for short-term or transient accommodation.

The community management statement

Each community titles scheme has a community management statement (CMS) recorded with Titles Queensland, which contains important information about the rights and obligations of the owners of lots in the scheme. The seller must provide you with a copy of the CMS for the scheme before you sign a contract.

The Office of the Commissioner for Body Corporate and Community Management
The Office of the Commissioner for Body Corporate and Community Management provides an information and education service and a dispute resolution service for those who live, invest or work in community titles schemes. Visit www.qld.gov.au/bodycorporate.

You can ask for a search of adjudicators orders to find out if there are any past or current dispute applications lodged for the community titles scheme for the lot you are considering buying www.qld.gov.au/searchofadjudicatorsorders.

The information in this certificate is issued on 24/09/2025

Becoming an owner
When you become an owner of a lot in a community titles scheme, you:

- automatically become a member of the body corporate and have the right to participate in decisions about the scheme;
- must pay contributions towards the body corporate's expenses in managing the scheme; and
- must comply with the body corporate by-laws.

You must tell the body corporate that you have become the owner of a lot in the scheme within 1 month of settlement. You can do this by using the BCCM Form 8 – Information for body corporate roll. Fines may apply if you do not comply.

How to get more information
You can inspect the body corporate records which will provide important information about matters not included in this certificate. To inspect the body corporate records, you can contact the person responsible for keeping body corporate records (see below), or you can engage the services of a search agent. Fees will apply.

Planning and development documents can be obtained from the relevant local government or other planning authority. Some relevant documents, such as the development approval, may be available from the body corporate, depending on when and how the body corporate was established.

Contacting the body corporate

The body corporate is an entity made up of each person who owns a lot within a community titles scheme.

Name and number of the community titles scheme

MARINA HEIGHTS CTS No. **10919**

Body corporate manager

Bodies corporate often engage a body corporate manager to handle administrative functions.

Is there a body corporate manager for the scheme?

Yes. The body corporate manager is:

Name: **Jared Smith/ss** Company: **KBW Community Mgmt Pty Ltd**
Phone: **07 5458 5458** Email: **admin@kbw.com.au**

Accessing records

Who is currently responsible for keeping the body corporate's records?

KBW Community Management Pty Ltd
120 Brisbane Road
Mooloolaba Qld 4557
07 5458 5458 | admin@kbw.com.au

Property and community titles scheme details

Lot and plan details

Lot number: **2**

Plan type and number: **4266**

Plan of subdivision: **BUILDING FORMAT PLAN**

The plan of subdivision applying to a lot determines maintenance and insurance responsibilities.

Regulation module

There are 5 regulation modules for community titles schemes in Queensland. The regulation module that applies to the scheme determines matters such as the length of service contracts and how decisions are made.
More information is available from www.qld.gov.au/buyingbodycorporate.

The regulation module that applies to this scheme is the:

Standard

NOTE: If the regulation module that applies to the scheme is the Specified Two-lot Schemes Module, then BCCM Form 34 should be used.

Layered arrangements of community titles schemes

A layered arrangement is a grouping of community titles schemes, made up of a principal scheme and one or more subsidiary schemes. Find more information at www.qld.gov.au/buyingbodycorporate

Is the scheme part of a layered arrangement of community titles schemes?

No

If yes, you should investigate the layered arrangement to obtain further details about your rights and obligations. The name and number of each community titles scheme part of the layered arrangement should be listed in the community management statement for the scheme given to you by the seller.

Building management statement

A building management statement is a document, which can be put in place in certain buildings, that sets out how property and shared facilities are accessed, maintained and paid for by lots in the building. It is an agreement between lot owners in the building that usually provides for supply of utility services, access, support and shelter, and insurance arrangements. A lot can be constituted by a community titles scheme's land.

Does a building management statement apply to the community titles scheme?

No

If yes, you can obtain a copy of the statement from Titles Queensland: www.titlesqld.com.au. You should seek legal advice about the rights and obligations under the building management statement before signing the contract – for example, this can include costs the body corporate must pay in relation to shared areas and services.

By-laws and exclusive use areas

The body corporate may make by-laws (rules) about the use of common property and lots included in the community titles scheme. You must comply with the by-laws for the scheme. By-laws can regulate a wide range of matters, including noise, the appearance of lots, carrying out work on lots (including renovations), parking, requirements for body corporate approval to keep pets, and whether smoking is permitted on outdoor areas of lots and the common property. However, by-laws cannot regulate the type of residential use of lots that may lawfully be used for residential purposes. You should read the by-laws before signing a contract.

What by-laws apply?

The by-laws that apply to the scheme are specified in the community management statement for the scheme provided to you by the seller.

The community management statement will usually list the by-laws for the scheme. If the statement does not list any by-laws, Schedule 4 of the Body Corporate and Community Management Act 1997 will apply to the scheme.

In some older schemes, the community management statement may state that the by-laws as at 13 July 2000 apply. In these cases, a document listing the by-laws in consolidated form must be given with this certificate.

General by-laws

A consolidated set of the by-laws for the scheme is given with this certificate.

Exclusive use areas

Individual lots may be granted exclusive use of common property or a body corporate asset, for example, a courtyard, car park or storage area. The owner of a lot to whom exclusive use rights are given will usually be required to maintain the exclusive use area unless the exclusive use by-law or other allocation of common property provides otherwise.

Are there any exclusive use by-laws or other allocations of common property in effect for the community titles scheme?

Yes

If yes, the exclusive use by-laws or other allocations of common property for the schemes are:

given with this certificate and listed below

Date of Resolution	Lot	Description	Conditions
05/08/81		REFER TO ATTACHED DOCUMENT TO CONFIRM IF ANY EXCLUSIVE USE AREAS ARE RELEVANT TO THIS LOT.	

Lot entitlements and financial information

Lot entitlements

Lot entitlements are used to determine the proportion of body corporate expenses each lot owner is responsible for. The community management statement contains two schedules of lot entitlements - a contribution schedule of lot entitlements and an interest schedule of lot entitlements, outlining the entitlements for each lot in the scheme. The contribution schedule lot entitlement for a lot (as a proportion of the total for all lots) is used to calculate the lot owner's contribution to most body corporate expenses, and the interest schedule lot entitlement for a lot (as a proportion of the total for all lots) is used to calculate the lot owner's contribution to insurance expenses in some cases. Lots may have different lot entitlements and therefore may pay different contributions to the body corporate's expenses.

You should consider the lot entitlements for the lot compared to the lot entitlements for other lots in the scheme before you sign a contract of sale.

Contribution schedule

Contribution schedule lot entitlement for the lot: **1**

Total contribution schedule lot entitlements for all lots: **3**

Interest schedule

Interest schedule lot entitlement for the lot: **1**

Total interest schedule lot entitlements for all lots: **3**

Statement of accounts

The most recent statement of accounts prepared by the body corporate for the notice of the annual general meeting for the scheme is given with this certificate.

Owner contributions (levies)

The contributions (levies) paid by each lot owner towards body corporate expenses is determined by the budgets approved at the annual general meeting of the body corporate.

You need to pay contributions to the body corporate's administrative fund for recurrent spending and the sinking fund for capital and non-recurrent spending.

If the Commercial Module applies to the community titles scheme, there may also be a promotion fund that owners of lots have agreed to make payments to.

WARNING: You may have to pay a special contribution if a liability arises for which no or inadequate provision has been made in the body corporate budgets.

The contributions payable by the owner of the lot that this certificate relates to are listed over the page.

Body corporate debts

If any contributions or other body corporate debt (including penalties or reasonably incurred recovery costs) owing in relation to the lot are not paid before you become the owner of the property, YOU WILL BE LIABLE TO PAY THEM TO THE BODY CORPORATE. Before signing the contract, you should make sure that the contract addresses this or provides for an appropriate adjustment at settlement.

Owner contributions and amounts owing

Administrative fund contributions

Total amount of contributions (before any discount) for lot **2** for the current financial year: $ **16,828.09**

Number of instalments: **3** (outlined below)

Discount for on-time payments (if applicable): **20** %

Monthly penalty for overdue contributions (if applicable): **2.50** %

Due date	Amount due	Amount due if discount applied	Paid
01/06/24	5,195.21	4,156.17	15/05/24
01/12/24	5,816.44	4,653.15	04/12/24
01/06/25	5,816.44	4,653.15	15/05/25

Amount overdue **Nil**

Amount Unpaid including amounts billed not yet due **Nil**

Sinking fund contributions

Total amount of contributions (before any discount) for lot **2** for the current financial year: $ **8,020.83**

Number of instalments: **3** (outlined below)

Discount for on-time payments (if applicable): **20** %

Monthly penalty for overdue contributions (if applicable): **2.50** %

Due date	Amount due	Amount due if discount applied	Paid
01/06/24	2,604.17	2,083.34	15/05/24
01/12/24	2,708.33	2,166.66	04/12/24
01/06/25	2,708.33	2,166.66	15/05/25

Amount overdue **Nil**

Amount Unpaid including amounts billed not yet due **Nil**

Special contributions - Administrative Fund (IF ANY)

Date determined: (Access the body corporate records for more information).

Total amount of contributions (before any discount) **Nil**

Number of instalments: **0** (outlined below)

Discount for on-time payments (if applicable): **0** %

Monthly penalty for overdue contributions (if applicable): **2.50** %

Due date	Amount due	Amount due if discount applied	Paid

Amount overdue **Nil**

Amount Unpaid including amounts billed not yet due **Nil**

Special contributions - Sinking Fund (IF ANY)

Date determined: (Access the body corporate records for more information).

Total amount of contributions (before any discount) **Nil**

Number of instalments: **0** (outlined below)

Discount for on-time payments (if applicable): **20** %

Monthly penalty for overdue contributions (if applicable): **2.50** %

Due date	Amount due	Amount due if discount applied	Paid

Amount overdue **Nil**

Amount Unpaid including amounts billed not yet due **Nil**

Other amounts payable by the lot owner

Purpose	Fund	Amount	Due date	Amount

No other amounts payable for the lot.

Summary of amounts due but not paid by the current owner

At the date of this certificate

Annual contributions	**Nil**
Special contributions	**Nil**
Other contributions	**Nil**
Other payments	**Nil**
Penalties	**Nil**
Total amount overdue (Total Amount Unpaid including not yet due $0.00)	**Nil**

(An amount in brackets indicates a credit or a payment made before the due date)

Common property and assets

When you buy a lot in a community titles scheme, you also own a share in the common property and assets for the scheme. Common property can include driveways, lifts and stairwells, and shared facilities. Assets can include gym equipment and pool furniture.

The body corporate is usually responsible for maintaining common property in a good and structurally sound condition. An owner is usually responsible for maintaining common property or assets that their lot has been allocated exclusive use of, or for maintaining improvements to common property or utility infrastructure that is only for the benefit of their lot. The body corporate may have additional maintenance responsibilities, depending on the plan of subdivision the scheme is registered under. For more information, visit www.qld.gov.au/buyingbodycorporate.

Sinking fund forecast and balance - maintenance and replacement of common property / assets

The body corporate must have a sinking fund to pay for future capital expenses, such as repairs or replacement of common property and assets. The body corporate must raise enough money in its sinking fund budget each year to provide for spending for the current year and to reserve an amount to meet likely spending for 9 years after the current year. If there is not enough money in the sinking fund at the time maintenance is needed, lot owners will usually have to pay additional contributions.

Prior to signing a contract, you should consider whether the current sinking fund balance is appropriate to meet likely future capital expenditure.

Does the body corporate have a current sinking fund forecast that estimates future capital expenses and how much money needs to be accumulated in the sinking fund?

Yes - you can obtain a copy from the body corporate records - last sinking fund report: 25/11/18

Current sinking fund balance (as at date of certificate): $ 33,152.55

Improvements to common property the lot owner is responsible for

A lot owner may make improvements to the common property for the benefit of their lot if authorised by the body corporate or under an exclusive use by-law. The owner of the lot is usually responsible for maintenance of these improvements, unless the body corporate authorises an alternative maintenance arrangement or it is specified in the relevant by-law.

Details of authorised improvements to the common property that the owner of the lot is responsible for maintaining in good condition are given with this certificate below

Date	Description	Conditions
21/11/02	To install two airconditioners at rear of building, and one unit on front balcony.	As per A-F of Committee Resolution dated 21.11.02

Body corporate assets

The body corporate must keep a register of all body corporate assets worth more than $1,000.

A copy of the body corporate register assets is given with this certificate below

Description	Type	Acquisition	Supplier	Original Cost	Cost To Date	Market Value
Glass Table/& 6 Alum Chairs	Furniture & Fittings	13/11/06	Purchased by B Krop	$0.00	$0.00	$1,049.00

Insurance

The body corporate must insure the common property and assets for full replacement value and public risk.

The body corporate must insure, for full replacement value, the following buildings where the lots in the scheme are created:

- under a building format plan of subdivision or volumetric format plan of subdivision - each building that contains an owner’s lot (e.g. a unit or apartment); or
- under a standard format plan of subdivision - each building on a lot that has a common wall with a building on an adjoining lot.

Body corporate insurance policies

Details of each current insurance policy held by the body corporate including, for each policy, are given with this certificate.

TYPE/COMPANY	POLICY NO.	SUM INSURED	PREMIUM	DUE DATE	EXCESS
BUILDING Strata Community Insurance	QRSC21009228	3,286,322.00	6,967.00	14/12/25	See policy for excesses
PUBLIC LIABILITY Strata Community Insurance	QRSC21009228	20,000,000.00	INCLUDED	14/12/25	See policy for excesses
OFFICE BEARERS Strata Community Insurance	QRSC21009228	1,000,000.00	INCLUDED	14/12/25	See policy for excesses
COMMON CONTENTS Strata Community Insurance	QRSC21009228	32,863.00	INCLUDED	14/12/25	See policy for excesses
VOLUNTARY WORKERS Strata Community Insurance	QRSC21009228	200,000.00	INCLUDED	14/12/25	See policy for excesses
LOSS OF RENT Strata Community Insurance	QRSC21009228	492,948.00	INCLUDED	14/12/25	See policy for excesses
BUILDING CATASTROPHE Strata Community Insurance	QRSC21009228	985,897.00	INCLUDED	14/12/25	See policy for excesses

Alternative insurance

Where the body corporate is unable to obtain the required building insurance, an adjudicator may order that the body corporate take out alternative insurance. Information about alternative insurance is available from www.qld.gov.au/buyingbodycorporate.

Does the body corporate currently hold alternative insurance approved under an alternative insurance order?

No

Lot owner and occupier insurance

The occupier is responsible for insuring the contents of the lot and any public liability risks which might occur within the lot.

The owner is responsible for insuring buildings that do not share a common wall if the scheme is registered under a standard format plan of subdivision, unless the body corporate has set up a voluntary insurance scheme and the owner has opted-in.

More information about insurance in community titles schemes is available from your solicitor or www.qld.gov.au/buyingbodycorporate

Contracts and authorisations

Caretaking service contractors and letting agents – Accommodation Module, Commercial Module and Standard Module

A body corporate may engage service contractors to provide services to the body corporate to assist in the management of the scheme.

If the Standard Module, Accommodation Module, or Commercial Module apply to a community titles scheme, the body corporate may also authorise a person to conduct a letting agent business for the scheme, that is, to act as the agent of owners of lots in the scheme who choose to use the person's services for the letting of their lot.
A service contractor who is also authorised to be a letting agent for the scheme is called a caretaking service contractor. Together, an agreement to engage a person as a caretaking service contractor and authorise a person as a letting agent is typically referred to as ' management rights'.

The maximum term of a service contract or authorisation entered into by a body corporate is:

- 10 years if the Standard Module applies to the scheme; and
- 25 years if the Accommodation Module or Commercial Module applies to the scheme.

You may inspect the body corporate records to find information about any engagements or authorisations entered into by the body corporate, including the term of an engagement or authorisation and, for an engagement, duties required to be performed and remuneration payable by the body corporate.

Has the body corporate engaged a caretaking services contractor for the scheme?

No

Has the body corporate authorised a letting agent for the scheme?

No

Embedded network electricity supply

Is there an arrangement to supply electricity to occupiers in the community titles scheme through an embedded network?

No

More information about embedded networks in community titles schemes is available from www.qld.gov.au/buyingbodycorporate.

Body corporate authority

This certificate is signed and given under the authority of the body corporate.

Name/s KBW Community Mgmt Pty Ltd

Positions/s held Body Corporate Manager

Date 24/09/2025

Signature/s _____

Copies of documents given with this certificate:

- by-laws for the scheme in consolidated form (if applicable)
- details of exclusive use by-laws or other allocations of common property (if applicable)
- the most recent statement of accounts
- details of amounts payable to the body corporate for another reason (if applicable)
- details of improvements the owner is responsible for (if applicable)
- the register of assets (if applicable)
- insurance policy details

STANDARD COMMUNITY MANAGEMENT STATEMENT
Section 285. Body Corporate and Community Management Act 1997

Dealing: 704185355
Title Reference: 19204266
Lodgment: 1069506
Date: 15/07/2000 12:03:04

1. Name of Community Title Scheme

MARINA HEIGHTS

2. Regulation Module

Body Corporate and Community Management (Standard Module) Regulation 1997

3. Name of Body Corporate

BODY CORPORATE FOR MARINA HEIGHTS COMMUNITY TITLES SCHEME 10919

4. Address for service of documents on the body corporate

KING & BURNS PTY LTD
PO BOX 467
BUDERIM QLD 4556

5. By-Laws

Taken to be those in effect as at 13 July 2000
[section 285 (5)(a) Body Corporate and Community Management Act 1997]

6. Contribution Schedule

Lot	Entitlement
1 in BUP4266	1
2 in BUP4266	1
3 in BUP4266	1

Total Lots: 3 Aggregate 3

7. Interest Schedule

Lot	Entitlement
1 in BUP4266	1
2 in BUP4266	1
3 in BUP4266	1

Total Lots: 3 Aggregate 3

***** End *****

BODY CORPORATE "MARINA HEIGHTS"

1. **NOISE.** A proprietor or occupier of a lot shall not upon the parcel create any noise likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or any person lawfully using common property.

2. **VEHICLES.** Save where a by-law made pursuant to section 30 (7) authorizes him so to do, a proprietor or occupier of a lot shall not park or stand any motor or other vehicle upon common property except with the consent in writing of the body corporate.

3. **OBSTRUCTION.** A proprietor or occupier of a lot shall not obstruct lawful use of common property by any person.

4. **DAMAGE TO LAWNS, ETC., ON COMMON PROPERTY.** A proprietor or occupier of a lot shall not -
   (a) damage any lawn, garden, tree shrub, plant or flower being part of or situated upon common property; or
   (b) except with the consent in writing of the body corporate, use for his own purposes as a garden any portion of the common property.

5. **DAMAGE TO COMMON PROPERTY.** A proprietor or occupier of a lot shall not mark, paint, drive nails or screws or the like into, or otherwise damage or deface, any structure that forms part of the common property except with the consent in writing of the body corporate, but this by-law does not prevent a proprietor or person authorized by him from installing -
   (a) any locking or other safety device for protection of his lot against intruders; or
   (b) any screen or other device to prevent entry of animals or insects upon his lot:
   Provided that the locking or other safety device or, as the case may be, screen or other device is constructed in a workman-like manner, is maintained in a state of good and serviceable repair by the proprietor and does not detract from the amenity of the building.

6. **BEHAVIOUR OF INVITEES.** A proprietor or occupier of a lot shall take all reasonable steps to ensure that his invitees do not behave in a manner likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or of any person lawfully using common property.

7. **DEPOSITING RUBBISH, ETC., ON COMMON PROPERTY.** A proprietor or occupier of a lot shall not deposit or throw upon the common property any rubbish, dirt, dust or other material likely to interfere with the peaceful enjoyment of the proprietor or occupier of another lot or of any person lawfully using the common property.

8. **APPEARANCE OF BUILDING.** In the case of a building units plan, a proprietor or occupier of a lot shall not, except with the consent in writing of the body corporate, hang any washing, towel, bedding, clothing or other article or display any sign, advertisement, placard, banner, pamphlet or like matter on any part of his lot in such a way as to be visible from outside the building.

9. **STORAGE OF FLAMMABLE LIQUIDS, ETC.** A proprietor or occupier of a lot shall not, except with the consent in writing of the body corporate, use or store upon his lot or upon the common property any flammable chemical, liquid or gas or other flammable material, other than chemicals, liquids, gases or other material used or intended to be used for domestic purposes, or any such chemical, liquid, gas or other material in a fuel tank of a motor vehicle or internal combustion engine.

10. **GARBAGE DISPOSAL.** A proprietor or occupier of a lot shall -
    (a) save where the body corporate provides some other means of disposal of garbage, maintain within his lot, or on such part of the common property as may be authorized by the body corporate, in clean and dry condition and adequately covered, a receptacle for garbage;
    (b) comply with all local authority by-laws and ordinances relating to the disposal of garbage;
    (c) ensure that the health, hygiene and comfort of the proprietor or occupier of any other lot is not adversely affected by his disposal of garbage.

11. **KEEPING OF ANIMALS.** Subject to section 30 (12), a proprietor or occupier of a lot shall not, without the approval in writing of the body corporate, keep any animal upon his lot or the common property.

Building Units and Group Titles Act 1980

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980

(Form 17)

Regulation 15

NOTIFICATION OF CHANGE OF BY-LAWS

The Proprietors "Marina Heights" Building Units Plan No. 4266 hereby certifies that in pursuance of the provisions of section 30 of the Building Units and Group Titles Act 1980, by special resolution duly passed on the 20th day of July, 1981 the by-laws in force in respect of the parcel referred to in the said plan were amended, added to or repealed as follows:-

1. By-Law 20 was repealed.

2. The following By-Laws 23 to 60 shall be added to the By-Laws contained in the Third Schedule to the Act:-

23. Outside air conditioning units, wireless and television aerials may not be erected without written permission of the Council.

24. No structural alteration shall be made to any lot (including any alteration to gas, water or electrical installations) without the prior permission in writing of the Council.

25. Proprietors shall not paint or affix any signs, advertisements, notices or posters to or on any part of the premises, nor do anything to vary the external appearance of their lots without the prior consent of the Council.

26. No external blinds shall be erected without the previous consent in writing of the Council.

27. Proprietors shall not directly instruct any contractors or workmen employed by the Council unless so authorised; and all requests for consideration of any particular matter to be referred to the Council shall be directed to the Secretary and not to the Chairman or any member of the Council.

28. The pathways and drives on the land shall not be obstructed by any of the proprietors or used by them for any other purpose than for reasonable ingress and egress to and from their respective lots and no proprietor shall park or permit to be parked any vehicle so as to prevent the passage of other vehicles over the said pathways, drives and easement.

29. Each proprietor shall be responsible for the interior maintenance and decoration of his lot.

30. Windows shall be kept clean and promptly replaced with fresh glass of the same kind and weight as at present if broken or cracked.

31. A proprietor shall not waste the water and shall see that all water taps in his lot are promptly turned off after use.

32. The water closets, conveniences and other water apparatus including waste pipes and drains shall not be used for any purpose other than those for which they were constructed and no sweepings or rubbish or other unsuitable substance shall be deposited therein. Any damage or

blockage resulting to such water closets, conveniences, water apparatus, waste pipes and drains from misuse or negligence shall be borne by the proprietor whether the same is caused by his own actions or those of members of his household or his servants or agents or guests.

33. A proprietor shall give the Council prompt notice of any accident to or defect in the water pipes, gas pipes, electric installations or fixtures which comes to his knowledge and the Council shall have authority by its agents or servants in the circumstances having regard to the urgency involved to examine or make such repairs or renovations as they may deem necessary for the safety and preservation of the said building as often as may be necessary.

34. A proprietor shall not obstruct nor deposit anything on any path hall stairway, corridor or lift in the building nor injure nor dirty any part thereof.

35. A proprietor shall not deposit anything or throw any dust or beat any mat, carpet or cloth on or in or allow children to play in or obstruct the use by other occupants of the common areas in the building and grounds.

36. All lots shall be kept clean and all practicable steps shall be taken to prevent infestation by vermin and/or insects.

37. A proprietor shall not throw or allow to fall or permit or suffer to be thrown or to fall any paper or rubbish refuse cigarette butts or other substance whatsoever out of the windows or doors or down the staircase passages or skylights from balconies from the roof or in passageways of the building. Any damage or costs for cleaning or repair caused by breach hereof shall be borne by the proprietor concerned.

38. (a) Incinerators and garbage cans shall be placed only where approved by the Council and used only for the purpose for which they are provided.

(b) Empty bottles, boxes, used containers and similar items shall be stored tidily and, so far as possible out of sight.

(c) Car spaces shall be kept tidy and free of all litter.

39. No clothing bedding or other articles shall be hung on the windows balconies or on the outside of the building or windows thereof.

40. No animals or birds shall be kept in any lot without the written consent of the Council which consent may at any time be withdrawn.

41. A proprietor shall not permit or suffer any person of unsound mind or a drunkard to reside in or be about any lot.

42. In the event of any infectious disease which may require notification by virtue of any Statute Regulation or Ordinance happening in any lot the proprietor of such lot shall give written notice thereof and any other information which may be required relative thereto to the Council and shall pay to the Council the expenses of disinfecting the lot and any other lot or lots in the building and common property as considered necessary by the Council and replacing any articles or things the destruction of which may be rendered necessary by such disease.

43. Proprietors shall not bring to, do or keep anything in his lot which shall increase the rate of fire insurance on the building or any property on the land or which may conflict with the laws and/or regulations relating to fires or any insurance policy upon the building or any property on the land or the regulations or ordinances of any public authority for the time being in force.

44. Proprietors shall not use any chemicals, burning fluids, acetylene gas or alcohol in lighting or heating the premises, nor in any other way cause or increase a risk of fire or explosion in their lots.

45. The Council by majority resolution may impose on any proprietor a fine not exceeding $100.00 in respect of any individual breach of these regulations.

46. A proprietor his tenants, servants or agents shall not make or permit any objectionable noices in the building, or premises nor interfere in any way with other residents or those having business with them and all musical instruments, wireless, radiograms, television sets and the like shall be controlled so that the sound arising therefrom shall be reasonable and not cause annoyance to the other occupants of the building. In particular, no resident shall hold or permit to be held any special gathering in his lot in which there shall occur any noise which interferes with the peace and quietness of any other occupant of the building, at any time of the day or night. The volume of radio or television receivers and sound equipment shall be kept as low as possible at all times and they shall not be operated between the hours of 10.00 p.m. and 8.00 a.m. in such a manner as to be audible at all in any other lot. A member shall not permit any piano or other musical instrument to be practiced or played upon or any avoidable noise to be made in the lots between the hours of 10.00 p.m. and 8.00 a.m. Quiet playing of musical instruments is permissible to a reasonable extent at any time during the hours of 8.00 a.m. and 10.00 p.m. Practising during the same hours is permissible but not for longer than one hour at a time, or for a total of more than three hours in any day.

47. Guests leaving after 11.00 p.m. shall be requested by their hosts to leave quietly. Quietness also shall be observed when occupants return to the building late at night or in early morning hours.

48. No child shall be allowed to cry unattended. No child, servant or guest shall be permitted to cause any annoyance to any other resident.

49. Proprietors shall not permit any auction sale to be conducted or to take place upon the premises.

50. Before any furniture, piano or safe is moved into or out of any lot due notice must be given to the Secretary and the moving of same must be done in the manner and at the time directed by the Council.

51. In the event of any unavoidable noise in a lot at any time the resident therein shall take all practical means to minimise annoyance to other residents by closing all doors, windows and curtains of their lots and also such further steps as may be within their power for the same purpose.

52. All doors and windows to the lots shall be securely fastened on all occasions when the lots are left unoccupied and the Council reserves the right to enter and fasten the same if left unsecurely fastened.

53. Upon one day's notice in writing the Council and its servants, agents and contractors shall be permitted to inspect the interior of any lot and to test any electrical, gas or water installation or equipment therein and to trace and repair any leakage or defect in the said installations or equipment (at the expense of the proprietor in cases where such leakage or defect is due to any act or default of the said proprietor or his tenants, guests, servants or agents). If not so permitted, they may effect an entry. The Council, in exercising this power, shall ensure that its servants, agents and employees cause as little inconvenience to the occupant of the lot as is reasonable in the circumstances.

54. A copy of these By-Laws (or a precis thereof approved by the Council) shall be exhibited in a prominent place in any lot made available for letting.

55. The swimming pool shall not be used between the hours of 10.30 p.m. and 7.00 a.m.

56. The Council may make rules relating to the common property not inconsistent with these By-Laws and the same shall be observed by the proprietors unless and until they are disallowed or revoked by a special resolution

at a general meeting of the proprietors.

57. The duties and obligations imposed by these By-Laws on a proprietor of a lot shall be observed not only by the proprietor but by the proprietor's tenants, guests, servants, employees, agents, children, invitees and licencees.

58. Where a Body Corporate expends money to make good damage caused by a breach of the Act or of these By-Laws by any proprietor or the tenants, guests, servants, employees, agents, children, invitees or licencees of the proprietor or any of them, the Council shall be entitled to recover the amount so expended as a debt in an action in any Court of competent jurisdiction from the proprietor of the lot at the time when the breach occurred.

59. The proprietor shall not hang curtains visible from outside the lot unless those curtains have a backing of such colour and design as shall be approved by the Council of the Body Corporate. A proprietor shall not instal renovate and/or replace a curtain backing without having the colour and design of same approved by the Council. In giving such approvals, the Council shall ensure so far as practicable that curtain backing used in all lots presents a uniform appearance when viewed from outside the building.

60. A proprietor shall not enclose any part of any balcony forming part of a lot without the prior consent of the Council.

The Common Seal of the Proprietors "Marina Heights" Building Units Plan No. 4266 was hereunto affixed on the 29th day of July 1981 in the presence of Nantwich Pty. Ltd. the sole member of the Council.

THE PROPRIETORS "MARINA HEIGHTS" BUILDING UNITS No. 4266 THE Common Seal OF

THE COMMON SEAL of NANTWICH PTY LTD)
was hereunto affixed by authority of)
of the board of directors in the)
presence of a director)
and a secretary)
in the presence of: -)

NANTWICH PTY. LTD. COMMON SEAL

A Justice of the Peace / Solicitor

Solicitor

G456924

Notification of Change of By-Laws

PARTICULARS RECORDED ON
BUILDING UNITS PLAN No. 4266
THE 5 AUG. 1981

REGISTRAR OF TITLES

601196396

G456924 CH BY-LAWS

94571

1 32.00 L

RECEIVED
REGR. OF TITLES
JUL 30 2 16 PM '81

R. J. TIFFIN & ASSOCIATES
G.P.O BOX 2400 — PHONE 229 2330
FOR Bennie Munro & Co

© Queensland Titles Registry Pty Ltd 2025

BUILDING UNITS AND GROUP TITLES ACT 1980

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980

(Form 17)

Regulation 15

5/8/81

NOTIFICATION OF CHANGE OF BY-LAWS

The Proprietors Marina Heights Building Units Plan No. 4266 hereby certifies that in pursuance of the provisions of Section 30 of the Building Units and Group Titles Act 1980 by resolution without dissent duly passed on the 20th day of July, 1981 the by-laws in force in respect of the parcel referred to in the said plan were amended, added to or repealed as follows:-

61. The respective proprietors for the time being and from time to time of lot 3 in Building Units Plan No. 4266 shall be entitled to the exclusive use and enjoyment for gardening and recreational purposes of that part of the common property as is delineated, described and numbered in the plan annexed hereto and marked with the letter "A".

The Common Seal of the Proprietors Marina Heights Building Units Plan No. 4266 was hereunto affixed on the 29th day of July 1981 in the presence of:

"MARINA HEIGHTS" BUILDING UNITS PLAN No. 4266 THE PROPRIETORS THE Common Seal OF

NANTWICH PTY. LTD. sole member of the Council THE COMMON SEAL of NANTWICH PTY LTD was hereunto affixed by authority of a resolution of the Board of Directors in the presence of a director and the Secretary/Director

NANTWICH PTY. LTD as proprietor of Lots 1-3 hereby consents to the by-law numbered 61 above.

THE COMMON SEAL of NANTWICH PTY. LTD. was hereunto affixed by authority of a resolution of the Board of Directors in the presence of a Director and the Secretary/a Director and in the presence of:-

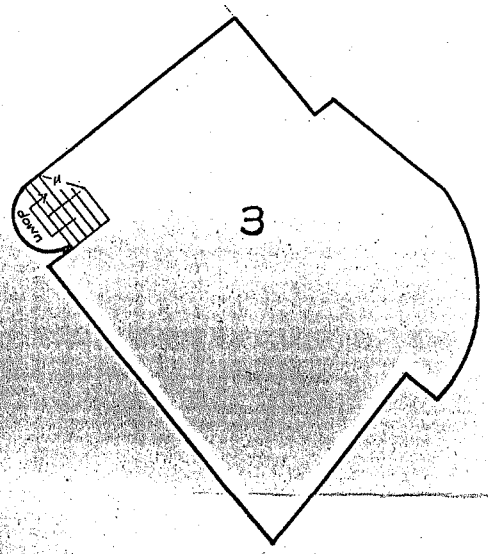
NANTWICH PTY. LTD. THE COMMON SEAL OF

Building Units and Group Titles Act 1980.

BUILDING UNITS AND GROUP TITLES REGULATIONS 1980.

Roof & Stairs above Level 'D' Allocation Plan.

Level "E"



Scale 1:200

Signature of Registered Proprietor: GIVEN under the Common Seal of NANTWICH PTY LTD by authority of the Board of Directors:

G456925

Notification of Change of By-laws.

601196397

G456925 CH BY-LAWS

PARTICULARS RECORDED ON

BUILDING UNITS PLAN No. 4266

THE 5 AUG 1981

REGISTRAR OF TITLES QUEENSLAND

94571

$ 32.00

RECEIVED REGR OF TITLES JUL 30 2 16 PM '81

R. J. TIFFIN & ASSOCIATES
G.P.O BOX 2400 — PHONE 229 2330
FOR Barrie Munro + Colman.

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Direct Insurance Brokers
AFSL 241075
ABN 39010352075
38 Brookes Street
Bowen Hills QLD 4006
Ph: 07 3866 5444
Email: admin@directinsurance.com.au
Web: http://www.directinsurance.com.au

RENEWAL TAX INVOICE

Body Corp Marina Heights CTS 10919
C/- KBW Community Management
Po Box 287
*** DEC BSI ON RNL AS PER FILE NOTE ***
MOOLOOLABA QLD 4557

Date: 11/11/2024
Invoice Number: 498807
Account Manager: BC39

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the Insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	CTD Community Title - Domestic	Premium	
Insured	Body Corp Marina Heights CTS 10919	Base Premium	$5,351.52
Policy Description	Community Title - Domestic - 18 Marina Walk, Alexandra Headlands Qld 4572	F & E Service Levy	$0.00
		Stamp Duty	$529.79
Policy Number	QRSC21009228	Underwriter Fee	$200.00
Period of Insurance	14/12/2024 to 14/12/2025	Broker Fee	$250.50
Effective Date	14/12/2024	Admin Fee	$50.00
Insurer	SCI - Strata Community Insurance Agencies Pty Ltd	GST	$585.19
Underwritten By	Allianz Australia Insurance Limited	**Invoice Total**	**$6,967.00**

Payment Options

DEFT PAYMENT SYSTEMS

DEFT Reference Number
40726224988073

Pay by credit card or registered bank account at **www.deft.com.au**. Payments by credit card may attract a surcharge.

Direct Insurance Brokers

Want to pay monthly?

IQumulate Premium Funding

Click here to accept online

Total amount payable $7,752.70
(includes application fee and credit charges)
or visit **edge.iqumulate.com/myaccount**
Enter code: **ECEFF9ZMKV**

Smooth out cash flow
Easy monthly payments
No additional security

Post Billpay

*498 407262 24988073

Pay in-store at Australia Post by cheque or EFTPOS

Name: Body Corp Marina Heights CTS 10919
Client ID: 25769
Invoice No: 498807

BPAY

Biller Code: 20362
Ref: 40726224988073

1st instalment of:	$ 793.27
followed by 9 instalments of:	$ 773.27
or Total Due:	**$6,967.00**

Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above

IMPORTANT INFORMATION AND NOTICES

Our Remuneration

Our remuneration for advising you about this insurance will be by way of fee and/or commission. Commission is paid by the insurer of your policy, and fees are charged by our office for the service we provide. All these amounts include GST. Some of our remuneration may be tax deductible.

	Amount	GST	Total
Broker Fee Admin Fee	$250.50 $50.00	$25.05 $5.00	$330.55
Commission	$1,070.31	$107.02	$1,177.33
Total Income	$1,370.81	$137.07	$1,507.88
Referral Partner Amount	-$802.73	-$80.26	-$882.99
Net Income	$568.08	$56.81	$624.89

Out of the income received by Direct Insurance Brokers, we MAY pay a portion of this to a referrer, associate and/or authorised representative. This is not an additional cost, this comes out of the income we receive, and is paid to help assist our office in managing the insurance arrangements. All amounts are displayed in the table above, and if you have any questions, please contact our office.

About this notice / Statutory documents: This important notice highlights some of the legal requirements, conditions and obligations that relate to the placement and operation of your insurance policy. For your protection, please read carefully these notices and our Financial Services Guide, any Statements of Advice and the insurer's Product Disclosure Statement before you complete the proposal form.

Appointment / Authority to act as your broker: When you instruct us to arrange cover on your behalf, it is deemed that you have appointed us as your agent to deal with all matters relevant to all insurance contracts, including claims.

Duty to not make a misrepresentation - (consumer insurance contracts only) (Note: if you are **applying for a new consumer insurance contract, or varying an existing consumer insurance contract**, which is an insurance policy obtained wholly or predominately in relation to personal, domestic or household insurance purposes, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions). You have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (your duty). Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA. Your duty applies before you enter into the policy, and also before you renew, extend, vary, or reinstate the policy. Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete. If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

Duty to not make a misrepresentation - (consumer insurance contracts only) (Note: if you are **renewing a consumer insurance contract**, which is an insurance policy obtained wholly or predominately in relation to personal, domestic or household insurance purposes, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions). Before you renew your policy, you have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer **(your duty).** Your duty applies only in respect of your policy that is a consumer insurance contract, which is a term defined in the ICA. This notice includes information you have previously told us that is relevant to your policy, which we passed on to the insurer. The insurer requires you to contact us to tell us if this information is incorrect, or if it has changed. If you do not tell us about a change to something you have previously told us, the insurer will take this to mean that there is no change. To ensure you meet your duty, when you contact us to advise of any information that is incorrect or has changed, the updated information you give us must be truthful, accurate and complete. If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

Duty of disclosure - (non-consumer insurance contracts only – new business and alterations. Your duty of disclosure
Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract.
You do not need to tell the insurer anything that:
• reduces the risk they insure you for; or • is common knowledge; or • the insurer knows, or should know; or • the insurer waives your duty to tell them about.
<u>If you do not tell the insurer something</u>
If you do not tell the insurer anything you are required to, they may cancel your contract, or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

Duty of disclosure - (non-consumer insurance contracts only- renewals)
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 the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract. You do not need to tell the insurer anything that:
• reduces the risk they insure you for; or • is common knowledge; or • the insurer knows, or should know; or • the insurer waives your duty to tell them about.
If you do not tell the insurer something
If you do not tell the insurer anything that you are required to, they may cancel your contract, or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed

Standard Covers: The Insurance Contracts Acts Regulations set out the standard cover terms of motor vehicle, home building, home contents, sickness and accident, consumer credit and travel insurance. If any insurer wishes to rely on a term which is different from the standard cover terms, the insurer must clearly inform you in writing of that different term. The insurer may do so by giving you a copy of the PDS/policy wording.

Change of Risks or Circumstances / Alterations to Your Business: It is vital that you should advise us in writing of any departure from your "normal" form of business activities (i.e. that which has already been conveyed to your insurers). For example, acquisitions, changes in occupation or location, new products or new overseas activities. To ensure proper protection, please consult with us if you are in any doubt as to whether your insurer should or should not be told of certain changes.

Average or Co-Insurance Protection: Some policies contain an Average/Co-Insurance clause which means that you must insure for the full insurable value of the property insured. If you under-insure, your claim may be reduced in proportion to the amount of the under-insurance. As such, if you are in any doubt regarding this clause insofar as it applies to your policy, please contact your Account Executive for assistance.

Utmost Good Faith: Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act towards each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by insurers.

Conflicts of Interest: Direct Insurance Brokers was established in 1980, and has a large portfolio of clients, some of whom have been with us for many years. We have built strong personal and business relationships based on trust and integrity, however perceived or actual conflicts of interest need to be addressed and disclosed. Our business employs staff and has owners that may be friends and/or family of clients or industry colleagues. We have a conflicts register where we address these matters, and outline our handling of them to prevent any impact to our clients. Any conflicts are addressed by management, and we endeavour to make sure they do not impact our ability to do our job as a licensed insurance broker.

Claims Made and Notified Policy: Some insurance policies operate on a so-called "claims made and notified" basis. This means that the policy covers you for claims made against you and notified to the insurer during the period of cover, irrespective of when the circumstances giving rise to the claim occurred.

Retained Remuneration: You are aware from our Financial Services Guide that we earn commission from insurers for placing insurance with them. Most of the commission and fees we earn are paid to staff and for operational expenses. When you pay this invoice, you agree that should this insurance be adjusted or cancelled during the period of insurance, we will retain our remuneration. You will receive the return premium only from the underwriter, however any commission or fees that our offices receive will be retained by us. For some insurances there is no refund entitlement. If Premium Funding is used to pay a premium, any refund is remitted to the Premium Funding company unless they direct otherwise. We are not responsible for any additional funding costs that may accrue through delays in obtaining refunds from insurers.

Misstatement of Premium: We try to tell you the correct amount of premium and statutory charges that applies to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. By instructing us to arrange insurance for you, you agree, where permitted by law, that you shall not hold us responsible for any loss that you may
Suffer as a result of any such misstatement.

Credit Card Surcharge: Please note that payments by Credit Card will attract surcharge: Visa & Mastercard .84%

Notes:

Body Corporate Marina Heights CTS 10919
RESIDENTIAL STRATA INSURANCE SUMMARY

Location: 18 Marina Walk, Alexandra Headlands Qld 4572
Insurance Period: 14/12/24 to 14/12/25

This summary is intended to provide a quick reference to your cover. It highlights benefits and draws attention to some aspects of cover that are commonly misunderstood. It is not an exhaustive explanation of all the benefits and exclusions of the:
STRATA COMMUNITY INSURANCE (SCI) - RESIDENTIAL STRATA version SCI034-Policy-RS-PPW-02/2021 insurer's documentation prevails and should be read. The policy wording is enclosed.
The policy is underwritten by Allianz Australia Insurance 100%. SCI Pty Ltd is the Wholesale Intermediary. Should you wish to access the Financial Services Guide, please contact us and we will arrange to have a copy sent to you. The U/W Levy is a SCI Pty Ltd fee.
Please contact us if you have any questions or need more details or advice on this or any other insurance.

This invoice has been issued by **Direct Insurance Brokers Pty Ltd ABN 39 010 352 075 AFSL 241 075**. Please contact us if you have any questions or need more details or advice on this or any other insurance.

Policy Schedule

SECTION 1	PART A	Building	$3,286,322
		Common Area Contents	$32,863
		Terrorism Cover under Section 1 Part A2	Applies
	PART B	Loss of Rent/Temp Accommodation	$492,948
	Floating Floors		Selected
	Flood		Not Selected
SECTION 2	Liability		$20,000,000
SECTION 3	Voluntary Workers		$200,000/$2,000
SECTION 5	Fidelity Guarantee		$100,000
SECTION 6	Office Bearer's Liability		$1,000,000
SECTION 7	Machinery Breakdown		Not Selected
SECTION 8	Catastrophe		$985,897
SECTION 9	Government Audit Costs		$25,000
	Appeal Expenses		$100,000
	Legal Defence Expenses		$50,000
SECTION 10	Lot Owner's Fixtures & Fittings		$300,000
SECTION 11	Loss of Lot Market Value		Not Selected

EXCESSES:	Section 1	$1,000	Insured Property (including Earthquake)
	Section 9	$1,000	Legal Defence Expenses and 10% contribution

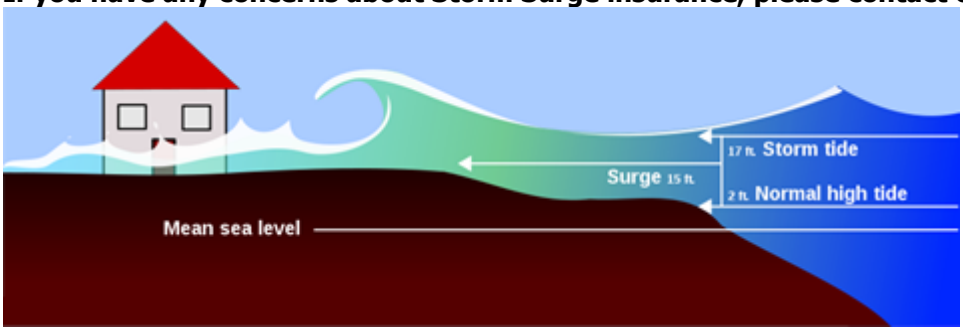
FLOOD Notice:
The definition of flood is:

the covering of normally dry land by water that has escaped or been released from the normal confines of:
• any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or
• any reservoir, canal, or dam.

*Please be aware that flood is not covered by this policy. Flood insurance **may** possibly be available, so if you require this protection, please advise our office to seek quotations.*

BUILDING SUM INSURED Notice
Underinsurance is a major problem in Australia, and it's important that your strata scheme complies with legislation and insures the building for its full replacement value. Over the last few years, we've seen a dramatic rise in the cost of rebuilding, and would strongly recommend that all schemes make a conscious effort to check their building sum insured and engage a professional valuer on a regular basis to confirm the correct insurable amount.

STORM SURGE Notice
A storm surge is a coastal flood or tsunami-like phenomenon of rising water commonly associated with low pressure weather systems (such as tropical cyclones and strong extratropical cyclones), the severity of which is affected by the shallowness and orientation of the water body relative to storm path, and the timing of tides. Most casualties during tropical cyclones occur as the result of storm surges.
Does my policy cover this?
The majority of policies specifically exclude Storm Surge on it's own, however SOME may provide cover for the damage caused by Storm Surge if such Damage occurs at the same time as other damage directly caused by a named cyclone.
However please be aware that any named cyclone excess noted on your schedule will apply to all damage caused by Storm Surge and named cyclone.
If you have any concerns about Storm Surge insurance, please contact our office – (07) 3866 5444.



Property Details
This policy has been provided based on the following property information. If any of these details are incorrect or need to be updated, please contact our office on (07) 3866 5444.

Year Built:	1981	**External Walls:**	Cavity Brick	**Cladding/Type/%**	-
No. of Lots:	3	**Floors:**	Concrete	**% of Holiday Let:**	-
No. of Storeys:	3	**Roof:**	Concrete	**% of Commercial Lots:**	-
No. of Pools:	1	**No. of Lifts:**	-	**Other:**	-
Are there any known defects or hazards: No					

IMPORTANT MATTERS

Policy Wording (PDS)
If you would like a soft copy of your policy wording, please contact our office.

Any changes in commercial tenants from the previous renewal must be notified to our office .

Please read your **Duty to not make a misrepresentation (consumer insurance contracts) or Your Duty Of Disclosure (non consumer insurance contacts)** and the other Important Notices on the back of the invoice. Insurers may impose a

penalty or even deny a claim where disclosure does not meet their strict standards for acceptance. **If there is anything which should be disclosed to the insurer, please send us the details.**

Office Bearers Liability provides cover on a "Claims Made" Basis. (This is different to ordinary legal liability insurances). For any Office Bearers Liability claim to be considered by your insurance company, the following **must** happen **during** the current period of insurance:-

- A claim is made against you AND you were unaware, at the start of the period of insurance, that its circumstances might lead to a claim;
  or,
- You become aware for the first time about circumstances which might lead to a claim against you.

In both cases the claim or circumstances must be notified to your insurance company promptly and **before the current period of insurance expires.**

Privacy Policy Statement
We have recently updated our Privacy Policy which includes details of how we handle personal information and how individuals can access and correct their information or make a complaint about Privacy. To access our Privacy Policy, it can be downloaded from our website www.directinsurance.com.au or contact us by phone and request a hardcopy.

Financial Claims Scheme
In the unlikely event Insurers 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 APRA website at http://www.apra.gov.au and the APRA hotline on 1800 931 678

Insurance Code of Practice
We are bound by the Insurance Code of Practice Version 01.11.2022. A copy is available on our website, or contact us by phone and request a hardcopy.

Terms of Engagement
In regard to this Policy we will act on your behalf as an insurance broker.

Our Team
Please refer to bottom right side of our invoice for Account Managers Reference

Our Services
As your insurance broker, we will provide the following services;
Pre-placement services
-Help you identify and assess your risks and develop a proposal to submit to a potential insurer/insurers;
-Providing advice on risk mitigation and management strategies;

Insurance placement and premium financing
-Seek insurance quotes (for more information on how we will seek quotes see "Approaching the Market")
-Negotiate policy coverage and policy renewal annually or as otherwise agreed in your service plan
-Seek to bind coverage where you have authorised us to do so (except in urgent circumstances where unless you instruct otherwise, we may choose to bind insurance on your behalf if we consider that is in your best interests)
-Obtain and provide a quotation for premium funding

Post-placement services
-Prepare and manage claims if an insured event occurs
-Advocate on your behalf during the claims process
-Facilitate policy changes and/or cancellations as per your instructions

Approaching the market
We will seek quotes from the broader general insurance market before making a recommendation. We have arrangements with a segment of the Insurer and Underwriter market who are able to provide cover appropriate to the risk, which will enable us to find the right insurance product for you.

Remuneration
In return for the services we provide, we may receive a commission usually between 0 and 30 per cent of the premium paid (excluding relevant taxes, charges and levies) which is paid to us by the insurer, and we may charge a fee. Please refer to the attached Information Statement which details our commission and any fees.

Policy Cancellation
If a cover is cancelled before the expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer and not refund any part of the brokerage and/or broker fee we receive for arranging the cover. A broker fee may be charged to process the cancellation.

Payment Terms
You are required to pay outstanding premiums within the time set out on our invoice, or as advised or agreed by our office.

Our advice to you
When making a recommendation, we will not take into consideration your personal objectives, financial situation or needs. Before taking any action, you should consider whether the advice we have provided is appropriate to you having regard to your individual circumstances. Clients should obtain and read the relevant product disclosure statements before making a decision.

Period of Engagement
Unless we agree otherwise, our appointment is ongoing throughout the period of insurance until either this appointment is cancelled by yourself or we are no longer able to act as your Broker

We also provide you with a Financial Services Guide (FSG)**.** This document contains important information about our relationship with you such as
-Our status as a licensed financial services provider;
-disclosure obligations on your part and ours;
-potential conflicts of interest that we have in our dealings with insurers and other service providers;
-professional indemnity insurance arrangements;
-internal and external complaints resolution procedures
-details of our privacy policy

We will notify you of any changes to terms of trade or services provided.

FINANCIAL SERVICES GUIDE

The financial services referred to in this financial services guide (FSG) are offered by:

Direct Insurance Brokers Pty Ltd ABN 39 010 352 075, AFSL No 241075
Address: 38 Brookes Street, Bowen Hills Qld 4006
Phone: 07 3866 5444
Email: admin@directinsurance.com.au
Website: www.directinsurance.com.au

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you
We, are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because:

- We may receive commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.
If you have any questions about this information, please ask us.

Further information when personal advice is given

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (**SOA**).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

Product disclosure statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (**PDS**), unless you already have an up-to-date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?	This FSG applies from 13 September 2024 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone or email via details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	Direct Insurance Brokers Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG. Direct Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee no: 241075. The contact details for Direct Insurance Brokers Pty Ltd are on the front of this FSG. Direct Insurance Brokers Pty Ltd also trades as Salon Insurance Australia and Strata Brokers.
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	Direct Insurance Brokers Pty Ltd is authorised to advise and deal in general insurance products to retail and/or wholesale clients. We will do this for you as your broker unless we tell you otherwise.

Will I receive tailored advice?	Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know. In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in any SOA or IIS, or any other warnings that we give you, carefully before making any decision about an insurance policy. Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances. In some cases, we may automatically renew your insurance to ensure you continue to be covered. At the time we will send you an offer to renew the insurance policy and invoice you for the cost of the renewal. If there is a change in your circumstances or if you want to change the details of cover, contact us as soon as you receive the renewal offer. This will allow us to assess whether your insurance is appropriate to your needs and circumstances.
Contractual Liability and your insurance cover	Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.
What information do you maintain in my file and can I examine my file?	We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SOA, IIS or PDS that we give or pass on to you for the period required by law. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our website, www.directinsurance.com.au. If you wish to look at your file, please ask us. We will make arrangements for you to do so.

How will I pay for the services provided?	For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. However, in some cases we will also charge you a fee. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice. If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission. When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account, or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.
How are any commissions, fees or other benefits calculated for providing the financial services?	Our commission will be calculated based on the following formula: **X = Y% x P** In this formula: X = our commission Y% = the percentage commission paid to us by the insurer. Our commission varies between 0% and 30%. P = the amount you pay for any insurance policy (less any government fees or charges included in that amount). Any fees that we charge you will be shown separately. We do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 0% to 100% of our commission or fees. Our employees that will assist you with your insurance needs are usually paid in two ways – salary or commission, and bonuses or incentives which are based on a number of factors including achievement of company goals. If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice. See below for information on the Steadfast association and commission.

Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

Steadfast

Direct Insurance Brokers Pty Ltd pay a membership fee to Steadfast Group Limited (Steadfast) to be a Steadfast Group Limited member, also referred to as a Network Broker. As a Steadfast Network Broker, we have access to services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast, or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

CQIB

Direct Insurance Brokers Pty Ltd is also a member of the Council of Queensland Insurance Brokers Inc (CQIB) and may receive indirect benefits from arranging cover for CQIB branded products. CQIB negotiates with certain insurers to issue enhanced products with broader cover for the clients of CQIB members.

CQIB may receive royalties and/or sponsorship from insurers and other service providers for its annual convention and monthly member meetings. These royalties and sponsorships also provide members education programs which offer opportunities for members to enhance their skills and knowledge.

NIBA

Direct Insurance Brokers Pty Ltd is a member of the National Insurance Brokers Association (NIBA) and subscribe to the Insurance Brokers Code of Practice.

Premium Funding

If we arrange premium funding for you, we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when we become entitled to the commission.

Our commission rates for premium funding are in the range of 0% to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

Staff Family and Friends

Direct Insurance Brokers was established in 1980, and has a large portfolio of clients, some of whom have been with us for many years. We have built strong personal and business relationships based on trust and integrity, however perceived or actual conflicts of interest need to be addressed and disclosed. Our business employs staff and has owners that may be friends and/or family of clients or industry colleagues. We have a conflicts register where we address these matters, and outline our handling of them to prevent any impact to our clients. Any conflicts are addressed by management, and we endeavour to make sure they do not impact our ability to do our job as a licensed insurance broker.

What should I do if I have a complaint?	1. Contact us and tell us about your complaint. We will do our best to resolve it quickly. 2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer on 07 3866 5444 or put your complaint in writing and send it to the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly. 3. Direct Insurance Brokers Pty Ltd is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at: Mailing address - Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001 Ph - 1800 931 678 Email - info@afca.org.au Website - www.afca.org.au
What arrangements do you have in place to compensate clients for losses?	Direct Insurance Brokers Pty Ltd has a Professional Indemnity Insurance policy (**PI policy**) in place. The PI policy covers us and our employees for claims made against us and our employees by clients as a result of conduct by us or our employees in the provision of financial services. Our PI policy cover us for claims relating to the conduct of representatives who no longer work for us. This policy satisfies / these policies satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.
Any questions?	If you have any further questions about the financial services Direct Insurance Brokers Pty Ltd provides, please contact us. Please retain this document for your reference and any future dealings with Direct Insurance Brokers Pty Ltd.

This FSG was prepared 13 September 2024 V16

MARINA HEIGHTS CTS 10919

18 Marina Walk Alexandra Headland Qld 4572

BALANCE SHEET

AS AT 24 SEPTEMBER 2025

	ACTUAL 24/09/2025	ACTUAL 31/07/2025
PROPRIETORS FUND		
Administrative Fund	1,580.18	4,479.37
Sinking Fund	33,152.55	33,152.55
TOTAL	**$ 34,732.73**	**$ 37,631.92**
THESE FUNDS ARE REPRESENTED BY		
CURRENT ASSETS		
Cash At Bank	34,732.73	37,631.92
TOTAL ASSETS	**34,732.73**	**37,631.92**
LIABILITIES		
TOTAL LIABILITIES	**0.00**	**0.00**
NET ASSETS	**$ 34,732.73**	**$ 37,631.92**

MARINA HEIGHTS CTS 10919

18 Marina Walk Alexandra Headland Qld 4572

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 AUGUST 2025 TO 24 SEPTEMBER 2025

	ACTUAL 01/08/25-24/09/25	BUDGET 01/08/25-31/07/26	ACTUAL 01/08/24-31/07/25
ADMINISTRATIVE FUND			
INCOME			
Levies - Administrative Fund	0.00	35,602.50	34,898.64
Discount - Admin Fund	0.00	(7,120.50)	(6,979.74)
TOTAL ADMIN. FUND INCOME	**0.00**	**28,482.00**	**27,918.90**
EXPENDITURE - ADMIN. FUND			
Archive Fee	0.00	17.00	17.00
Tax Agents Fee	0.00	220.00	220.00
Kbw Body Corp Admin Fees	197.75	823.00	791.00
Cleaning Stairs Etc	200.00	1,400.00	1,300.00
Common Power	0.00	6,500.00	4,692.78
Grounds Contractor	1,878.80	7,000.00	5,128.79
Insurance	0.00	7,664.00	6,967.00
Pest Control	0.00	600.00	499.00
Disbursements	0.00	262.00	252.00
P P & S-Extras	0.00	300.00	224.93
R & M Building	0.00	1,200.00	811.00
R & M Gardens & Grounds	117.75	500.00	303.02
Pool/Spa/Sauna-Repairs/Mainten	246.00	1,000.00	649.26
R & M Pool Chemicals	258.89	500.00	466.50
Secretarial-Extras	0.00	440.00	0.00
Software Licensing Fee	0.00	56.00	55.35
TOTAL ADMIN. EXPENDITURE	**2,899.19**	**28,482.00**	**22,377.63**
SURPLUS / DEFICIT	**$ (2,899.19)**	**$ 0.00**	**$ 5,541.27**
Opening Admin. Balance	4,479.37	4,479.37	(1,061.90)
ADMINISTRATIVE FUND BALANCE	**$ 1,580.18**	**$ 4,479.37**	**$ 4,479.37**

MARINA HEIGHTS CTS 10919

18 Marina Walk Alexandra Headland Qld 4572

STATEMENT OF INCOME AND EXPENDITURE

FOR THE PERIOD 01 AUGUST 2025 TO 24 SEPTEMBER 2025

	ACTUAL	BUDGET	ACTUAL
	01/08/25-24/09/25	01/08/25-31/07/26	01/08/24-31/07/25
SINKING FUND			
INCOME			
Levies - Sinking Fund	0.00	16,250.00	16,249.98
Discount - Sinking Fund	0.00	(3,250.00)	(3,250.02)
TOTAL SINKING FUND INCOME	**0.00**	**13,000.00**	**12,999.96**
EXPENDITURE - SINKING FUND			
Electrical	0.00	0.00	1,176.50
TOTAL SINK. FUND EXPENDITURE	**0.00**	**0.00**	**1,176.50**
SURPLUS / DEFICIT	**$ 0.00**	**$ 13,000.00**	**$ 11,823.46**
Opening Sinking Fund Balance	33,152.55	33,152.55	21,329.09
SINKING FUND BALANCE	**$ 33,152.55**	**$ 46,152.55**	**$ 33,152.55**

MARINA HEIGHTS CTS 10919

ACCOUNTS SUMMARY

1 August 2025 to 24 September 2025

Date	Details	Payee	Amount
125	**Administrative Fund**	**KBW BODY CORP ADMIN FEES**	
18/08/25	Admin Fees	Kbw Community Mgmt Pty Ltd	197.75
	Total:		**197.75**
1256	**Administrative Fund**	**CLEANING STAIRS ETC**	
06/08/25	July 2025	Robyn Johnston Cln Svc	100.00
03/09/25	August 2025	Robyn Johnston Cln Svc	100.00
	Total:		**200.00**
128	**Administrative Fund**	**GROUNDS CONTRACTOR**	
13/08/25	July 2025	Niko Maintenance	1,339.80
03/09/25	August 2025	Niko Maintenance	506.00
03/09/25	Green Waste	Niko Maintenance	16.50
03/09/25	Weed Spray	Niko Maintenance	16.50
	Total:		**1,878.80**
1502	**Administrative Fund**	**R & M GARDENS & GROUNDS**	
15/09/25	Garden Items	J M Robinson	117.75
	Total:		**117.75**
1503	**Administrative Fund**	**POOL/SPA/SAUNA-REPAIRS/MAINTEN**	
17/09/25	Pool Safety Cert	Cc's Pool Inspections	246.00
	Total:		**246.00**
1504	**Administrative Fund**	**R & M POOL CHEMICALS**	
13/08/25	Pool Chemicals	Niko Maintenance	150.65
03/09/25	Pool Chemicals	Niko Maintenance	108.24
	Total:		**258.89**