

Seller disclosure statement



Property Law Act 2023 section 99
Form 2, Version 1 | Effective from: 1 August 2025

WARNING TO BUYER – This statement contains important legal and other information about the property offered for sale. You should read and satisfy yourself of the information in this statement before signing a contract. You are advised to seek legal advice before signing this form. You should not assume you can terminate the contract after signing if you are not satisfied with the information in this statement.

WARNING – You must be given this statement before you sign the contract for the sale of the property.

- This statement does not include information about:
- » flooding or other natural hazard history
 - » structural soundness of the building or pest infestation
 - » current or historical use of the property
 - » current or past building or development approvals for the property
 - » limits imposed by planning laws on the use of the land
 - » services that are or may be connected to the property
 - » the presence of asbestos within buildings or improvements on the property.

You are encouraged to make your own inquiries about these matters before signing a contract. You may not be able to terminate the contract if these matters are discovered after you sign.

Part 1 - Seller and property details

Seller	Brett Trevor Smith		
Property address (referred to as the “property” in this statement)	1/17A Horrocks Crescent		
	Kearneys Spring	QLD	4350
Lot on plan description	Lot 1		
	Title reference 50488932		
	Plan SP157014		

Community titles scheme or BUGTA scheme:	Is the property part of a community titles scheme or a BUGTA scheme:	
	☒ Yes	☐ No
	<i>If Yes, refer to Part 6 of this statement for additional information</i>	<i>If No, please disregard Part 6 of this statement as it does not need to be completed</i>

Part 2 - Title details, encumbrances and residential tenancy or rooming accommodation agreement

Title details	The seller gives or has given the buyer the following—	
	A title search for the property issued under the <i>Land Title Act 1994</i> showing interests registered under that Act for the property.	☒ Yes
	A copy of the plan of survey registered for the property.	☒ Yes

Registered encumbrances	Registered encumbrances, if any, are recorded on the title search, and may affect your use of the property. Examples include easements, statutory covenants, leases and mortgages. You should seek legal advice about your rights and obligations before signing the contract.
Unregistered encumbrances (excluding statutory encumbrances)	There are encumbrances not registered on the title that will continue ☒ Yes ☐ No to affect the property after settlement. Note—If the property is part of a community titles scheme or a BUGTA scheme it may be subject to and have the benefit of statutory easements that are NOT required to be disclosed. Unregistered lease (if applicable) If the unregistered encumbrance is an unregistered lease, the details of the agreement are as follows: » the start and end day of the term of the lease: 03/01/2026 to 04/01/2027 » the amount of rent and bond payable: Rent: \$510.00 Bond: \$2,040.00 » whether the lease has an option to renew: No Other unregistered agreement in writing (if applicable) If the unregistered encumbrance is created by an agreement in writing, and is not an unregistered lease, a copy of the agreement is given, together with relevant plans, if any. ☐ Yes Unregistered oral agreement (if applicable) If the unregistered encumbrance is created by an oral agreement, and is not an unregistered lease, the details of the agreement are as follows:
Statutory encumbrances	There are statutory encumbrances that affect the property. ☒ Yes ☐ No <i>If Yes, the details of any statutory encumbrances are as follows:</i> Low Voltage Cable & Pillar (Ergon), Cable (NBN & Telstra), Sewer Gravity Main (Toowoomba Regional Council). Any applicable statutory right to access the lot to repair or maintain infrastructure. See attached plans.
Residential tenancy or rooming accommodation agreement	The property has been subject to a residential tenancy agreement or a rooming accommodation agreement under the <i>Residential Tenancies and Rooming Accommodation Act 2008</i> during the last 12 months. ☒ Yes ☐ No If Yes, when was the rent for the premises or each of the residents' rooms last increased? (<i>Insert date of the most recent rent increase for the premises or rooms</i>) 03/01/2026 Note—Under the <i>Residential Tenancies and Rooming Accommodation Act 2008</i> the rent for a residential premises may not be increased earlier than 12 months after the last rent increase for the premises. As the owner of the property, you may need to provide evidence of the day of the last rent increase. You should ask the seller to provide this evidence to you prior to settlement.

Part 3 - Land use, planning and environment

WARNING TO BUYER - You may not have any rights if the current or proposed use of the property is not lawful under the local planning scheme. You can obtain further information about any planning and development restrictions applicable to the lot, including in relation to short-term letting, from the relevant local government.

Zoning	The zoning of the property is <i>(Insert zoning under the planning scheme, the Economic Development Act 2012; the Integrated Resort Development Act 1987; the Mixed Use Development Act 199; the State Development and Public Works Organisation Act 1971 or the Sanctuary Cove Resort Act 1985, as applicable)</i> :		
	Low-Medium Density Residential		
Transport proposals and resumptions	The lot is affected by a notice issued by a Commonwealth, State or local government entity and given to the seller about a transport infrastructure proposal* to: locate transport infrastructure on the property; or alter the dimensions of the property.	☐ Yes	☒ No
	The lot is affected by a notice of intention to resume the property or any part of the property.	☐ Yes	☒ No
	<i>If Yes, a copy of the notice, order, proposal or correspondence must be given by the seller</i>		
* Transport infrastructure has the meaning defined in the Transport Infrastructure Act 1994. A proposal means a resolution or adoption by some official process to establish plans or options that will physically affect the property.			
Contamination and environmental protection	The property is recorded on the Environmental Management Register or the Contaminated Land Register under the <i>Environmental Protection Act 1994</i> .	☐ Yes	☒ No
	The following notices are, or have been, given:		
	A notice under section 408(2) of the <i>Environmental Protection Act 1994</i> (for example, land is contaminated, show cause notice, requirement for site investigation, clean up notice or site management plan).	☐ Yes	☒ No
	A notice under section 369C(2) of the <i>Environmental Protection Act 1994</i> (the property is a place or business to which an environmental enforcement order applies).	☐ Yes	☒ No
	A notice under section 347(2) of the <i>Environmental Protection Act 1994</i> (the property is a place or business to which a prescribed transitional environmental program applies).	☐ Yes	☒ No
Trees	There is a tree order or application under the <i>Neighbourhood Disputes (Dividing Fences and Trees) Act 2011</i> affecting the property.	☐ Yes	☒ No
	<i>If Yes, a copy of the order or application must be given by the seller.</i>		
Heritage	The property is affected by the <i>Queensland Heritage Act 1992</i> or is included in the World Heritage List under the <i>Environment Protection and Biodiversity Conservation Act 1999</i> (Cwlth).	☐ Yes	☒ No
Flooding	Flooding Information about whether the property is affected by flooding or another natural hazard or within a natural hazard overlay can be obtained from the relevant local government and you should make your own enquires. Flood information for the property may also be available at the FloodCheck Queensland portal or the Australian Flood Risk Information portal.		
Vegetation, habitats and protected plants	Information about vegetation clearing, koala habitats and other restrictions on development of the land that may apply can be obtained from the relevant State government agency.		

Part 4 - Buildings and structures

WARNING TO BUYER - The seller does not warrant the structural soundness of the buildings or improvements on the property, or that the buildings on the property have the required approval, or that there is no pest infestation affecting the property. You should engage a licensed building inspector or an appropriately qualified engineer, builder or pest inspector to inspect the property and provide a report and also undertake searches to determine whether buildings and improvements on the property have the required approvals.

Swimming pool	There is a relevant pool for the property. If a community titles scheme or a BUGTA scheme - a shared pool is located in the scheme. Pool compliance certificate is given. OR Notice of no pool safety certificate is given.	☐ Yes ☐ Yes ☐ Yes ☐ Yes	☒ No ☒ No ☐ No ☐ No
Unlicensed building work under owner builder permit	Building work was carried out on the property under an owner builder permit in the last 6 years. <i>A notice under section 47 of the Queensland Building and Construction Commission Act 1991 must be given by the seller and you may be required to sign the notice and return it to the seller prior to signing the contract.</i>	☐ Yes	☒ No
Notices and orders	There is an unsatisfied show cause notice or enforcement notice under the <i>Building Act 1975</i>, section 246AG, 247 or 248 or under the <i>Planning Act 2016</i>, section 167 or 168. The seller has been given a notice or order, that remains in effect, from a local, State or Commonwealth government, a court or tribunal, or other competent authority, requiring work to be done or money to be spent in relation to the property. <i>If Yes, a copy of the notice or order must be given by the seller.</i>	☐ Yes ☐ Yes	☒ No ☒ No
Building Energy Efficiency Certificate	If the property is a commercial office building of more than 1,000m², a Building Energy Efficiency Certificate is available on the Building Energy Efficiency Register.		
Asbestos	The seller does not warrant whether asbestos is present within buildings or improvements on the property. Buildings or improvements built before 1990 may contain asbestos. Asbestos containing materials (ACM) may have been used up until the early 2000s. Asbestos or ACM may become dangerous when damaged, disturbed, or deteriorating. Information about asbestos is available at the Queensland Government Asbestos Website (asbestos.qld.gov.au) including common locations of asbestos and other practical guidance for homeowners.		

Part 5 - Rates and services

WARNING TO BUYER - The amount of charges imposed on you may be different to the amount imposed on the seller.

Rates

Whichever of the following applies—

The total amount payable* for all rates and charges (without any discount) for the property as stated in the most recent rate notice is:

Amount: \$1,341.01 Date Range: 01/01/2026 to 30/06/2026

OR

The property is currently a rates exempt lot.** ☐

OR

The property is not rates exempt but no separate assessment of rates is issued by a local government for the property. ☐

*Concessions: A local government may grant a concession for rates. The concession will not pass to you as buyer unless you meet the criteria in section 120 of the Local Government Regulation 2012 or section 112 of the City of Brisbane Regulation 2012.

** An exemption for rates applies to particular entities. The exemption will not pass to you as buyer unless you meet the criteria in section 93 of the Local Government Act 2009 or section 95 of the City of Brisbane Act 2010.

Water

Whichever of the following applies—

The total amount payable as charges for water services for the property as indicated in the most recent water services notice* is:

Amount: \$397.27 Date Range: 01/01/2026 to 30/06/2026

OR

There is no separate water services notice issued for the lot; however, an estimate of the total amount payable for water services is:

Amount: Date Range:

* A water services notices means a notice of water charges issued by a water service provider under the Water Supply (Safety and Reliability) Act 2008.

Part 6 - Community titles schemes and BUGTA schemes

(If the property is part of a community titles scheme or a BUGTA scheme this Part must be completed)

WARNING TO BUYER - If the property is part of a community titles scheme or a BUGTA scheme and you purchase the property, you will become a member of the body corporate for the scheme with the right to participate in significant decisions about the scheme and you will be required to pay contributions towards the body corporate's expenses in managing the scheme. You will also be required to comply with the by-laws. By-laws will regulate your use of common property and the lot.

For more information about living in a body corporate and your rights and obligations, contact the Office of the Commissioner for Body Corporate and Community Management.

Body Corporate and Community Management Act 1997	The property is included in a community titles scheme. ☒ Yes ☐ No <i>(If Yes, complete the information below)</i>
Community Management Statement	A copy of the most recent community management statement for the scheme as recorded under the <i>Land Title Act 1994</i> or another Act is given to the buyer. ☒ Yes Note—If the property is part of a community titles scheme, the community management statement for the scheme contains important information about the rights and obligations of owners of lots in the scheme including matters such as lot entitlements, by-laws and exclusive use areas.
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the <i>Body Corporate and Community Management Act 1997</i>, section 205(4) is given to the buyer. ☐ Yes ☒ No <i>If No</i>— An explanatory statement is given to the buyer that states: ☒ Yes » a copy of a body corporate certificate for the lot is not attached; and » the reasons under section 6 of the <i>Property Law Regulation 2024</i> why the seller has not been able to obtain a copy of the body corporate certificate for the lot.
Statutory Warranties	Statutory Warranties—If you enter into a contract, you will have implied warranties under the <i>Body Corporate and Community Management Act 1997</i> relating to matters such as latent or patent defects in common property or body corporate assets; any actual, expected or contingent financial liabilities that are not part of the normal operating costs; and any circumstances in relation to the affairs of the body corporate that will materially prejudice you as owner of the property. There will be further disclosure about warranties in the contract.
Building Units and Group Titles Act 1980	The property is included in a BUGTA scheme ☐ Yes ☒ No <i>(If Yes, complete the information below)</i>
Body Corporate Certificate	A copy of a body corporate certificate for the lot under the <i>Building Units and Group Titles Act 1980</i>, section 40AA(1) is given to the buyer. ☐ Yes ☐ No <i>If No</i>— An explanatory statement is given to the buyer that states: ☐ Yes » a copy of a body corporate certificate for the lot is not attached; and » the reasons under section 7 of the <i>Property Law Regulation 2024</i> why the seller has not been able to obtain a copy of the body corporate certificate for the lot. Note—If the property is part of a BUGTA scheme, you will be subject to by-laws approved by the body corporate and other by-laws that regulate your use of the property and common property.

Signatures - SELLER

Signed by:



Signature of seller

Brett Trevor Smith

Name of seller

15/5/2026

Date

Signature of seller

Name of seller

Date

Signatures - BUYER

By signing this disclosure statement the buyer acknowledges receipt of this disclosure statement before entering into a contract with the seller for the sale of the lot.

Signature of buyer

Name of buyer

Date

Signature of buyer

Name of buyer

Date



Current Title Search

Queensland Titles Registry Pty Ltd
ABN 23 648 568 101

Title Reference:	50488932	Search Date:	13/05/2026 15:26
Date Title Created:	08/04/2004	Request No:	56120142
Previous Title:	50409798		

ESTATE AND LAND

Estate in Fee Simple

LOT 1 SURVEY PLAN 157014

Local Government: TOOWOOMBA

COMMUNITY MANAGEMENT STATEMENT 32357

REGISTERED OWNER

Dealing No: 714058627 13/09/2011

BRETT TREVOR SMITH

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by
Deed of Grant No. 19503096 (SUBN ALLOT 71)
2. MORTGAGE No 714058628 13/09/2011 at 11:00
NATIONAL AUSTRALIA BANK LIMITED A.B.N. 12 004 044 937

ADMINISTRATIVE ADVICES

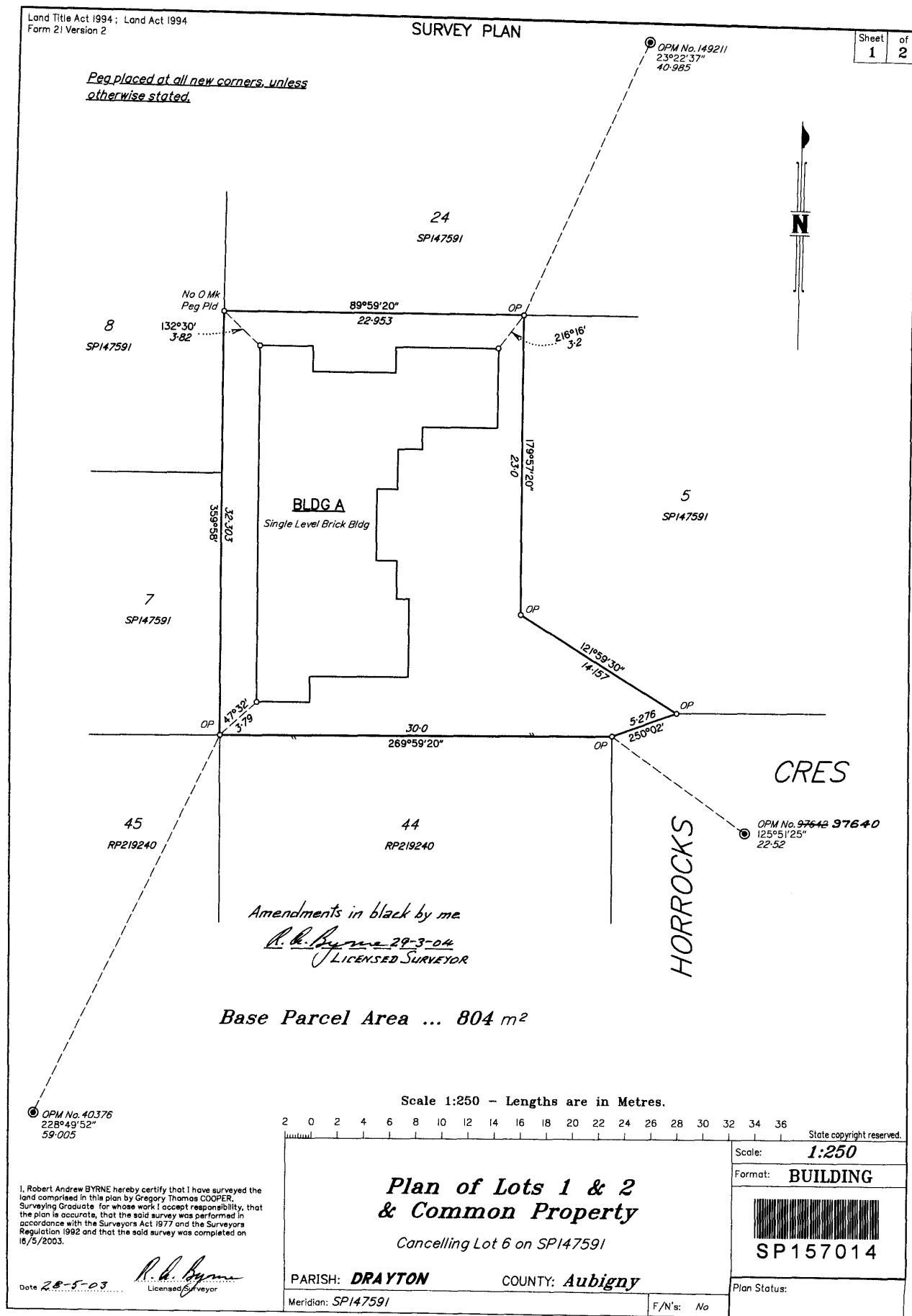
NIL

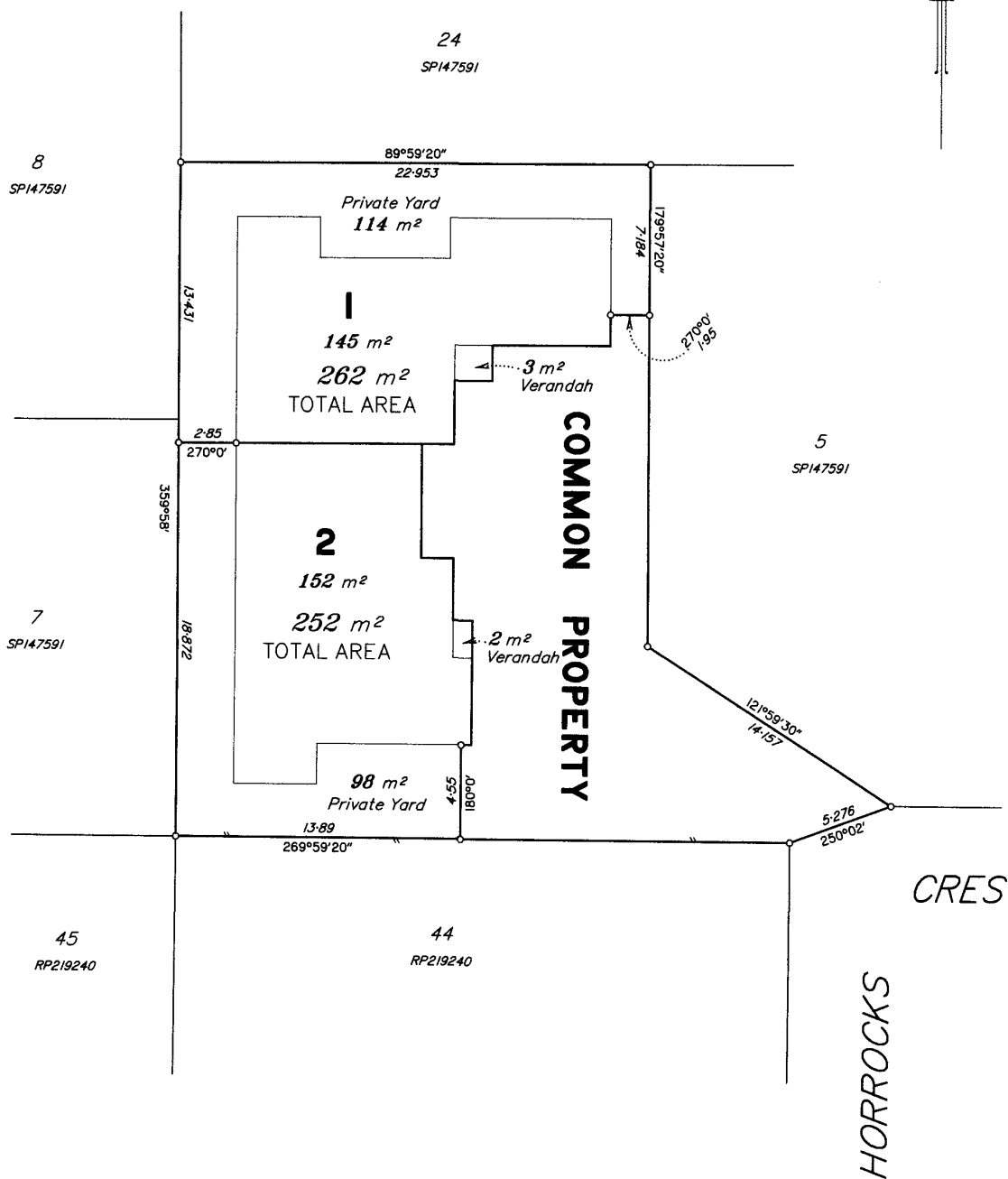
UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority

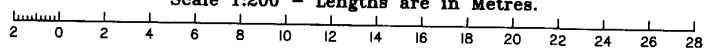
** End of Current Title Search **





LEVEL A

Scale 1:200 - Lengths are in Metres.



SP157014



BYDA

Sequence: 272703395
Date: 11/05/2026

Scale: 1:1025
Tile No: **OVERVIEW**

LEGEND

- Substation
- Cable Marker
- Pit
- Pole
- Pillar
- LV Cable (up to 1kV)
- HV Cable (1kV - <33kV)
- HV Cable (33kV and over)
- Pit Boundary
- Planned Work Area

AS5488 Category "D" Plan



DISCLAIMER: While reasonable measures have been taken to ensure the accuracy of the information contained in this plan response, neither Ergon Energy Network nor Pelican Corp shall have any liability whatsoever in relation to any loss, damage, cost or expense arising from the use of this plan response or the information contained in it or the completeness or accuracy of such information. Use of such information is subject to and constitutes acceptance of these terms.



BYDA

Sequence: 272703395
Date: 11/05/2026
Scale: 1:500
Tile No: 1

LEGEND

- Substation
- Cable Marker
- Pit
- Pole
- Pillar
- LV Cable (up to 1kV)
- HV Cable (1kV - <33kV)
- HV Cable (33kV and over)
- Pit Boundary
- Planned Work Area

AS5488 Category "D" Plan



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BYDA

Sequence: 272703395
Date: 11/05/2026
Scale: 1:500
Tile No: 2

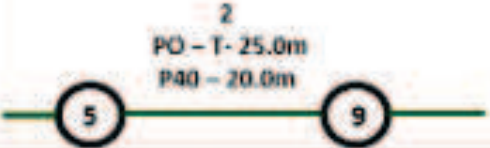
LEGEND

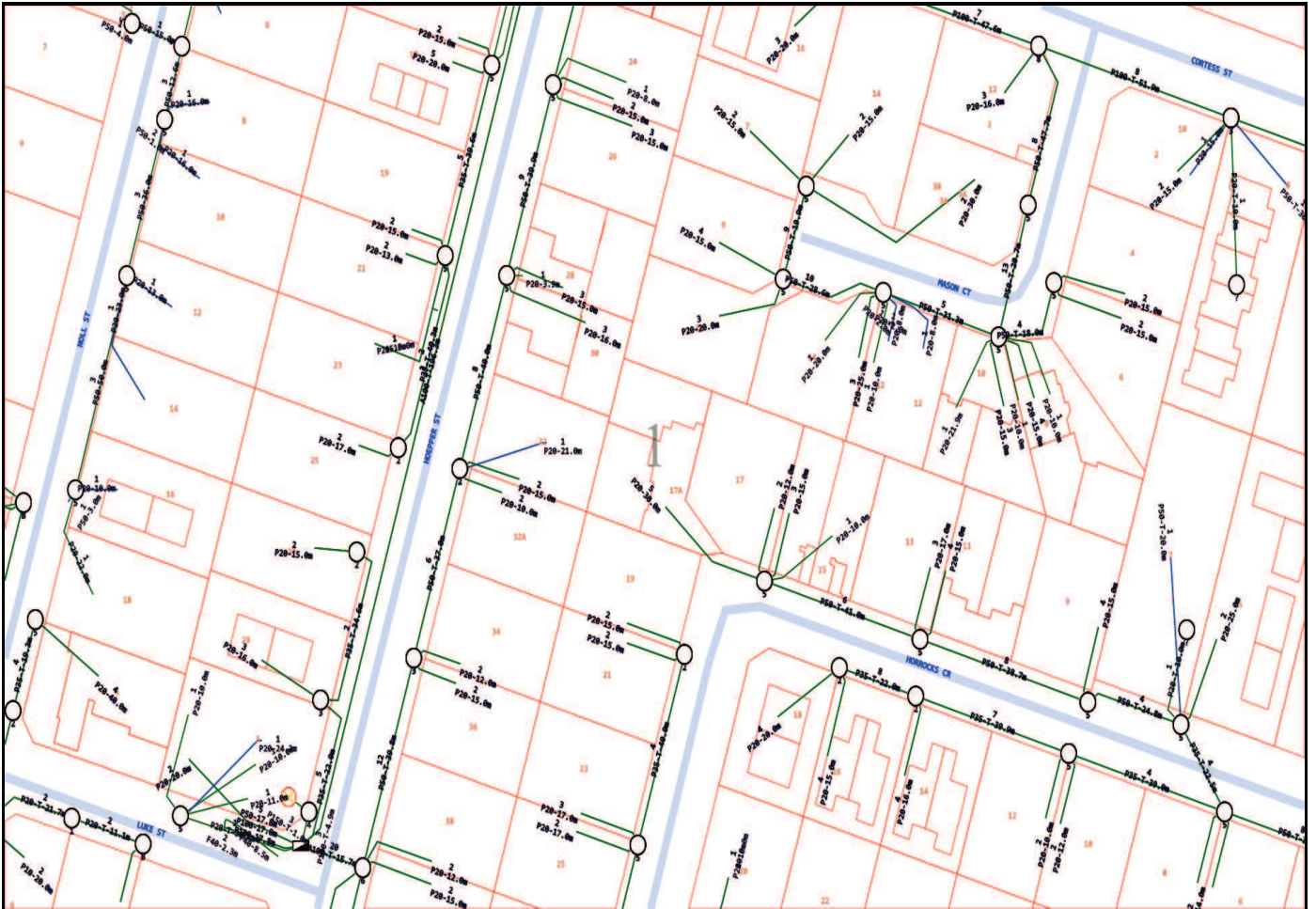
- Substation
- Cable Marker
- Pit
- Pole
- Pillar
- LV Cable (up to 1kV)
- HV Cable (1kV - <33kV)
- HV Cable (33kV and over)
- Pit Boundary
- Planned Work Area

AS5488 Category "D" Plan



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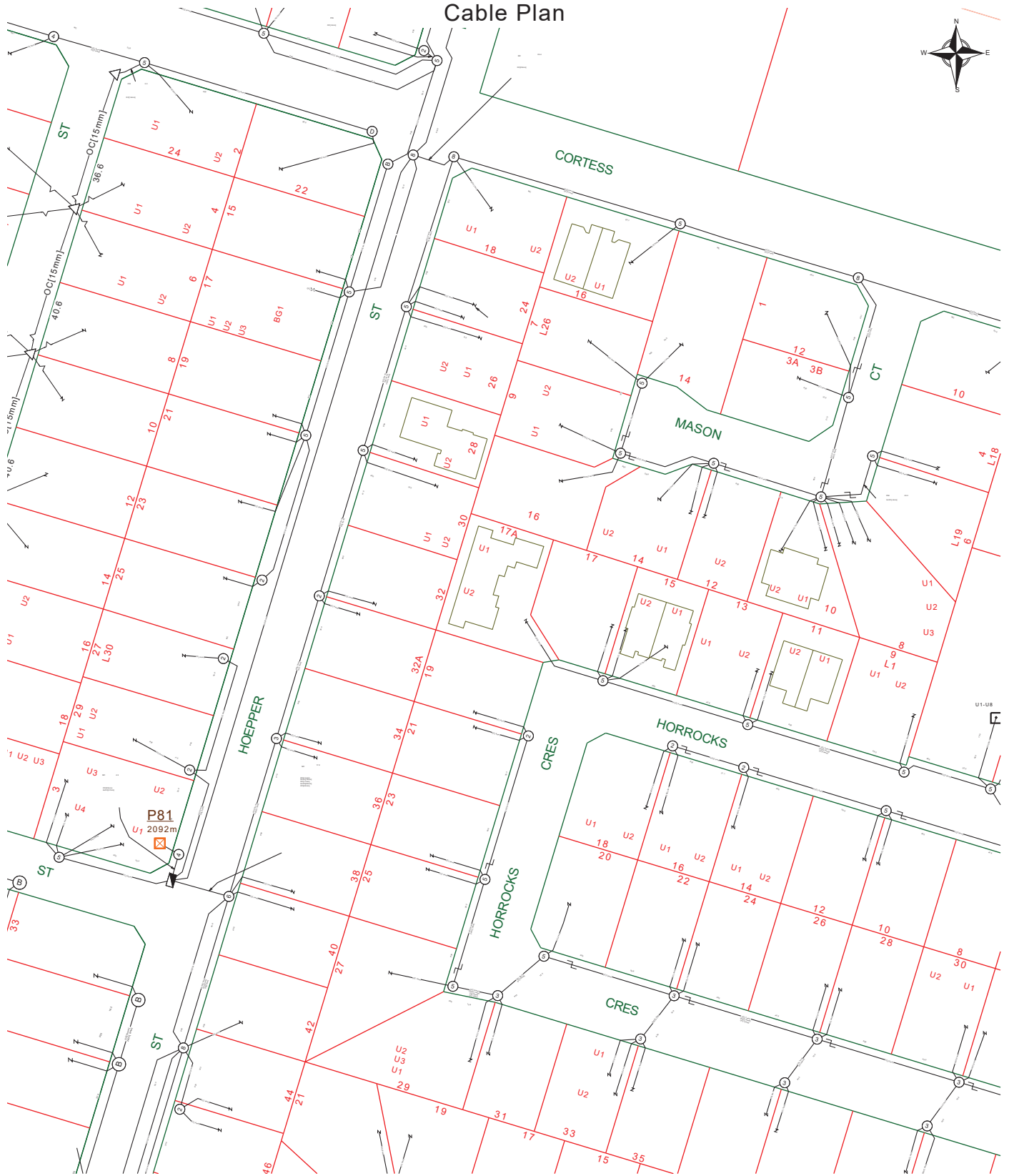
 LEGEND 	
	Parcel and the location
	Pit with size "5"
	Power Pit with size "2E". Valid PIT Size: e.g. 2E, 5E, 6E, 8E, 9E, E, null.
	Manhole
	Pillar
	Cable count of trench is 2. One "Other size" PVC conduit (PO) owned by Telstra (-T-), between pits of sizes, "5" and "9" are 25.0m apart. One 40mm PVC conduit (P40) owned by NBN, between pits of sizes, "5" and "9" are 20.0m apart.
	2 Direct buried cables between pits of sizes , "5" and "9" are 10.0m apart.
	Trench containing any INSERVICE/CONSTRUCTED (Copper/RF/Fibre) cables.
	Trench containing only DESIGNED/PLANNED (Copper/RF/Fibre/Power) cables.
	Trench containing any INSERVICE/CONSTRUCTED (Power) cables.
	Road and the street name "Broadway ST"
Scale	0204060  Meters 1:2000 1 cm equals 20 m



Emergency Contacts

You must immediately report any damage to the **nbn™** network that you are/become aware of. Notification may be by telephone - 1800 626 329.

Cable Plan



Report Damage: <https://service.telstra.com.au/customer/general/forms/report-damage-to-telstra-4>
Ph - 13 22 03
Email - Telstra.Plans@team.telstra.com
Planned Services - ph 1800 653 935 (AEST bus hrs only) General Enquiries

TELSTRA LIMITED A.C.N. 086 174 781

Generated On 12/05/2026 17:15:39

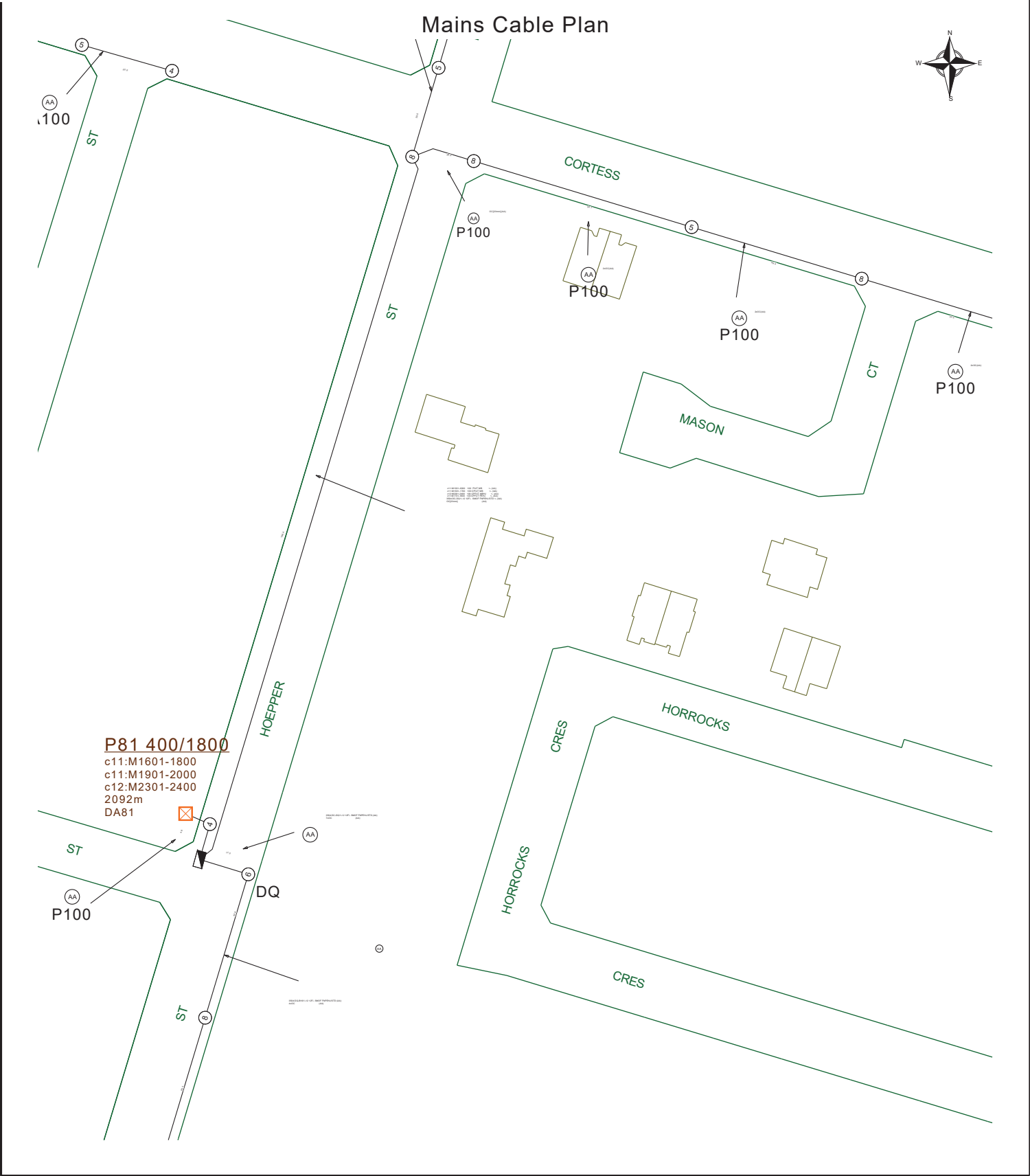
Sequence Number: 272703397

CAUTION: Fibre optic and/ or major network present in plot area. Please read the Duty of Care and contact InfraCo Plan Services should you require any assistance.

The above plan must be viewed in conjunction with the Mains Cable Plan on the following page

WARNING
Telstra plans and location information conform to Quality Level "D" of the Australian Standard AS 5488-Classification of Subsurface Utility Information. As such, Telstra supplied location information is indicative only. Spatial accuracy is not applicable to Quality Level D. Refer to AS 5488 for further details. The exact position of Telstra assets can only be validated by physically exposing it. Telstra does not warrant or hold out that its plans are accurate and accepts no responsibility for any inaccuracy. Further on site investigation is required to validate the exact location of Telstra plant prior to commencing construction work. A Certified Locating Organisation is an essential part of the process to validate the exact location of Telstra assets and to ensure the asset is protected during construction works.

See the Steps- Telstra Duty of Care that was provided in the email response.



	Report Damage: https://service.telstra.com.au/customer/general/forms/report-damage-to-telstra Ph - 13 22 03 Email - Telstra.Plans@team.telstra.com Planned Services - ph 1800 653 935 (AEST bus hrs only) General Enquiries	Sequence Number: 272703397
	TELSTRA LIMITED A.C.N. 086 174 781 Generated On 12/05/2026 17:15:41	CAUTION: Fibre optic and/ or major network present in plot area. Please read the Duty of Care and contact InfraCo Plan Services should you require any assistance.

The above plan must be viewed in conjunction with the Mains Cable Plan on the following page

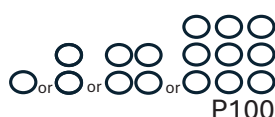
WARNING
Telstra plans and location information conform to Quality Level "D" of the Australian Standard AS 5488-Classification of Subsurface Utility Information. As such, Telstra supplied location information is indicative only. Spatial accuracy is not applicable to Quality Level D. Refer to AS 5488 for further details. The exact position of Telstra assets can only be validated by physically exposing it. Telstra does not warrant or hold out that its plans are accurate and accepts no responsibility for any inaccuracy. Further on site investigation is required to validate the exact location of Telstra plant prior to commencing construction work. A Certified Locating Organisation is an essential part of the process to validate the exact location of Telstra assets and to ensure the asset is protected during construction works. See the Steps- Telstra Duty of Care that was provided in the email response.

Page 2 of 2

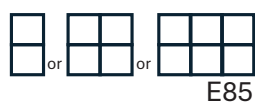
LEGEND



	Leadin terminates at a Customer Address		Cable Jointing Pit Number / Letter indicating Pit type/size
	Exchange Major Cable Present		Elevated Joint (above ground joint on buried cable)
	Pillar / Cabinet Above ground Free Standing		Telstra Plant in shared Utility trench
	Above ground Complex Equipment Please note: Powered by 240v electricity		Aerial cable / or cable on wall
OC	Other Carrier Telecommunication Cable/ Asset. Not Telstra Owned		Aerial cable (attached to joint use Pole e.g., Power Pole)
DIST	Distribution cables in Main Cable Ducts		Marker Post Installed
MC	Main Cable ducts on a Distribution Plan		Buried Transponder
	Blocked or Damaged Duct		Marker Post & Transponder
	Footway Access Chamber (can vary between 1-lid to 12-lid)		Optical Fibre Cable Direct Buried
	NBN Pillar		Direct Buried Cable
	Third Party Owned Network Non-Telstra		nbn owned network

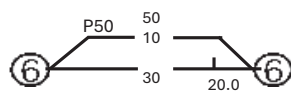


Single to Multiple Round Conduit Configurations 1,2,4,9 respectively
(attached text denotes conduit type and size)

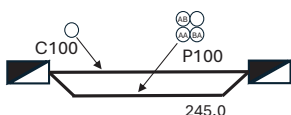


Multiple Square Conduit configurations 2,4,6 respectively
(attached text denotes conduit type and size)

Some Examples of how to read Telstra Plans



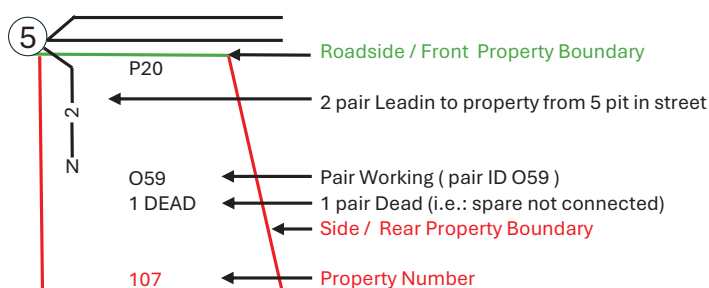
One 50mm PVC conduit (P50) containing a 50-pair and a 10-pair cable between two pits. approximately 20.0m apart, with a direct buried 30-pair cable along the same route.



Two separate conduit runs between two footway access chambers (manholes) approximately 245m apart. A nest of four 100mm PVC conduits (P100) containing assorted cables in three ducts (one being empty) and one empty 100mm concrete duct (C100) along the same route.

Some examples of conduit type and size:

A - Asbestos cement, P - PVC / Plastic, C - Concrete, GI - Galvanised Iron, E - Earthenware
Conduit sizes nominally range from 20mm to 100mm
P50 50mm PVC conduit
P100 100mm PVC conduit
A100 100mm asbestos cement conduit



The 5 Ps of Safe Excavation

<https://www.byda.com.au/before-you-dig/best-practice-guides/>

Plan

Plan your job. Use the BYDA service at least one day before your job is due to begin, and ensure you have the correct plans and information required to carry out a safe project.

Prepare

Prepare by communicating with asset owners if you need assistance. Look for clues onsite. Engage a Certified Locator.

Pothole

Potholing is physically sighting the asset by hand digging or hydro vacuum extraction.

Protect

Protecting and supporting the exposed infrastructure is the responsibility of the excavator. Always erect safety barriers in areas of risk and enforce exclusion zones.

Proceed

Only proceed with your excavation work after planning, preparing, potholing (unless prohibited), and having protective measures in place.



- Legend**
- BYDA Enquiry Area
 - Water Hydrant
 - Reticulation Main
 - Water Service
 - Sewer Gravity Main
 - Sewer Manhole
 - Sewer Service
 - Street Tree

Whilst all due care has been taken in the preparation of this plan / information, the accuracy of the provided information cannot be guaranteed.

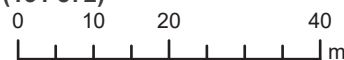
All information **MUST** be verified on site. Please refer any discrepancies to Toowoomba Regional Council by phoning 131 872.

No part of this plan is to be reproduced without Toowoomba Regional Council permission.

Refer to the attached Disclaimer for more information.

In an emergency contact Toowoomba Regional Council on 131 TRC (131 872)

11/05/26 (valid for 30 days)



Scale 1:1,000

QUEENSLAND TITLES REGISTRY PTY LTD AUTOMATED TITLES SYSTEM ENE470
13/05/2026 15:33 COMMUNITY TITLES SCHEME SEARCH STATEMENT
Request No: 56120332

Scheme Name: HORROCKS MEWS- TOOWOOMBA COMMUNITY TITLES SCHEME 32357

Body Corp. Addr: 17A HORROCKS CRESCENT
TOOWOOMBA QLD
4350

COMMUNITY MANAGEMENT STATEMENT No: 32357

Title	Lot	Plan
50488931	CP	SP 157014
50488932	1	SP 157014
50488933	2	SP 157014

COMMUNITY MANAGEMENT STATEMENT Dealing No: 707565717

** End of CMS Search Statement **

COPYRIGHT QUEENSLAND TITLES REGISTRY PTY LTD [2026]
Requested By: D-ENQ INFOTRACK PTY LIMITED

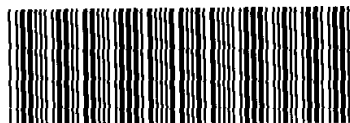
5.

FORM 14 Version 2

Land Title Act 1994 and Land Act 1994

GENERAL REQUEST

QUEENSLAND LAND REGISTRY



707565717

Stamp Duty Imprint

\$102.50

17/03/2004 08:25

TA 460

1	Nature of Request	Lodger Name, address & phone number Lodger Code		
	Request to Record First Community Management Statement for Horrocks Mews – Toowoomba CMS	Andrew Frederick O'Neil 4th Floor, 170 Home Street 14 WARREN ST TOOWOOMBA QLD 4350 Phone: 07 4632 9077		
2.	Description of Lot	County	Parish	Title Reference
	Lot 6 on SP 147591	Aubigny	Drayton	50409798
3.	Registered Proprietor / Crown Lessee			
	Andrew Fredrick O'Neil			
4.	Interest			
	Fee Simple			
5.	Applicant			
	Andrew Fredrick O'Neil			
6.	Request			
	We hereby request: That the First CMS deposited herewith be recorded as the Community Management Statement for Horrocks Mews – Toowoomba Community Titles Scheme and that c/- 17A Horrocks Cres, TOOWOOMBA QLD 4350 be recorded as the address for service of the body corporate for the scheme.			
7.	Execution by Applicant			
	Execution Date	Applicant's or Solicitor's Signature		
	29,08,03			

Note: A Solicitor is required to print full name if signing on behalf of the Applicant

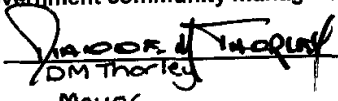
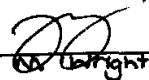
FIRST COMMUNITY MANAGEMENT STATEMENT**32357**

This statement incorporates and must include the following:

Schedule A - Schedule of lot entitlements
Schedule B - Explanation of development of scheme land
Schedule C - By-laws
Schedule D - Any other details
Schedule E - Allocation of exclusive use areas

Office use only

CMS LABEL NUMBER

1. Name of community titles scheme	2. Regulation module		
Horrocks Mews – Toowoomba Community Titles Scheme	Standard Module		
3. Name of body corporate			
Body Corporate for Horrocks Mews – Toowoomba Community Titles Scheme			
4. Scheme land	County	Parish	Title Reference
Description of Lot			
Common Property of Horrocks Mews – Toowoomba CTS	Aubigny	Drayton	
Lots 1 to 2 on SP 157014	Aubigny	Drayton	
5. Name and address of original owner #	6. Reference to plan lodged with this statement		
Andrew Fredrick O'Neil 1 st Floor, 173 Hume Street TOOWOOMBA QLD 4350	Survey Plan 157014		
# first community management statement only			
7. Local Government community management statement notation			
 DM Thorley Mayor		 SA Wright Director, Corporate Services	
		signed	
		name and designation	
Toowoomba City Council		name of Local Government	
8. Execution by original owner/Consent of body corporate			
Execution Date		* Execution	
29/08/03			

* Original owner to execute for a first community management statement
Body corporate to execute for a new community management statement

Title Reference

SCHEDULE A SCHEDULE OF LOT ENTITLEMENTS

Lot on Plan	Contribution	Interest
Lot 1 on SP 157014	1	1
Lot 2 on SP 157014	1	1

TOTALS	2	2
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SCHEDULE B EXPLANATION OF THE DEVELOPMENT OF SCHEME LAND

No further development intended.

Section 66 (1) (f) & (g) of the Body Corporate and Community Management Act 1997 is not applicable

SCHEDULE C BY-LAWS**1 Noise**

The occupier of a lot must not create noise likely to interfere with the peaceful enjoyment of a person lawfully on another lot or the common property.

2 Vehicles

(1) The occupier of a lot must not -

- (a) park a vehicle, or allow a vehicle to stand, in a regulated parking area; or
- (b) without the approval of the body corporate, park a vehicle, or allow a vehicle to stand, on any part of the common property; or
- (c) permit an invitee to park a vehicle, or allow a vehicle to stand, on the common property, other than in a regulated parking area.

(2) An approval under subsection (1)(b) must state the period for which it is given.

(3) The body corporate may cancel the approval by giving 7 days written notice to the occupier.

(4) In this section -

“**regulated parking area**” means an area of scheme land designated as being available for use, by invitees of occupiers of lots included in the scheme, for parking vehicles.

3 Obstruction

The occupier of a lot must not obstruct the lawful use of the common property by someone else.

4 Damage to lawns etc.

(1) The occupier of a lot must not, without the body corporate's written approval -

- (a) damage a lawn, garden, tree, shrub, plant or flower on the common property; or
- (b) use a part of the common property as a garden.

(2) An approval under subsection (1) must state the period for which it is given.

Title Reference

- (3) However, the body corporate may cancel the approval by giving 7 days written notice to the occupier.

5 Damage to common property

- (1) An occupier of a lot must not, without the body corporate's written approval, mark, paint, drive nails, screws or other objects into, or otherwise damage or deface a structure that forms part of the common property.
- (2) However, an occupier may install a locking or safety device to protect the lot against intruders, or a screen to prevent entry of animals or insects, if the device is soundly built and is consistent with the colour, style and materials of the building.
- (3) The owner of a lot must keep a device installed under subsection (2) in good order and repair.

6 Behaviour of invitees

An occupier of a lot must take reasonable steps to ensure that the occupier's invitees do not behave in a way likely to interfere with the peaceful enjoyment of another lot or the common property.

7 Leaving of rubbish etc. on the common property

The occupier of a lot must not leave rubbish or other materials on the common property in a way or place likely to interfere with the enjoyment of the common property by someone else.

8 Appearance of lot

- (1) The occupier of a lot must not, without the body corporate's written approval, make a change to the external appearance of the lot unless the change is minor and does not detract from the amenity of the lot and its surrounds.
- (2) The occupier of a lot must not, without the body corporate's written approval -
- (a) hang washing, bedding, or another cloth article if the article is visible from another lot or the common property, or from outside the scheme land; or
 - (b) display a sign, advertisement, placard, banner, pamphlet or similar article if the article is visible from another lot or the common property, or from outside the scheme land.
- (3) Subsection (2)(b) does not apply to a real estate advertising sign for the sale or letting of the lot if the sign is of a reasonable size.
- (4) This section does not apply to a lot created under a standard format plan of subdivision.

9 Storage of flammable liquids etc.

- (1) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the common property.
- (2) The occupier of a lot must not, without the body corporate's written approval, store a flammable substance on the lot unless the substance is used or intended for use for domestic purposes.
- (3) However, this section does not apply to the storage of fuel in -
- (a) the fuel tank of a vehicle, boat, or internal combustion engine; or
 - (b) a tank kept on a vehicle or boat in which the fuel is stored under the requirements of the law regulating the storage of flammable liquid.

10 Garbage Disposal

- (1) Unless the body corporate provides some other way of garbage disposal, the occupier of a lot must keep a receptacle for garbage in a clean and dry condition and adequately covered on the lot, or on a part of the common property designated by the body corporate for the purpose.
- (2) The occupier of a lot must -

Title Reference

- (a) comply with all local government local laws about disposal of garbage; and
- (b) ensure that the occupier does not, in disposing of garbage, adversely affect the health, hygiene or comfort of the occupiers of other lots.

11 Keeping of animals

- (1) The occupier of a lot must not, without the body corporate's written approval -
 - (a) bring or keep an animal on the lot or the common property; or
 - (b) permit an invitee to bring or keep an animal on the lot or the common property.
- (2) The occupier must obtain the body corporate's written approval before bringing, or permitting an invitee to bring, an animal onto the lot or the common property.

SCHEDULE D	OTHER DETAILS REQUIRED/PERMITTED TO BE INCLUDED
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Nil

SCHEDULE E	DESCRIPTION OF LOTS ALLOCATED EXCLUSIVE USE AREAS OF COMMON PROPERTY
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Nil

Explanatory Statement

From:

Seller:

NAME:

ABN:

Brett Trevor Smith

ADDRESS: 9 Kookaburra Court

SUBURB: Meringandan West

STATE: QLD

POSTCODE: 4350

PHONE:

MOBILE:

EMAIL:

LOT: 1

SCHEME: Horrocks Mews - Toowoomba CTS 32357

Body Corporate:

NAME: Horrocks Mews - Toowoomba CTS 32357

ADDRESS: 17A Horrocks Crescent

SUBURB: Kearneys Spring

STATE: QLD

POSTCODE: 4350

A copy of the Body Corporate Certificate for the Lot **is not** given with the Form 2 Seller Disclosure Statement for the Lot.

The seller **has not** been able to obtain a copy of the Body Corporate Certificate for the Lot for the following reason under section 6 of the *Property Law Regulation 2024*:

- ☐ The body corporate does not have records that could be used to prepare a body corporate certificate, including, for example, because the records are missing, destroyed or in disarray.

OR

- ☒ All of the following apply:

(1) Any of the following regulation modules apply to the scheme:

- The Body Corporate and Community Management (Accommodation Module) Regulation 2020
- The Body Corporate and Community Management (Commercial Module) Regulation 2020
- The Body Corporate and Community Management (Small Schemes Module) Regulation 2020
- The Body Corporate and Community Management (Standard Module) Regulation 2020

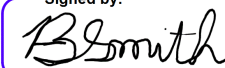
(2) The original owner control period for the scheme has ended.

(3) The first annual general meeting of the body corporate for the scheme has been held.

(4) No committee for the body corporate for the scheme has been chosen.

(5) For a scheme other than a commercial module scheme—no body corporate manager has been engaged under chapter 3, part 5 of the regulation module applying to the scheme to carry out the functions of the committee for the body corporate for the scheme.

Signed:

Signed by:

 86616950EF1B421...

Date:

15/5/2026

Name:

Brett Trevor Smith



RESIDENTIAL STRATA POLICY CERTIFICATE OF CURRENCY

The Insured

Policy Number	HRS11154531
PDS and Policy Wording	Hutch Residential Strata version HRS8
The Insured	Body Corporate for Community Title Scheme 32357
Situation	Horrocks Mews, 17a Horrocks Crescent, Kearneys Spring QLD 4350
Period of Insurance:	Commencement Date 4.00pm on 05/04/2026
	Expiry Date 4.00pm on 05/04/2027

Date of Issue 20/03/2026

Policy Limits / Sums Insured

Section 1	Buildings	\$916,038
	Common Area Contents	\$9,160
	Temporary Accommodation & Loss of Rent	\$137,406
	Flood	Selected
	Additional Catastrophe Cover	\$137,406
	Unit Owners' Fixtures and Improvements	\$91,604
Section 2	Property Owner's Legal Liability	\$20,000,000
Section 3	Voluntary Workers Personal Accident	\$200,000 / \$2,000 weekly
Section 4	Fidelity Guarantee	\$100,000
Section 5	Office Bearers Liability	\$100,000
Section 6	Machinery Breakdown	Section not taken
Section 7	Part A: Government Audit Expenses	\$25,000
	Part B: Health & Safety Legal Expenses	\$100,000
	Part C: Legal Expenses	\$50,000
Section 8	Cyber	\$10,000

Insurer	Certain Underwriters at Lloyds led by Arch Managing Agency Limited, Syndicate 2012.
Insurer Participation	100%
Agreement Numbers (UMR)	B2008000005TR2025

This Policy has been issued by Hutch Underwriting Pty Ltd ABN 846 552 56 134, of L6, 7-15 Macquarie Place, Sydney, NSW, 2000, Authorised Representative number 001296345 on behalf of certain underwriters at Lloyds and confirms that on the Date of Issue a policy existing for the Period of Insurance and sums insured shown herein.

Hutch is an authorised representative of CoverRadar Group Pty Ltd ABN 146 412 25 809 AFS Licence number 523647 of L6, 7-15 Macquarie Place, Sydney NSW 2000.

The Policy may be subsequently altered or cancelled in accordance with its terms after the Date of Issue of this certificate without further notice to the holder of this certificate.

It is issued as a matter of information only and does not confer any rights on the holder or any noted interested parties. This certificate does not amend, extend, replace, negate or override the benefits, terms, conditions and exclusions as described in the Schedule documents together with the Product Disclosure Statement and insurance policy wording.



The Clear Way to Better Cover
W: www.hutchunderwriting.com.au T: 1300 256 056

Hutch Underwriting Pty Ltd ABN 846 552 56 134, L6, 7-15 Macquarie Place, Sydney NSW 2000.
Hutch is an Authorised Representative (number 001296345) of CoverRadar Group Pty Ltd, ABN 146 412 25 809,
AFS Licence number 523647, of L6, 7-15 Macquarie Place, Sydney NSW 2000.

Version HRSCOC/20240502 created 20-03-2026

Page 1 of 1

QTE10396493



Strata No 32357
C/ - Brett Smith
9 Kookaburra Court
MERINGANDAN WEST QLD 4352

Authorised Representative
PMA General Pty Ltd
T/A: Trilogy Insurance Solutions
P: 07 4613 6200
E: info@cornerstonerisk.com.au
W: www.cornerstonerisk.com.au
A: GPO Box 1677
Brisbane QLD 4001

Tax Invoice | Renewal

This document will be a tax invoice for GST when payment is made in full

Invoice Date:	20/03/2026	Total Amount Due:	\$2,195.00
Invoice No:	11113288	Payment Due:	05/04/2026
Insured Name:	Body Corporate for Community Title Scheme 32357		
Policy Type:	Residential Strata	Premium:	\$1,518.17
Policy No:	HRS11154531	Emergency/Fire Serv Levies:	\$0.00
Period:	From 05/04/2026 to 05/04/2027	Stamp Duty:	\$150.28
Insurer:	Hutch Underwriting Pty Ltd ABN: 84 655 256 134	Insurer Admin Fee:	\$210.00
		Adviser Fee:	\$100.67
		Compliance Fee:	\$30.00
		Total GST:	\$185.88
		Total Amount Due:	\$2,195.00

Notes: Thank you for choosing Trilogy Insurance Solutions to take care of your insurance needs. We ask that you carefully read through your invoice, schedule and important information on page 2.

Resilium Insurance Broking Pty Ltd | ABN 92 169 975 973 | AFSL 460382



How To Pay

Invoice No: 11113288
Client: Strata No 32357

Due Date: 05/04/2026
Total Amount: \$2,195.00



Biller Code: 20362
Ref: 4036752111132888

Contact your participating Financial institution to make a payment from your cheque or savings account



Pay by credit card
<http://payonce.deft.com.au>

Credit card payments attract a surcharge.
Credit card reference: **4036752111132888**



*498 403675 2111132888

Pay monthly via Premium Funding

If you would like to pay by monthly instalments call your adviser to obtain a premium funding quotation

For more information about how to pay, please see the second page of this notice.

Important information

We subscribe to and are bound by the insurance Brokers Code of Practice, a full copy of which is available from National Insurance brokers Association (NIBA) website, www.niba.com.au

YOUR DUTY OF DISCLOSURE

(non-consumer insurance contracts only)

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.

If you do not tell the insurer something:

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 TO NOT MAKE A MISREPRESENTATION (consumer insurance contracts only)

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.

Your contract of insurance may contain an average or under insurance provision. This means that if you under insure, you will have to bear part of any loss yourself.

SUBROGATION AND/OR HOLD HARMLESS AGREEMENTS

You can prejudice your rights to claim under your insurance if you make any agreement with a third party that will prevent or limit the Insurer from recovering the loss from that party (or another party who would otherwise be liable). This can occur when you sign a contract containing an indemnity clause, "hold harmless" clause or a release – unless you obtain the Insurer's consent in advance. These agreements are often found in leases, in property management contracts, in maintenance or supply contracts from burglar alarm or fire protection installers and in repair contracts

INSURING THE INTEREST OF OTHER PARTIES

If you require another party to be covered by your policy, you must request this in advance. Most policy conditions will not provide indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is noted on the policy.

CLAIMS MADE POLICIES

Some policies (for example, professional indemnity insurance) are "claims made" policies. This means that claims that are first advised to you (or made against you) and reported to your insurer during the period that the policy is current are insured under that policy, irrespective of when the incident causing the claim occurred (unless there is a date beyond which the policy does not cover – this is called a "retroactive date"). If you become aware of circumstances which could give rise to a claim and notify the insurer during the period that the policy is current, a claim later arising out of those circumstances should also be covered by the policy that is current at the time of the notification, regardless of when the claim is actually made or when the incident causing the claim occurred. In order to ensure that your entitlement to claim under the policy is protected, you must report all incidents that may give rise to a claim against you to the Insurers without delay after they come to your attention and before the policy expires.

DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer may be able to cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

CANCELLATION OF YOUR POLICY & SMALL OVERPAYMENTS

If there is a refund or reduction of your premium due to cancellation or alteration to a policy or based on a term of your policy (i.e. premium adjustment provision), we may retain any adviser or compliance fee we have charged you. We will retain commission depending on our arrangements with the insurer or charge you a cancellation fee equal to the reduction in commission. EFT Refunds will not incur processing fees. Account overpayments or small policy credits less than \$15 will be written off if we are unable to contact you for bank account details. Amounts \$2 or less are automatically written off.

NON-PAYMENT - Annual Payments

If this invoice is unpaid after 30 days, we will advise the insurer that the policy is unpaid. The insurer may cancel the policy and/or pursue payment from you.

NON-PAYMENT – By Instalments

If you are paying the premium for this policy by instalments then, if an instalment of the premium remains unpaid for a period of at least:

1. 14 days, your insurer may refuse to pay a claim; or
2. one month, your insurer may cancel this policy.

Your insurer reserves the right to cancel any direct debit arrangement between you if one or more debits are returned unpaid by your financial institution.

PRIVACY

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our [Privacy Statement](#).

We recommend the policy because it is appropriate for your needs, personal circumstances and situation.
(All figures below are inclusive of GST):

	Authorised Representative	Resilium Insurance Broking	Total
Commission (paid by insurer)	\$310.62	\$23.37	\$333.99
Fees	\$126.09	\$17.65	\$143.74
Total	\$436.71	\$41.02	\$477.73



Internet

Pay over the Internet from your credit card at <https://payonce.deft.com.au/>

Resilium Insurance Broking accepts Mastercard, Visa, American Express & Diners Club Cards.

Payments by credit card attract a surcharge.



BPAY

Contact your participating Financial institution to make a payment from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



In Person

Payments can be made at any Post Office by EFTPOS.

Please present the 1st page intact at any Post Office in Australia.

Premium Funding Instalments

Premium Funding Instalments are provided by an approved third party and allow you to pay for your insurance in instalments.

The total amount payable will be higher if you choose to pay by monthly instalments which includes an additional fixed interest charge and/or application fee over the term of the facility. This is charged by the third-party provider and is not an additional charge by Resilium Insurance Broking Pty Ltd.

Need Help?

Contact your Insurance Adviser using the details on page 1.

Alternatively you can contact Resilium Insurance Broking at info@resilium.com.au.

Schedule of Insurance

Hutch Underwriting Pty Ltd
L6, 7-15 Macquarie Place, Sydney, NSW, 2000.
Enquiries: 1300 256 056

Your Policy Number: HRS11154531
PDS and Policy Wording: Hutch Residential Strata (version HRS8)
The Insured: Body Corporate for Community Title Scheme 32357
Situation: Horrocks Mews, 17a Horrocks Crescent, Kearneys Spring QLD 4350
Period of Insurance: Commencement Date 4.00pm on 05/04/2026
Expiry Date 4.00pm on 05/04/2027
Date of Issue: 06/03/2026

POLICY LIMITS / SUMS INSURED

Section 1 Buildings	\$916,038
Common Area Contents	\$9,160
Loss of Rent	\$137,406
Flood	Selected
Additional Catastrophe Cover	\$137,406
Unit Owners Fixtures and Fittings	\$91,604
Section 2 Property Owners Legal Liability	\$20,000,000
Section 3 Voluntary Workers Personal	
Accident	\$200,000 /\$2,000 weekly
Section 4 Fidelity Guarantee	\$100,000
Section 5 Office Bearers Liability	\$100,000
Section 6 Machinery Breakdown	Not Insured
Section 7 Part A Government Audit Expenses	\$25,000
Part B Health & Safety Legal	
Expenses	\$100,000
Part C Legal Expenses	\$50,000
Section 8 Cyber	\$10,000

EXCESS

You must pay the amount of any Excess as specified below or in accordance with the relevant Section of the Policy wording for each claim. Should multiple Excesses be payable for any claim arising from any single Event, such excesses will not be aggregated and only the highest single Excess will apply.

Section 1 Building and Contents	\$1,000
Water Damage	\$2,500
Earthquake excess	\$500 in addition
Section 2 Property Owners Legal Liability	\$1,000
Section 3 Voluntary Workers Personal Accident	\$1,000
Section 4 Fidelity Guarantee	\$1,000
Section 5 Office Bearers Liability	\$1,000
Section 7 Part A: Government Audit Expenses	\$1,000
Part B: Health & Safety Legal Expenses	\$1,000
Part C: Legal Expenses	\$1,000 Plus 10% contribution in addition
Section 8 CYBER.	\$1,000

Insurer: Certain Underwriters at Lloyds led by Arch Managing Agency Limited, Syndicate 2012.
Insurer Participation: 100%
Agreement Numbers (UMR): B200800000STR2025

Endorsements

Important information
This Policy has been issued by Hutch Underwriting Pty Ltd (Hutch) ABN 846 552 56 134, Authorised Representative number 001296345, on behalf of certain underwriters at Lloyds.

Hutch is an authorised representative of CoverRadar Group Pty Ltd ABN 146 412 25 809 AFS Licence number 523647 of L6, 7-15 Macquarie Place, Sydney, NSW, 2000.

It forms part of Your contract of insurance and You should refer to it

you must read the Proposal, Disclosure Statement and Insurance Policy wording (PDS and Policy) to consider whether the benefits, terms, conditions and exclusions of your Policy remain relevant and suitable for Your needs and circumstances.

The PDS and Policy are available from our website www.hutchunderwriting.com.au

Your Duty to take reasonable care not to make a misrepresentation
When answering our questions in the Proposal, making changes to your Policy or at renewal, you have a duty to take reasonable care not to make a misrepresentation to us.

You and other insured person(s) must answer our questions with relevant and complete information and You must not misrepresent any information that You give to us. You have the same duty in relation to anyone else whom You want to be covered by the policy.

If You fail to comply with this duty and we would not have entered into this Policy for the same premium and on the same terms and Conditions expressed in this Policy, we may be entitled to reduce Our liability under the Policy in respect of any claim or we may cancel the Policy.

Cooling Off Period

If this Policy does not meet Your requirements, You can cancel the Policy within twenty-one (21) days from the date the Policy commenced by sending a written notice to us that the Policy is not required. You will receive a full refund of the Premium provided You have not made a claim under the Policy.

Claims made notice

Sections 5 and 7 of the Policy operates on a 'claims made and notified' basis. This means that, subject to the provisions of Sections 5 and 7, where You give notice in writing to Us of any facts that might give rise to a claim against You as soon as reasonably practicable after You become aware of those facts but before the expiry of the Period of Insurance, You may have rights under Section 40(3) of the Insurance Contracts Act 1984 (Cth) to be indemnified in respect of any claim subsequently made against You arising from those facts notwithstanding that the claim is made after the expiry of the Period of Insurance.

Any such rights arise under the legislation only, in that the terms of the Policy and the effect of the Section, subject to the continuous cover special conditions, is that You are not covered for claims made against You after the expiry of the Period of Insurance.

Uninsured Risks Checklist

Risks may be uninsured for a number of reasons, including:

- **Under insurance:** If your sums insured or declared insurable values are inadequate and the policy contains a co-insurance or average clause, you may not receive the full amount of the loss.
- **Inadequate loss limits:** If the sum insured is less than the amount of your exposure, any loss in excess of the sum insured will not be insured.
- **No Insurance:** If you elect not to insure a particular risk, you must bear all losses yourself.
- **An Excess under a policy:** You must bear the first part of the loss up to the amount of the excess.
- **Excluded perils:** Some policies exclude perils, example - flood, storm surge and subsidence. You will not be insured for an excluded peril unless you ask for the cover.

We have indicated below a number of risks we believe may be important for you to consider. This list does not include all the policies available in the various insurance markets and is only intended to provide a summary of covers to assist in your assessment of whether such insurance protection may be needed.

Please note: This list includes covers that you may have already purchased.

- **Cyber Insurance:** First Party Costs - reimburses the Insured for the costs they would incur to respond to a breach, such as IT Forensic Costs, Credit Monitoring Costs, Public Relations Expenses and Cyber Extortion Costs (including ransom payments to hackers). Third Party Claims - covers the Insured's liability to third parties from a failure to keep data secure, such as claims for compensation by third parties, investigations, defence costs and fines and penalties from breaching the Privacy Act.
- **Management Liability:** This policy incorporates - Directors & Officers Liability, Statutory Liability, Crime cover, Employment Practices and Tax Audit expenses.
- **Business Interruption:** The Business Interruption policy covers the insurable profits that would have been earned if the business was operating as usual. It is designed to put a business in the same financial position that it would have been in if no loss had occurred.
- **Flood:** 'Flood' means the covering of normally dry land by water that has escaped or been released from the normal confines of any of any lake, river, creek or other natural watercourse, whether or not altered or modified; or any reservoir, canal or dam.

Property/Asset Protection

- Burglary/Theft
- Business Interruption
- Business Package
- Commercial Strata
- Contractors Plant & Equipment
- Fidelity Guarantee / Employee Fraud
- Fire & Perils / Industrial Special Risks
- Flood
- General Property
- Glass Breakage / Signs
- Money

Construction

- Advanced Profits
- Construction Risks and Liability
- Contract Works

Liability

- Association Liability
- Cyber Liability
- Contractual Liability
- Drone Liability
- Directors & Officers Liability
- Employment Practices Liability
- Environmental Impairment Liability
- Libel & Slander / Defamation
- Management Liability
- Public and Products Liability
- Product Performance Guarantee
- Product Recall
- Professional Indemnity
- Statutory Liability
- Taxation & Audit Expenses
- Trade Credit

Marine

- Carriers Liability
- Charters Legal Liability
- Marine Hull
- Marine Inland Transit
- Marine Overseas Transit
- Marine Liability

Machinery & Electronic Equipment

- Boiler & Pressure Vessel Explosion
- Computer Breakdown & Business Interruption
- Cyber Protection
- Electronic Equipment / Breakdown
- Machinery Breakdown & Business Interruption

Commercial Motor

- Heavy Motor / Machinery
- Motor Vehicle - CTP
- Motor Vehicle
- Motor Vehicle downtime

Personnel

- Corporate Travel
- Group Personal Accident
- Individual Personal Accident
- Key Person Cover
- Workers Compensation

Domestic

- Home
- Contents
- Landlords
- Strata
- Motor
- Caravan / Trailer

Not all these covers may apply to your circumstances. However, as your needs and circumstances can change, we suggest that this list be reviewed regularly to ensure that your current insurance program is still satisfactory in meeting your needs.

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Signature

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Envelope Summary Events

Status

Timestamps

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