

SETTLEMENT DAY AND ADJUSTMENTS

Settlement day

On the day of settlement the buyer has to pay to the seller the remaining outstanding money on the sale price.

The seller is entitled to receive their money any way they want it. They may owe money to a bank for a mortgage, they may want to pay out a credit card, and they may want to buy a yacht.

So long as the total of all the payment directions comes to the total amount payable, that is all that matters.

Adjusting for council rates and water rates

The rates for a property are levied by the local council and the water and sewage authority. Sometimes the local council is responsible for both rate notices.

Council rates are ordinarily payable in advance in quarterly instalments and water rates are ordinarily payable in arrears.

When buying and selling a property it is important that the seller pays for the rates up to the date the property is sold, and the buyer pays the rates from the day the property is bought, or when they move in if this happens a little earlier.

Calculating council rates

Solicitors request an annual rate notice for the property from council, and then calculate exactly how much is outstanding up to the date of settlement.

This is how much the seller must pay. This rates money is deducted from the sale price and paid to council.

The buyer pays the amount of rates due from the date of settlement to the end of the rating year. The buyer pays this as an additional amount of money over and above the purchase price to the seller.

Calculating water rates

As you can imagine water rates are more difficult to accurately determine, as they are dependent on meter readings.

The best we can do is ask the local authority for a meter reading at the same time we request a rate notice. At this time the local authority also provide an estimate of daily consumption.

We then calculate how much water the seller would use based on the estimates, and therefore how much money is owed, up to the date of settlement, and this amount is then deducted from the sale price.

The buyer then pays the very next water rates bill in full. They have already received the seller's portion of the bill through the reduction of the sale price.

There may be other adjustments required at settlement.



W.PAGE
CONVEYANCING

Incorporating Merylyn Page Conveyancing

96 William Street Po Box 1247
Port Macquarie, NSW 2444 DX 7447, Port Macquarie
Phone: (02) 6584 9522 Fax: (02) 6584 9583
www.pageconveyancing.com.au
ABN: 65 422 632 780

Our Ref: MP:MP:8496

23 July 2021

A & C Passmore Pty Ltd

BY EMAIL

Dear Andy and Caron

RE: Your Sale to Bradley & Patterson
Property: 3/125A Bridge Street, Port Macquarie Bc

Statement of Costs and Disbursements

ADJUSTMENT DATE: 05/08/2021

SETTLEMENT DATE: 05/08/2021

Sale price	\$375,000.00
Less deposit paid to Agent	\$ 0.00 (Paid by deposit bond)
Balance	\$375,000.00

ADJUSTMENT OF RATES & TAXES

Current Council Rates

For period 01/07/21 to 30/09/21 - 92 days

\$561.81 adjusted as paid

Purchaser allows 56 days

For period 5/8/21 to 30/09/21

\$341.97

Water Availability

For period 01/07/21 to 30/09/21 - 92 days

\$42.75 adjusted as paid

Purchaser allows 56 days

For period 5/8/2021 to 30/09/21

\$26.02

Strata Levies

For period 1/07/2021 to 30/09/21 - 92 days

\$589.59 Adjusted as paid

Purchaser allows 56 days

For period 5/08/21 to 30/09/21

\$358.88

Section 184 Certificate – reimbursed by purchaser

\$119.90

BALANCE

\$375,846.77

Less –

Our Conveyancing fees (incl. GST) \$1,100.00

KIM
SHAW *B.Sc, B.Com*

Justice of the Peace
Certified Practising Conveyancer
Licence No. NSW 1617965
Licence No. SA 202640
Kim@pageconveyancing.com.au

MERYLLYN
PAGE *AD in Law*

Principal Licencee
Justice of the Peace
Certified Practising Conveyancer
Licence No. 988046
Merylyn@pageconveyancing.com.au

JAMES
PAGE

Licencee
Justice of the Peace
Licensed Conveyancer
Licence No. 5005984
James@pageconveyancing.com.au



PEXA settlement fee	\$117.92	
Search costs	\$447.97 (Paid 16/6/2021)_	
Section 47 Certificate	\$44.97	
Commission payable to agent	\$9,375.00	
Water usage from 11/05/21 to 5/8/2021	\$43.69	
Outstanding council rates (land)	\$561.81	
Outstanding council rates (water)	\$42.75	
Section 184 Certificate	<u>\$119.90</u>	<u>\$11,406.04</u>
BALANCE DUE TO YOU		\$364,440.73

Yours faithfully

Meryllyn Page

Encl.

SETTLEMENT ADJUSTMENT SHEET

**A & C PASSMORE SALE TO BRADLEY & PATTERSON
PROPERTY: 3/125A BRIDGE STREET, PORT MACQUARIE BC**

Settlement: 5 August 2021
Adjustments as at: 5 August 2021

	<u>Payable by Vendor</u>	<u>Payable by Purchaser</u>
Purchase Price (inc GST & any other consideration)		\$375,000.00
Less Deposit		\$ 0.00
Balance		<u>\$375,000.00</u>

Current Council Rates

For Period 1/07/2021 to 30/09/2021 - 92 days		
\$561.81 Adjusted as Paid		
Purchaser allows 56 days		
For period 5/08/2021 to 30/09/2021		\$341.97

Water Availability

For Period 1/07/2021 to 30/09/2021 - 92 days		
\$42.75 Adjusted as Paid		
Purchaser allows 56 days		
For period 5/08/2021 to 30/09/2021		\$26.02

Strata Levies

For Period 1/07/2021 to 30/09/2021 - 92 days		
\$589.59 Adjusted as Paid		
Purchaser allows 56 days		
For period 5/08/2021 to 30/09/2021		\$358.88

Water usage allowance

51 days @0.1509 k/l per day @3.31 per k/l	\$25.47
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Water usage Allowance

35 days @ 0.1509 k/l per day @ \$3.45 per k/l	\$18.22
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Purchaser allows for Section 184 Certificate
(Inclusive of GST)

\$119.90

Totals	\$43.69	\$375,846.77
Less Amount Payable By Vendor		\$43.69
AMOUNT DUE ON SETTLEMENT		<u>\$375,803.08</u>



Destination Details:-

1. Port Macquarie Hastings Council (Rates)	\$561.81
2. Port Macquarie Hastings Council(Water)	\$42.75
3. PEXA	\$117.92
4. Balance	\$375,080.60
Total	<u>\$375,803.08</u>

Port Macquarie-Hastings Council
PO Box 84
Port Macquarie
NSW Australia 2444
DX 7415
council@pmhc.nsw.gov.au



PORT MACQUARIE
HASTINGS
COUNCIL

ABN 11 236 901 601

North Coast Conveyancing
128 William Street
PORT MACQUARIE NSW 2444

DATE OF ISSUE: 9 July 2021
ASSESSMENT No: 3013588
CERTIFICATE No: 20220182
APPLICANT'S REF: N17505 Bradley and
Patterson

**CERTIFICATE PURSUANT TO SECTION 603
NSW LOCAL GOVERNMENT ACT 1993, AS AMENDED**

Council hereby certifies that the particulars of rates charges and monies as listed below are due and payable to Council in respect of land hereunder described.

PEXA REF: 3013588

RATES BILLER CODE: 5066, WATER BILLER CODE: 5207

OWNER(S)/RATEPAYER(S):

A & C Passmore Pty Ltd
19 Herlihy Way
WARNBRO WA 6169

PARTICULARS OF LAND:

3/125A Bridge Street PORT MACQUARIE 2444
LOT: 3 SP: 7355
Land Area: 0.0000 Square Metres

Rateable Value: \$73,497
Valuation Date: 01/07/2019

RATES AND CHARGES LEVIED: For year ending 30/06/2022

Arrears of Rates as at 30/06/2021	\$0.00
Residential Rate (Defined Urban) levied	\$185.01
Residential Base Amount levied	\$601.50
Environmental Base Amount levied	\$25.10
Annual Stormwater Charge levied	\$12.50
Waste Water Availability (Res Occupied) levied	\$923.70
Waste Management Standard Service levied	\$488.00
Current Interest Charges as at 1 July 2021 @ 6% pa daily	\$0.00
Adjustments	\$0.00
Add Postponed Rates & Charges	\$0.00
Deduct Pensioner Rebates (see notes below)	\$0.00
Deduct Payments this year	\$0.00
TOTAL RATES & CHARGES BALANCE	\$2,235.81
Water Charges Balance Outstanding	\$0.00
Debtor Charges	
TOTAL OWING TO COUNCIL	\$2,235.81

TIA 22/7/21 Janette.
1st Qtr \$561.81 - unpaid

pmhc.nsw.gov.au

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PORT MACQUARIE OFFICE
17 Burrawan Street, Port Macquarie NSW 2444
☎ 02 6581 8111 ☎ 02 6581 8128

WAUCHOPE OFFICE
49 High Street, Wauchope NSW 2446
☎ 02 6589 6500

LAURIE TON OFFICE
9 Laurie Street, Laurie ton NSW 2443
☎ 02 6559 9958

NOTES:

- Rates and charges are levied on an annual basis, for the year 1st July to 30th June.
- This property may be connected to the water supply and metered. Under the user pays system, water usage charges may be applicable.
- This certificate will show the water charges balance outstanding only.
- Details of Water Consumption and Availability Charges are shown on a Water Charges Detail Listing. A fee applies.
- Water Meters read on request. A fee applies.
- Should a pension rebate apply to this property the rebate has been granted to the Vendor and is applicable to 30 June. The entitlement to the reduction will cease on the last day of the quarter in which the property is settled.

"After the issue of this Certificate Council may be prepared to provide up-to-date oral information to the applicant about matters disclosed in this certificate but if it does so Council accepts no responsibility whatsoever for the accuracy of the oral information given and no employee of the Council is authorised to bind Council by the giving of such oral information."

For further enquiries please contact Council's Rates Department on (02) 6581 8111.

DR CLARE ALLEN
CHIEF EXECUTIVE OFFICER

Per: 
.....

Port Macquarie-Hastings Council
PO Box 84
Port Macquarie
NSW Australia 2444
DX 7415
e council@pmhc.nsw.gov.au



PORT MACQUARIE
HASTINGS
COUNCIL

ABN 11.236 901 801

9 July 2021

Assessment No.: 3013588
Certificate Ref: 20220183
Your Ref: N17505 Bradley & Patterson
PEXA REF: 3013588
WATER BILLER CODE: 5207

North Coast Conveyancing
128 William Street
PORT MACQUARIE NSW 2444

Dear Sir/Madam

Water Meter Readings for 3/125A Bridge Street PORT MACQUARIE 2444

	DATE	AMOUNT
Balance brought forward		\$0.00
Usage Charges from	15/02/2021 to 11/05/2021	\$42.48
Access Charge	4th instalment	\$44.50
Wastewater Charge <i>Where applicable</i>		Nil
Pension Rebate <i>Where applicable</i>		\$0.00
Interest Charges	9 July 2021	\$0.00
Payments received to	9 July 2021	-\$86.98
Balance on account as at <i>Includes any unposted interest</i>	9 July 2021	\$0.00

1st not raised ✓

Where relevant, the shared meter percentage is 16.6667%. ✓

Access charge per annum is \$171.00 charged quarterly.

Summary:

- Meter Reading on 11/05/2021 was 4783. ✓
- Consumption was 77 k/l.
- Daily Average consumption was 0.9059 k/l per day. ✓ $16.6667\% = 0.1509 \text{ k/l}$

Meter Reading Details:

Meter Number	Tarrif	Last Read Date	Last Reading	Consumption
11E001124	SHR	11/05/2021	4783	77

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PORT MACQUARIE OFFICE
17 Burrawan Street, Port Macquarie NSW 2444
t 02 6581 8111 f 02 6581 8123

WAUCHOPE OFFICE
49 High Street, Wauchope NSW 2446
t 02 6589 6500

LAURIETON OFFICE
9 Laurie Street, Laurieton NSW 2443
t 02 6559 9958

Certificate Ref: 20220183

Please note the water charges from 1 July 2021 as detailed below:

- Water usage is \$3.45 per kilolitre per meter up to 270 kilolitres per year. Water usage over 270 kilolitres will be charged at \$6.90 per kilolitre per meter; and
- Wastewater charges where applicable is \$1.37 per kilolitre per metre.

The above information is supplied to assist you with determining water usage. These figures may not be a true indication of current usage and Council respectfully suggests that your client should be advised of this. To determine the liability of each party at settlement, it is recommended that the usage be calculated on a daily basis. Council will not be responsible for any calculations resulting from the above figures.

Under the Local Government Act 1993, on a change of ownership of a property the new owner is liable for the amount of any unpaid charges in relation to the land.

Should a pension rebate apply to this property, the entitlement to the reduction will cease on the last day of the quarter in which the property is settled.

Should you require any further information, please do not hesitate to contact Patsy Jones, Senior Debtors Clerk on (02) 6581 8111.

Yours sincerely



Mary Klower
Rates & Revenue Co-Ordinator

**CERTIFICATE UNDER SECTION 184 OF THE
STRATA SCHEMES MANAGEMENT ACT 2015**

Date of Certificate: **16 July 2021**

Strata scheme in respect of which certificate issued **7355**

Lot in respect of which certificate issued: Lot **3** in Strata Plan No. **7355**

Person requesting certificate: **Page Conveyancing, meryllyn@pageconveyancing.com.au** (owner / mortgagee / covenant chargee/authorised person).

If an authorised person, authorised by **A & C Passmore Pty Ltd atf Passmore Property Trust No 2 on behalf of A & C Passmore Pty Ltd atf The Passmore Superannuation Fund, 19 Herlihy Way, WARNBRO WA 6169** (owner / mortgagee / covenant chargee).

The owners corporation certifies the following with respect to the lot the subject of this certificate:

1. Has a strata renewal committee been established? No

Brief statement if one has been established:

2. Administrative fund – contributions payable by regular periodic instalments or lump sum (section 73(1) of the Act)

Total amount last determined with respect to the lot

Amount	Period
\$1,191.68	01 Jan 2021 to 31 Dec 2021

Number of instalments payable (if contributions payable by instalments) 4

Amount of each instalment, period to which instalment relates and date due

Amount	Period	Date due
\$297.92	01 Jan 2021 to 31 Mar 2021	01 Jan 2021
\$297.92	01 Apr 2021 to 30 Jun 2021	01 Apr 2021
\$297.92	01 Jul 2021 to 30 Sep 2021	01 Jul 2021
\$297.92	01 Oct 2021 to 31 Dec 2021	01 Oct 2021

Amount owing	\$0.00
Discount applicable for early payment	0.00%

Brief statement as to the reason for any amount outstanding or in credit

3. Capital Works fund – contributions payable by regular periodic instalments or lump sum (section 74(1) of the Act)

Total amount last determined with respect to the lot

Amount	Period
\$1,166.68	01 Jan 2021 to 31 Dec 2021

Number of instalments payable (if contributions payable by instalments) 4

Amount of each instalment, period to which instalment relates and date due

Amount	Period	Date due
\$291.67	01 Jan 2021 to 31 Mar 2021	01 Jan 2021
\$291.67	01 Apr 2021 to 30 Jun 2021	01 Apr 2021
\$291.67	01 Jul 2021 to 30 Sep 2021	01 Jul 2021
\$291.67	01 Oct 2021 to 31 Dec 2021	01 Oct 2021

Amount owing	\$0.00
Discount applicable for early payment	0.00%

Brief statement as to the reason for any amount outstanding or in credit

4. Amounts payable for additional amenities or services (section 117 of the Act)

Section 117 of the Act provides that an owners corporation may enter into an agreement to provide amenities or services to particular lots. These lots are responsible for payment for amenities and services so provided.

Total amount last determined owed by these lots
 Amount of each instalment and period

Amount	Period
.....
.....

If this certificate is requested by the owner of any of those lots, the following applies to the lot/s owned:

Number of instalments payable (if payable by instalments)
 Amount of each instalment, period to which instalment relates and due date

Amount	Period	Due date
.....
.....
.....

Amount (if any) outstanding
 Amount (if any) in credit
 Discount (if any) for early payment

Brief statement as to the reason for any amount outstanding or in credit

5. Special contributions to the administrative or capital works fund or other fund (section 81(4) of the Act)

Amount of any levy payable under section 81 (4) of the Act

None

Brief statement as to the reason for any amount outstanding or in credit

6. Money unpaid under by-law conferring a right or privilege (Division 3 of Part 7 of the Act)

Amount payable under a common property rights by-law
 Date when amount due
 Period to which amount relates to

7. Proposals for funding matters set out in the 10 year capital works plan

8. Contributions towards costs of legal proceedings

Amount of any levy payable under section 90 of the Act
 Date on which order made under section 90 the Act
 Number of instalments payable (if contributions payable by instalments)
 Amount of each instalment and date due

Amount	Date due
.....
.....

Amount (if any) outstanding
 Amount (if any) in credit
 Brief statement as to the reason for any amount outstanding or in credit
 Brief statement as to the purpose for which the contribution was required

9. Amounts recoverable in relation to work carried out by owners corporation

Amount (if any) recoverable under section 120 of the Act

10. Rate of interest payable on contributions

Rate of interest payable under section 85 of the Act on contributions 10%.
Amount of interest payable in relation to outstanding contributions \$0.00

11. Amount of unpaid contributions and pecuniary penalties

Amount of any unpaid pecuniary penalty that is payable under section 147 of the Act of any other monetary penalty
Amount of any contribution recoverable as a debt under section 86 of the Act

Amount Due Date
Nil None
Total: \$0.00

12. Particulars on strata roll for lot to which certificate relates

Name of owner A & C Passmore Pty Ltd atf Passmore Property Trust No 2
on behalf of A & C Passmore Pty Ltd atf The Passmore Superannuation Fund
Address for service of notices on owner 19 Herlihy Way
WARNBRO WA 6169

Name and address for service of notices of each mortgagee, covenant chargee or other person who has given notice to owners corporation under section 22 of the Act:

None

13. Strata managing agent and building manager

Name and address of managing agent appointed under section 49 of the Act:
Strata Professionals
First Floor, Colonial Arcade
25-27 Hay Street
Port Macquarie NSW 2444

Name and address of building manager (if any) appointed under section 67 of the Act:
None

14. Members of strata committee

None

15. By-laws

Particulars of any by-laws made by the owners corporation within the 6-month period before the date of this certificate that have not been lodged at the office of the Registrar-General as at that date:
.....

16. Insurance policies

Particulars of all insurance policies that have the owners corporation as the insured or as a beneficiary:

Policy No. HU0017362 Corporate Home Unit Agencies

Type: Strata Broker: BAC Insurance Brokers Pty Ltd
 PO Box 84, DARLINGHURST NSW 1300

Premium: \$3,067.24 Paid on: 09/12/2020 Policy start date: 09/12/2020 Next due: 09/12/2021

Cover	Sum Insured	Excess
Building	\$1,420,000.00	\$500.00
Loss of Rent/Temporary Accommodation	\$213,000.00	\$0.00
Common Contents	\$14,200.00	\$0.00
Flood Cover	Selected	\$500.00
Public Liability	\$20,000,000.00	\$0.00
Voluntary Workers	200,000/2,000	\$0.00
Fidelity Guarantee	\$100,000.00	\$0.00
Office Bearers Liability	\$100,000.00	\$0.00
Government Audit Costs	\$25,000.00	\$0.00
Appeal Expenses - CP Health & Safety Breaches	\$100,000.00	\$0.00
Legal Defence Expenses	\$50,000.00	\$1,000.00
Lot Owner Fixtures & Improvements	250,000/lot	\$0.00
Commission		\$0.00

Items 17 and 18 must be completed if the strata scheme is also part of a community scheme

Strata Plan No. 7355 is Lot in community plan

Address for service of notices:

Strata Plan No. 7355 is Lot in precinct association

Address for service of notices:

17a. Contribution payable to administrative fund of community association

Total amount last determined with respect to the lots comprising the strata scheme

Amount Period

.....

Number of instalments payable (if contributions payable by instalments)

Amount of each instalment, period to which instalment relates and date due

Amount Period Date due

.....

Amount owing

Discount applicable for early payment

Brief statement as to the reason for any amount outstanding or in credit

17b. Contribution payable to administrative fund of precinct association

Total amount last determined with respect to the lots comprising the strata scheme

Amount Period

.....

Number of instalments payable (if contributions payable by instalments)

Amount of each instalment, period to which instalment relates and date due

	Amount	Period	Date due

Amount owing		
Discount applicable for early payment		

Brief statement as to the reason for any amount outstanding or in credit

18a. Contribution payable to sinking fund of community association

Total amount last determined with respect to the lots comprising the strata scheme			
	Amount	Period	
	
Number of instalments payable (if contributions payable by instalments)		
Amount of each instalment, period to which instalment relates and date due			
	Amount	Period	Date due

Amount owing		
Discount applicable for early payment		

Brief statement as to the reason for any amount outstanding or in credit

18b. Contribution payable to sinking fund of precinct association

Total amount last determined with respect to the lots comprising the strata scheme			
	Amount	Period	
	
Number of instalments payable (if contributions payable by instalments)		
Amount of each instalment, period to which instalment relates and date due			
	Amount	Period	Date due

Amount owing		
Discount applicable for early payment		

Brief statement as to the reason for any amount outstanding or in credit

Item 19 must be completed if the strata scheme is a member of a building management committee
Strata Plan No. 7355 is Lot in building management committee

Address for service of notices:

19a. Administrative fund – contribution payable to the building management committee

Total amount last determined with respect to the lots comprising the strata scheme			
	Amount	Period	
	
Number of instalments payable (if contributions payable by instalments)		
Amount of each instalment, period to which instalment relates and date due			
	Amount	Period	Date due

Amount owing		
Discount applicable for early payment		

Brief statement as to the reason for any amount outstanding or in credit

19b. Sinking fund – contribution payable to the building management committee

Total amount last determined with respect to the lots comprising the strata scheme

Amount Period

.....

Number of instalments payable (if contributions payable by instalments)

Amount of each instalment, period to which instalment relates and date due

Amount Period

Date due

.....

Amount owing

Discount applicable for early payment

Brief statement as to the reason for any amount outstanding or in credit

Item 20 must be completed if the strata scheme is required to pay to any other person or body any amount not connected to the maintenance or insurance of the common property

20. Amount payable to any other person or body

Name of person or body

Brief statement as to the purpose of the payment

If next payment known:

Amount

Date due

.....

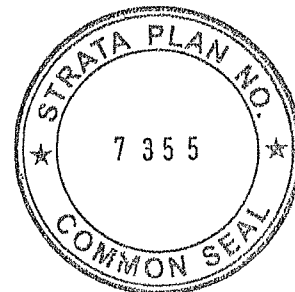
.....

Amount (if any) outstanding

Amount (if any) in credit

THE COMMON SEAL OF THE OWNERS – STRATA PLAN NO. 7355

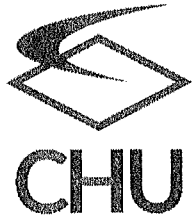
was hereunto affixed on 16 July 2021 in the presence of Strata Professionals, and being the person(s) authorised by section 273 of the *Strata Schemes Management Act 2015* to attest the affixing of the seal.



Section 185 of the Act provides:

185 Strata information certificate is evidence of matters stated in it. A strata information certificate is conclusive evidence, as at the date of the certificate, of the matters stated in it in favour of a person (whether or not the applicant for the certificate or a person referred to in the certificate) taking for valuable consideration:

- (a) an estate or interest in a lot in a freehold strata scheme to which the certificate relates, or
- (b) an estate or interest in a lease of a lot in a leasehold strata scheme to which the certificate relates.



Level 33, 101 Miller Street
North Sydney NSW 2060

PO BOX 500, North Sydney NSW 2059

Phone: 1300 361 263
Email: info_nsw@chu.com.au

BAC INSURANCE BROKERS PTY LTD
PO BOX 84
DARLINGHURST NSW 1300

Certificate of Currency

CHU Residential Strata Insurance Plan

Policy No	HU0017362
Policy Wording	CHU RESIDENTIAL STRATA INSURANCE PLAN
Period of Insurance	09/12/2020 to 09/12/2021 at 4:00pm
The Insured	THE OWNERS - STRATA PLAN 7355
Situation	125A BRIDGE STREET PORT MACQUARIE NSW 2444

Policies Selected

Policy 1 – Insured Property

Building: \$1,420,000

Common Area Contents: \$14,200

Loss of Rent & Temporary Accommodation (total payable): \$213,000

Policy 2 – Liability to Others

Sum Insured: \$20,000,000

Policy 3 – Voluntary Workers

Death: \$200,000

Total Disablement: \$2,000 per week

Policy 4 – Workers Compensation

Not Available

Policy 5 – Fidelity Guarantee

Sum Insured: \$100,000

Policy 6 – Office Bearers' Legal Liability

Sum Insured: \$100,000

Policy 7 – Machinery Breakdown

Not Selected

Policy 8 – Catastrophe Insurance

Not Selected



Policy 9 – Government Audit Costs and Legal Expenses

Government Audit Costs: \$25,000

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

Legal Defence Expenses: \$50,000

Policy 10 – Lot owners’ fixtures and improvements (per lot)

Sum Insured: \$250,000

Flood Cover is included.

Date Printed

10/12/2020

This certificate confirms this policy is in force for the Period of Insurance shown, subject to the policy terms, conditions and exclusions. It is a summary of cover only (for full details refer to the current policy wording and schedule). It does not alter, amend or extend the policy. This information is current only at the date of printing.