



Australia and New Zealand  
Banking Group Limited  
ABN 11 005 357 522

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## Lodgement Receipt - Pay Anyone

Date: 08/10/2018

*RENTAL ADVERT  
ON REAL ESTATE.COM*

### From account:

From: Cash Management Account  
Your/Business name: Royle Kennedy

### Payment details:

Account name: Living Realty Group PTY Ltd  
BSB: 014275  
Account Number: 232940683  
Institution name: Australia and New Zealand Banking Group Limited  
Message: Invoice 00000797  
Amount: \$94.00

### Transfer details:

Transfer instructions: Pay no earlier than 08/10/2018

**Lodgement number:** 1523253235

(FOR ENQUIRIES)

**Receipt number:** 381913

### IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you have made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm your payment was processed and obtain your receipt number.

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2015 ABN 11 005 357 522.



BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

Dedicated to a better Brisbane

**Property Location:** 14/100 MONMOUTH ST  
MORNINGSIDE

**Issue Date** 8 Oct 2018

ROYLE KENNEDY TRUST PROPERTY 1  
C/- ROYLE KENNEDY INVESTMENTS PTY LTD  
AS TRUSTEES  
6 BAYBREEZE CRES  
MURRUMBA DOWNS QLD 4503

Account number  
**5000 0000 5715 622**

Bill number  
**5000 1034 2847 917**

**Enquiries**

(07) 3403 8888

**24 hours 7 days**

**Account Period**  
24 Sep 2018 - 31 Dec 2018

## TAX INVOICE

Total GST on this Tax Invoice  
\$17.75



## SWITCH TO PAPERLESS BILLING

Sign up to receive your rates notice by email to keep our city liveable and sustainable.

You won't forget when your bill is due by opting in to receive free SMS reminders.

To sign up, visit [brisbane.qld.gov.au/rates](http://brisbane.qld.gov.au/rates) to help keep Brisbane clean, green and sustainable.



*The rates and charges set out in this notice are levied by the service of this notice and are due and payable within 30 days of the issue date. Full payment by the Due Date includes Discount and/or Rounding (where applicable).*

*Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.*

### Nett Amount Payable

**\$588.80**

### Due Date

**7 November 2018**

### Summary of Charges

Opening Balance	0.34 CR
Brisbane City Council Rates & Charges	339.62
Brisbane City Council Miscellaneous Charges	195.20
State Government Charges	54.35

*PAID 7/11/18  
9:58 AM.*

<b>Gross Amount</b>	<b>588.83</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.03 CR</b>
<b>Nett Amount Payable</b>	<b>588.80</b>

**If mailing your payment please tear off this slip and return with payment. Please do not staple this slip. See reverse for payment methods.**

Pay in person at any Post Office



\* 439 500010342847917

**Due Date**

**7 Nov 2018**

ROYLE KENNEDY TRUST PROPERTY 1



Billers Code : 78550  
Ref : 5000 0000 5715 622

**50**

**Gross Amount**

**\$588.83**

**Nett Amount**

**\$588.80**

**Property Details**

<b>Owner</b>	<b>ROYLE KENNEDY TRUST PROPERTY 1</b>	
<b>Property Location</b>	<b>14/100 MONMOUTH ST MORNINGSIDE</b>	
<b>Real Property Description</b>	<b>L.14 SP.290107 PAR BULIMBA 416/10002</b>	
Valuation effective from	01 Jul 2016	\$0
	01 Jul 2017	\$95,661
	01 Jul 2018	\$95,661
Averaged Rateable Valuation (A R V)		\$93,748
<b>Account Details</b>	Account number:	5000 0000 5715 622

**Opening Balance**

Closing Balance Of Last Bill	1,468.19
Payment Received - 28-Sep-2018	1,062.08CR
Interest Charged On - Brisbane City Council Rates & Charges	20.60
Interest Charged On - State Government Charges	3.43
Projected Interest	12.48CR
Brisbane City Council Rates & Charges Reversed -	20.60CR
Brisbane City Council Rates & Charges Reversed - Bill No. 500010339422691	339.62CR
State Government Charges Reversed -	3.43CR
State Government Charges Reversed - Bill No. 500010339422691	54.35CR
<b>Total</b>	<b>0.34CR</b>

**Period : 24 Sep 2018 - 24 Sep 2018****Brisbane City Council Miscellaneous Charges**

Rate Account And Services Establishment Fee	195.20*
<b>Total</b>	<b>195.20</b>

**Period : 01 Oct 2018 - 31 Dec 2018****Brisbane City Council Rates & Charges**

General Rates - Category 14 (Annually 0.2905 Cents In The A R V \$) @ Parity Factor (P/F) 1.000324	236.06
Waste Utility Charge - 1 Charge(S) @ \$83.50 Qtr	83.50
Bushland Preservation Levy Category 14 (Annual 0.0102 Cents In The A R V \$) @ P/F 1.000324	8.26
Environmental Mgt Compliance Levy Category 14 (Annual 0.0145 Cents In The A R V \$) @ P/F 1.000324	11.80
<b>Total</b>	<b>339.62</b>

**State Government Charges**

Emergency Management Levy - Group 2	54.35
<b>Total</b>	<b>54.35</b>

\* Denotes items subject to GST.

**Other Information**

A surcharge of 0.52% will apply when you choose to pay your rates by credit card, with the exception of credit card payments made using BPAY. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.

This bill contains a Rate Account and Services Establishment Fee. Any failure to pay this charge by the due date will not affect the availability of any discount/rounding payable in respect of the Brisbane City Council Rates & Charges section of this notice. Exemptions from the fee may be available if applied for within 12 months of this notice.



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 14/100 MONMOUTH ST  
MORNINGSIDE  
**Issue Date** 2 Jan 2019

Account number  
**5000 0000 5715 622**

Bill number  
**5000 1034 4156 497**

**Enquiries**  
(07) 3403 8888  
**24 hours 7 days**

Account Period  
1 Jan 2019 - 31 Mar 2019



000

BCC\_RATES\_34966\_20181228010XPBILR\_A-0004339-0017359  
ROYLE KENNEDY TRUST PROPERTY 1  
C/- ROYLE KENNEDY INVESTMENTS PTY LTD  
AS TRUSTEES  
6 BAYBREEZE CRES  
MURRUMBA DOWNS QLD 4503

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*Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.*

### Nett Amount Payable

**\$393.95**

### Due Date

**1 Feb 2019**



Make a statement.  
**Go paperless!**

Switch to paperless billing and access your rates notice anytime, anywhere.

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Visit [brisbane.qld.gov.au/rates](http://brisbane.qld.gov.au/rates) to sign up and help keep Brisbane clean, green and sustainable.



### Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	339.62
State Government Charges	54.35
<b>Gross Amount</b>	<b>393.97</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.02 CR</b>
<b>Nett Amount Payable</b>	<b>393.95</b>

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Download the Sniiip App and scan the code to pay now.



Pay in person at any Post Office



\*439 500010344156497

ROYLE KENNEDY TRUST PROPERTY 1

### Due Date

**1 Feb 2019**



Billers Code: 78550  
Ref: 5000 0000 5715 622

**50**

**Gross Amount**  
**\$393.97**

**Nett Amount**

**\$393.95**

<0000039395>

<004440>

<500010344156497>

>

## Property Details

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<b>Owner</b>	ROYLE KENNEDY TRUST PROPERTY 1		
<b>Property Location</b>	14/100 MONMOUTH ST MORNINGSIDE		
<b>Real Property Description</b>	L.14 SP.290107 PAR BULIMBA 416/10002		
Valuation effective from	1 Jul 2016		\$0
	1 Jul 2017		\$95,661
	1 Jul 2018		\$95,661
Average Rateable Valuation (A R V)			\$93,748

## Account Details

Account Number 5000 0000 5715 622

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<b>Opening Balance</b>			
Closing Balance Of Last Bill			588.83
Payment Received - 07-Nov-2018			588.80 CR
Discount/Rounding Allowed			0.03 CR
	<b>Total</b>		<b>0.00</b>

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Period: 1 Jan 2019 - 31 Mar 2019

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.2905 Cents In The A R V \$) @ Parity Factor (P/F) 1.000324		236.06
Waste Utility Charge - 1 Charge(S) @ \$83.50 Qtr		83.50
Bushland Preservation Levy Category 14 (Annual 0.0102 Cents In The A R V \$) @ P/F 1.000324		8.26
Environmental Mgt Compliance Levy Category 14 (Annual 0.0145 Cents In The A R V \$) @ P/F 1.000324		11.80
	<b>Total</b>	<b>339.62</b>

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### State Government Charges

Emergency Management Levy - Group 2		54.35
	<b>Total</b>	<b>54.35</b>

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## Other Information

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A surcharge of 0.52% will apply when you choose to pay your rates by credit card, with the exception of credit card payments made using BPAY. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.



Dedicated to a better Brisbane

BRISBANE CITY COUNCIL ABN 72 002 765 795

# Rate Account

**Property Location** 14/100 MONMOUTH ST  
MORNINGSIDE  
**Issue Date** 1 Apr 2019

Account number  
**5000 0000 5715 622**

Bill number  
**5000 1034 9352 434**

**Enquiries**  
(07) 3403 8888  
**24 hours 7 days**

Account Period  
1 Apr 2019 - 30 Jun 2019



000

BCC\_RATES\_35399\_20190328010XPBILR\_A-0004316-0017261

ROYLE KENNEDY TRUST PROPERTY 1  
C/- ROYLE KENNEDY INVESTMENTS PTY LTD  
AS TRUSTEES  
6 BAYBREEZE CRES  
MURRUMBA DOWNS QLD 4503



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Compounding interest of 11% per annum will accrue daily on any amount owing immediately after this date.

**Nett Amount Payable**

**\$393.95**

**Due Date**

**1 May 2019**

## Summary of Charges

Opening Balance	0.00
Brisbane City Council Rates & Charges	339.62
State Government Charges	54.35
<b>Gross Amount</b>	<b>393.97</b>
<b>Discount and/or Rounding (where applicable)</b>	<b>0.02 CR</b>
<b>Nett Amount Payable</b>	<b>393.95</b>

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\*439 500010349352434

ROYLE KENNEDY TRUST PROPERTY 1

**Due Date**

**1 May 2019**



Biller Code: 78550  
Ref: 5000 0000 5715 622

**50**

**Gross Amount**

**\$393.97**

**Nett Amount**

**\$393.95**

<0000039395> <004440> <500010349352434> >

## Property Details

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<b>Owner</b>	ROYLE KENNEDY TRUST PROPERTY 1	
<b>Property Location</b>	14/100 MONMOUTH ST MORNINGSIDE	
<b>Real Property Description</b>	L.14 SP.290107 PAR BULIMBA 416/10002	
Valuation effective from	1 Jul 2016	\$0
	1 Jul 2017	\$95,661
	1 Jul 2018	\$95,661
Average Rateable Valuation (A R V)		\$93,748

## Account Details

Account Number 5000 0000 5715 622

<b>Opening Balance</b>		
Closing Balance Of Last Bill		393.97
Payment Received - 24-Jan-2019		393.95 CR
Discount/Rounding Allowed		0.02 CR
<b>Total</b>		<b>0.00</b>

Period: 1 Apr 2019 - 30 Jun 2019

### Brisbane City Council Rates & Charges

General Rates - Category 14 (Annually 0.2905 Cents In The A R V \$) @ Parity Factor (P/F) 1.000324	236.06
Waste Utility Charge - 1 Charge(S) @ \$83.50 Qtr	83.50
Bushland Preservation Levy Category 14 (Annual 0.0102 Cents In The A R V \$) @ P/F 1.000324	8.26
Environmental Mgt Compliance Levy Category 14 (Annual 0.0145 Cents In The A R V \$) @ P/F 1.000324	11.80
<b>Total</b>	<b>339.62</b>

### State Government Charges

Emergency Management Levy - Group 2	54.35
<b>Total</b>	<b>54.35</b>

## Other Information

---

A surcharge of 0.52% will apply when you choose to pay your rates by credit card, with the exception of credit card payments made using BPAY. The amount of the surcharge will appear on, and be payable with your next rate account. A credit card surcharge is not applicable on charges that attract GST.

16 August 2018



## Your insurance

Quote number  
QS210007968

Risk address  
Level 1  
Unit 14  
100 Monmouth St  
Morningside QLD 4170

Valid until  
4pm on 15 September 2018

Proposed 12 month policy starts on  
10 September 2018

## Your insurance quote

Dear Jason,

Thank you for considering us for your landlord insurance cover.

By choosing us for your insurance, you can be confident knowing you are covered by one of Australia's largest general insurers.

### Your quote

Please review the following quote documents to ensure all the details are correct. Based on the information you have provided, your monthly premium is \$20.55.

### To purchase a policy

All you have to do is contact us before 15 September 2018.

### Any questions?

Please call us on **1300 484 586**. We also offer a range of other insurance products - ask us for details.

We'll be happy to help you.

Kind regards,



Richard Feledy  
Managing Director  
Allianz Australia Limited

## Did you know..?

- You can pay by the month at no extra cost
- We provide a quick and easy claims process
- You're covered by an award winning insurer

Conditions apply

We are here  
to help you





## KEY FACTS ABOUT THIS HOME BUILDING POLICY

Landlord Insurance

Prepared on: 9<sup>th</sup> November 2014

THIS IS NOT AN INSURANCE CONTRACT



### Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement (PDS)** and all policy documentation for more details.

### Step 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Not covered for damage to any property as a result of its undergoing a process necessarily involving the <b>application</b> of heat.
Flood	Optional	Option availability subject to eligibility criteria. Not covered for loss or damage caused by action of the sea, high water or tidal wave whether flood cover applicable or not.
Storm	Yes	Not covered for loss or <b>damage</b> caused by water <b>entering</b> your buildings <b>through</b> an opening made for the purpose of alterations, extensions, renovations or repairs.
Accidental breakage	Yes	We only cover accidental breakage of glass, glass or ceramic cooking surfaces of any kind, shower bases, lavatory pans or cisterns, wash basins, sinks or baths when they are permanently fixed to the buildings.
Earthquake	Yes	An excess of \$250 in addition to the basic excess, applies to loss or damage caused by an <b>earthquake</b> or a series of earthquakes during any period of 48 <b>consecutive</b> hours.
Lightning	Yes	Not covered for the cost of data recovery.
Theft and Burglary	Yes	You must inform the police <b>immediately</b> of any malicious damage, theft, <b>attempted</b> theft, burglary or loss of insured property.
Actions of the sea	No	
Malicious Damage	Yes	Not <b>covered</b> for malicious damage caused by you or your domestic helpers, the <b>invitees</b> of you or your domestic helpers, or any person who is acting with your <b>express</b> or implied <b>consent</b> .
Impacts	Yes	Not covered for loss or damage caused by the lopping or felling of trees at your risk address and you have given express or implied consent for the lopping or felling.
Escape of liquid	Yes	Not covered for loss or damage caused by rust, corrosion, algae, mould or <b>mildew</b> .
Removal of debris	Yes	Not covered for the removal of a tree stump from the ground, or the removal of any part of a tree that has not fallen.
Alternative accommodation	No	

\* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.



## KEY FACTS ABOUT THIS HOME CONTENTS POLICY

Landlord Insurance

Prepared on: 9<sup>th</sup> November 2014

THIS IS NOT AN INSURANCE CONTRACT



### Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the **Product Disclosure Statement (PDS)** and all policy documentation for more details.

### Step 2 Check the maximum level of cover and the events covered

Under this policy you set the maximum level of cover and your payout is limited to that amount.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Fire and Explosion	Yes	Not covered for damage to any property as a result of its undergoing a <b>process</b> necessarily involving the application of heat.
Flood	Optional	Option availability subject to eligibility criteria. Not covered for loss or damage caused by action of the sea, high water or tidal wave whether flood cover applicable or not.
Storm	Yes	Not covered for loss or damage caused by water <b>entering</b> your buildings through an opening made for the purpose of <b>alterations, extensions, renovations</b> or repairs.
Accidental breakage	Yes	Not covered for accidental breakage of specified items if the breakage is not through the entire thickness of the damaged item.
Earthquake	Yes	An excess of \$250 in addition to the basic excess, applies to loss or damage caused by an <b>earthquake</b> or a series of <b>earthquakes</b> during any period of 48 consecutive hours.
Lightning	Yes	Not covered for the cost of data recovery.
Theft and Burglary	Yes	You must inform the police <b>immediately</b> of any malicious <b>damage</b> , theft, <b>attempted theft, burglary</b> or loss of insured property.
Actions of the sea	No	
Malicious Damage	Yes	Not covered for <b>malicious</b> damage carried out by you or your domestic helpers, the invitees of you or your domestic helpers, or any person who is acting with your express or implied consent.
Impacts	Yes	Not covered if the loss or damage is caused by the lopping or felling of trees at your risk address and you have given express or implied consent for the lopping or felling.
Escape of liquid	Yes	Not covered for loss or damage caused by rust, <b>corrosion</b> , algae, mould or mildew.
<b>Cover for valuables, collections and items away from the insured address</b>		
High value items and collections	No	
Items away from insured address	No	

\* This Key Facts Sheet is a guide only. The examples provided are only some of the conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.





Quote date: 16 August 2018 valid until 4pm on 15 September 2018

## Your landlord quote schedule

### Risk address

Level 1  
Unit 14  
100 Monmouth St  
Morningside QLD 4170

### Type of policy

Landlord Insurance for Financial  
Institution Customers

### Quote number

QS210007968

### Proposed policy

<b>Insured</b>	Jason Kennedy
<b>Proposed period of insurance</b>	
Effective date	10 September 2018
Expiry date	4pm on 10 Sep 2019
<b>No claim bonus</b>	30% ^
^Your base premium, excluding any premium charged for Flood cover, is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.	
<b>Insurer</b>	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

### Proposed premium

<b>Base premium</b>	\$205.52
<b>Government charges</b>	
Emergency/Fire Services Levy	\$0.00
GST	\$20.56
Stamp duty	\$20.34
<b>Annual premium</b>	<b>\$246.42</b>
<b>Monthly premium</b>	<b>\$20.55</b>
(Subject to rounding; includes GST of \$1.72)	

### Proposed cover

	Sum insured	Excess
<b>Buildings</b>	nil	nil
<b>Contents</b>	\$40,000	\$600
<b>Rent Default</b>	\$10,000	\$600
<b>Legal liability</b>	\$10,000,000	nil

### Property

<b>Built</b>	2018
<b>External walls</b>	Concrete/Hebel
<b>Roof material</b>	Metal/Iron/Colourbond
<b>Building type</b>	Unit
<b>Strata title plan</b>	Yes
<b>Licensed property manager</b>	Yes
<b>Weekly rent</b>	\$480
<b>Security devices</b>	Local alarm, key operated deadlocks on all external doors, key operated locks on all accessible windows

This is a provisional **quote only** and is based on information you have given us. No cover has been issued. When you apply for cover, we need you to confirm the information provided and provide more information if necessary. Based on when you apply or what you tell us, we may offer cover on different terms to those in this quote or decline your application. You should consider the *Product Disclosure Statements* for each product before deciding whether to purchase this insurance.



Quote date: 16 August 2018 valid until 4pm on 15 September 2018

## Your landlord quote schedule

### Important Information

*This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.*

#### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited 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 the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

#### Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements maybe subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

#### Instalment Payments

Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

#### Environmental Benefits

Your current Schedule shows whether you have selected buildings cover and/or contents cover.

In addition to the details of your cover found in your Policy Document (Product Disclosure Statement) the following Environmental Benefits (where applicable) also apply:

##### Applicable only when you have contents cover

If the claim relates to loss or damage to refrigerators, freezers, washing machines, clothes dryers and dishwashers, we will replace these items with items that have equal or better energy efficiency, based on energy consumption, where available.

##### How we will settle your rent default, theft by tenant and legal expenses claim

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your claim subject to the policy conditions.

# Landlord Insurance

## Supplementary Product Disclosure Statement (SPDS)

Preparation Date: 07/02/2017

## Important changes to your Allianz Landlord Insurance Product Disclosure Statement and Policy Document

This document is an SPDS that updates and amends the Allianz Landlord Insurance Product Disclosure Statement and Policy Document ("PDS"). It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS.

This SPDS is made up of five Parts. Part 2 only applies if your home/situation/risk address to be insured is one we offer the flood cover option for. We will advise you if the option is offered before or during your application for this insurance or in any renewal invitation.

### Part 1 – Change to what we mean by "flood"

From 19 June 2014 all insurers must apply a new Government prescribed definition of flood to all householders insurance policies, which includes this product. The prescribed definition change, which is set out below, will apply to the PDS from the earliest of the following dates:

- the date we renew/issue you with cover after providing this SPDS to you, or
- 19 June 2014.

However, if you have an existing policy when you receive this SPDS, the change applies to it from 19 June 2014, but only in relation to events which occur from that date. For example, if a flood event occurs on 21 June 2014 the prescribed definition applies. If the event occurs on or before 18 June 2014 the current flood definition in your policy will continue to apply, not the prescribed definition.

*Prescribed definition change* – In the "Words with special meanings" section, the definition of flood (and any accompanying note) is deleted and replaced with:

"flood" means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a lake (whether or not it has been altered or modified);
- a river (whether or not it has been altered or modified);
- a creek (whether or not it has been altered or modified);
- another natural watercourse (whether or not it has been altered or modified);
- a reservoir;
- a canal; or
- a dam.

## Part 3 – Other benefits we will provide

This Part 3 amends and updates the PDS as follows:

In the “Other benefits we will provide” section, benefit 7. Legal liability – cover for injury to other people or their property is deleted and replaced with:

### **7. Legal liability – cover for injury to other people or their property**

(Applicable when you have buildings and/or contents cover)

If you have buildings cover, we will cover your legal liability for payment of compensation in respect of:

- death, bodily injury or illness; and/or
- physical loss of or damage to property,

which is caused by an accident or series of accidents attributable to one source or originating cause which occurred during the period of insurance at the insured address.

If you do not have buildings cover and have selected contents cover only, we will cover your legal liability as owner of the contents (and as owner of the lot in a strata title development) for payment of compensation in respect of:

- death, bodily injury or illness; and/or
- physical loss of or damage to property,

which is caused by an accident or series of accidents attributable to one source or originating cause which occurred during the period of insurance at the insured address.

The maximum amount we will pay under this policy is \$10,000,000 (Australian) arising out of any one accident or series of accidents attributable to one source or originating cause. This limit will be reduced by any amount paid under any other building or contents policies or similar policies you have with us providing this type of cover for the same liability, loss, occurrence or incident.

In addition we will also pay all legal costs and expenses you incur with our consent for which you are legally liable plus the cost of any lawyers we appoint.

What you are not covered for:

1. We will not cover your legal liability for:
  - a. damage to your property;
  - b. injury to any person who normally lives with you, or damage to their property;
  - c. injury to your employees, or damage to their property;
  - d. loss of or damage to property in your care, custody, or control;
  - e. claims arising out of or connected with your business, trade or profession;
  - f. which you are liable because of the terms of an agreement, other than a lease or rental agreement, you have entered into (unless you would have been liable if the agreement did not exist);
  - g. damage to any land or fixed property resulting from vibration, the removal or weakening of or interference with support to land, buildings or any other property;
  - h. claims arising out of your ownership, possession or use of any:
    - aircraft or aerial device or aircraft landing area, except a model aeroplane or toy kite;
    - “aircraft landing area” means any area in which aircraft land, take off, are housed, maintained or operated;
    - mechanically propelled vehicle, except garden equipment, golf buggy or wheelchair which does not need to be registered or does not require statutory bodily injury cover to be taken out;
    - watercraft except for surfboards, sailboards, canoes and surf skis; and
    - other non-motorised watercraft more than 3 metres in length;
  - i. claims involving buildings in the course of construction or any alterations, additions, demolition, repairs to or decorations of the buildings costing more than \$30,000;
  - j. claims arising directly or indirectly out of or in any way connected with, the existence, at any time, of asbestos;

- b. The "How we will settle your Strata Title Mortgage Protection claim" section is deleted and replaced with:

**How we will settle your Strata Title Mortgage Protection claim**

1. If you have a mortgage loan(s) on your lot and the amount payable:
    - a. is equal to or is more than the outstanding balance of your mortgage loan(s) at the date of payment of the claim, we will pay your mortgagee(s), the outstanding balance of your mortgage loan(s), less the excess specified on your schedule; or
    - b. is less than the outstanding balance of your mortgage loan(s) at the date of payment of the claim we will pay your mortgagee(s) the total amount that we have agreed to pay, less the excess specified on your schedule.
  2. If you do not have a mortgage loan on your lot, no monies are payable under this section.
  3. We have the right to recover from the body corporate or any other party the amount of any claim payable to you under this policy and we will have full discretion in the conduct, settlement or defence of any claim in your name under this policy.
- c. The "Landlord Workers' Compensation" section is deleted and replaced with:

**Landlord Workers' Compensation**

(Not available in all States or Territories of Australia)

This cover only applies if your current schedule indicates you have Landlord Workers' Compensation cover.

Where you employ a person to do work around your rental property, we will pay the amount you are liable to pay if they are injured while working for you.

We will not pay for workers:

- who are working for you in your own business, trade, or profession;
- who are part time or full time permanent workers; or
- when the annual wages expected to be paid for casual workers exceeds \$7,500.

In these circumstances, a separate general workers compensation policy is required.

**How we will settle your Landlord Workers' Compensation claim**

The relevant workers' compensation legislation for your State will determine what amount we will pay.

There is no excess payable under this optional cover except in Tasmania, where we will not pay the first 5 days of wages and the first \$200 of medical and other costs in respect of each injury.

When this cover is operative it is provided by:

- Allianz Australia Insurance Limited ABN 15 000 122 850 in the Australian Capital Territory;
- Allianz Australia Insurance Limited ABN 15 000 122 850 in Western Australia; or
- Allianz Australia Insurance Limited ABN 15 000 122 850 in Tasmania.

## Part 5 – Other information section of the PDS

The "Financial Claims Scheme" section is deleted and replaced as follows:

### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under the 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. More information can be obtained from <http://www.fcs.gov.au>.

You can contact us if you have any questions regarding your premium, the applicable discounts or the cover outlined in this SPDS.

Toni's Curtains and Blinds  
10 Burdekin Court  
Murrumba Downs Qld 4503  
0432 763 522  
info@tonisblinds.com  
ABN: 58 088 085 058

*Toni's*  
CURTAINS & BLINDS  
BUY DIRECT FROM THE  
MANUFACTURER AND SAVE !!



## Tax Invoice

**INVOICE TO**  
Royle Kennedy Super Fund

**INVOICE NO.** 1509  
**DATE** 02/10/2018  
**DUE DATE** 02/10/2018  
**TERMS** Due on receipt

ITEM	QTY	RATE	AMOUNT
Supply only roller blinds in a grey/charcoal block out material:			
1835 x 2120		131.00	131.00
1783 x 1065		95.00	95.00
570 x 965		38.00	38.00

Thank you for your business!

PAID

SUBTOTAL 264.00  
GST TOTAL 26.40  
TOTAL 290.40  
PAYMENT 290.40  
BALANCE DUE **A\$0.00**

Please pay via Bank Transfer:  
Toni Carter  
BSB: 484 799  
Account#: 453 328 252  
REF: Invoice#



**Laser Electrical Gumdale**  
P.O. Box 4014  
Gumdale Qld 4154  
Tel. 07 3245 4518  
ABN 84 167 281 343  
Licence # 77056  
www.laserelectrical.com.au



PLEASE PAY BY	AMOUNT	INVOICE DATE
<b>19/10/2018</b>	<b>\$302.50</b>	<b>05/10/2018</b>

## TAX INVOICE NO. 3452

Royle Kennedy Super Fund Pty Ltd  
6 Baybreeze Crescent  
Murrumba Downs QLD 4503

**Job No.:** 2904  
**Site:** Unit 14/100 Monmouth Street  
Morningside  
**Site Contact:** Jen Royle  
**Site Phone:**  
**Order No.:**  
**Quote No.:**  
**Request No.:**

### Description

#### Electrical Works

##### Job Request Details:

- Install television and powerpoint in lounge room
- Additional TV Splitter also requested whilst on site

##### WORK COMPLETED:

##### **Ben Williams (05/10/2018) - Work Note**

Attended site as required. Mounted and installed television on the wall and installed new powerpoint for television (both located in the lounge room). Additional TV splitter provided.

**\*\*PLEASE NOTE\*\*** During the process of installing the power point for the television in the lounge room, I found a live wire in behind the wall. I ran my cable down the wall and upon reaching in and pulling the cable out of the wall, my wire must have come into contact with the existing wire tripping the safety switch. Realising what had happened I investigated further and found previous electrician had set up to install a power point and left the live wires stripped (not capped off) sitting in the wall and the hole had been subsequently plastered over. I have capped off the wires to make safe.

This is a payment claim made under the Building and Construction Industry Payments Act 2004 (QLD)

Thank you for your Business

<b>Sub-Total ex GST</b>	\$275.00
<b>GST</b>	\$27.50
<b>Total inc GST</b>	\$302.50
<b>Amount Applied</b>	\$0.00
<b>Balance Due</b>	\$302.50

Body Corporate for

# KOTO CTS 51078

ABN 15 936 430 390

## Body Corporate and Community Management Act 1997 NOTICE OF CONTRIBUTIONS

Royle Kennedy Investments Pty  
Ltd  
6 Baybreeze Crescent  
MURRUMBA DOWNS QLD 4503

Date of Notice	27 November 2018		
A/c No	14		
Lot No	14	Unit No	14
Contrib Ent.	429		
Interest Ent.	416		

Account	Period	Due Date	Amount	Discount	If received by*	Net Amount
Admin Fund	01/01/19 to 30/06/19	01/01/19	373.74	0.00		373.74
Sinking Fund	01/01/19 to 30/06/19	01/01/19	285.44	0.00		285.44
Insurances	01/01/19 to 30/06/19	01/01/19	135.18	0.00		135.18
<b>Totals</b>			<b>794.36</b>	<b>0.00</b>		<b>\$794.36</b>

Please make your payment in accordance with the attached slip  
**Please make cheques payable to: StrataPay plus your StrataPay Reference Number**

Teller stamp and initials	<p>The following penalties will be applied to accounts paid after the due date  <b>1st reminder notice: \$27.50</b>      <b>2nd reminder notice: \$49.50</b>  <b>Final Demand: \$49.50</b> Referral to an external debt collector: \$88.00 + their charges at cost  <b>All penalties are charged directly to the lot owner</b></p>	Amount Paid
		\$
		Date Paid
		/ /

\* "received by" means received by the body corporate bank or by the body corporate manager. Payments made to an agent are not received by the body corporate until transferred to the body corporate bank account or to the body corporate manager

**Payment Options**

- Tel: 1300 552 311  
Ref: 1489 3194 9
- www.stratamax.com.au  
Ref: 1489 3194 9
- Tel: 1300 552 311  
Ref: 1489 3194 9
- Biller Code: 74625  
Ref: 1489 3194 9
- Billpay Code: 9216  
Ref No: 1489 3194 921
- Make cheque payable to:  
StrataPay 1489 3194 9**
- BSB: 067-970  
Account No: **1489 3194 9**  
(Applies to this bill only)

**Telephone:** Call this number to pay by credit card using a land line or mobile phone. International: +613 8648 0158

**Internet:** Visit this website to make a secure credit card payment over the internet

**Direct Debit:** Make auto payments directly from your nominated bank account or credit card. Go to www.stratapay.com/DDR to register.

**BPay:** Contact your participating financial institution to make a payment from your cheque or savings account using BPay.

**In Person:** Present this bill at any Post Office to make cash, cheque or debit card payments.

**Mail:** Send cheque with this slip by mail to: **StrataPay, Locked Bag 9 GCMC, Bundall Qld 9726 Australia**

**Internet Banking - EFT:** Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD).  
Account Name: StrataPay Bank: CBA Sydney, Australia



### STRATAPAY

StrataPay Reference  
**1489 3194 9**

Amount	Due Date
<b>\$794.36</b>	<b>01 Jan 19</b>

Cassels Strata Management  
51078/02100014 Lot 14/14  
Royle Kennedy Investments Pty  
Ltd  
6 Baybreeze Crescent  
MURRUMBA DOWNS QLD 4503



\*71 216 148931949 21

All payments made through StrataPay payment options are subject to their Terms and Conditions available at www.stratapay.com.au or by calling 1300 552 311 or email info@stratapay.com. By using the payment options provided by StrataPay you are taken to have read and understood their Terms and Conditions prior to using StrataPay. Credit card acceptance is subject to network rules. Additional charges may apply.

Water and Sewerage  
Quarterly Account



QUUR44\_A4A01/E-231/S-372/I-743/036  
ROYLE KENNEDY INVESTMENTS PTY LTD  
ROYLE KENNEDY TRUST PROPERTY 1  
8 BAYBREEZE CRES  
MURRUMBA DOWNS QLD 4503

Property Location: 14  
100 MONMOUTH STREET  
MORNINGSIDE 4170

Customer reference number	10 1086 6256 0000 9
Bill number	1086 6256 4
Date issued	08/03/2019
<b>Total due</b>	<b>\$391.89</b>
<b>Current charges due date</b>	<b>10/04/2019</b>

Your water usage

Water usage (kL) 4  
Days charged 28

Average daily water usage (litres)

Current period 143  
Same period last year 0

Account Summary Period 24/09/2018 - 21/10/2018

Your Last Account

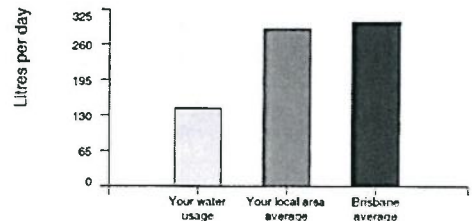
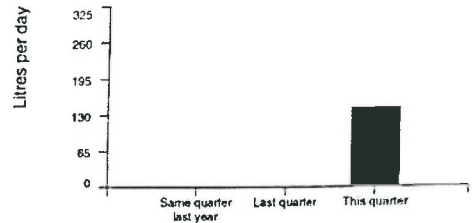
Amount Billed \$188.58

Your Current Account

Overdue Balance \$188.58  
Current Charges \$203.31

**Total Due \$391.89**

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*



Payment options

R0119



**Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)



**Telephone and internet banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking.  
More info: [www.bpay.com.au](http://www.bpay.com.au)  
\* Registered to BPAY Pty Ltd ABN 69 079 137 518



**Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge. We accept Mastercard or Visa credit cards.



**By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa card\*.



**Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124



**In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.



**By Mobile -** Download the free Snip® mobile app, create your account and scan the circular QR code over the page to pay. Snip payments can be used with Visa and MasterCard cards\*. Snip is not available for iPads or tablets.

Amount paid

Date paid

Receipt number

## Water and Sewerage Quarterly Account

QUUR83\_A4B/E-1/S-1/I-1/

ROYLE KENNEDY INVESTMENTS PTY LTD  
ROYLE KENNEDY TRUST PROPERTY 1  
8 BAYBREEZE CRES  
MURRUMBA DOWNS QLD 4503

**Property Location:** 14  
100 MONMOUTH STREET  
MORNINGSIDE 4170

Customer reference number	10 1086 6256 0000 9
Bill number	1086 6256 5
Date issued	15/04/2019
<b>Total due</b>	<b>\$654.13</b>
<b>Current charges due date</b>	<b>15/05/2019</b>

### Your water usage

Water usage (kL)	20
Days charged	123

### Average daily water usage (litres)

Current period	163
Same period last year	0

## Account Summary Period 22/10/2018 - 21/02/2019

### Your Last Account

Amount Billed \$203.31

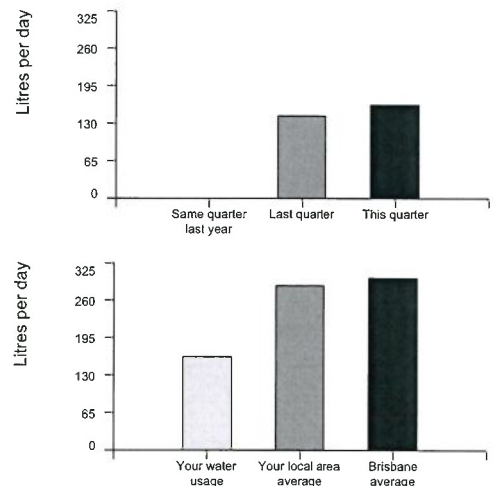
### Your Current Account

**Overdue Balance** \$391.89

Current Charges \$262.24

**Total Due** \$654.13

*If full payment is not received by the due date, a compounding interest of 11% per annum will accrue daily on any amount owing.*




# Leaks can be a real drain!


See *In the Pipeline* to learn how to spot them.

## Payment options


R0419

 **Direct debit**  
To arrange automatic payment from your bank account, visit [www.urbanutilities.com.au/directdebit](http://www.urbanutilities.com.au/directdebit)


 **Telephone and internet banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, credit card, debit or transaction account.  
BPAY View® View and pay this bill using internet banking.  
More info: [www.bpay.com.au](http://www.bpay.com.au)  
® Registered to BPAY Pty Ltd ABN 69 079 137 518

 **Internet**  
Pay your account online using MasterCard or Visa credit card at [www.urbanutilities.com.au/creditcard](http://www.urbanutilities.com.au/creditcard)  
Payment by credit card will incur a 0.51% surcharge.  
We accept Mastercard or Visa credit cards.

 **By phone**  
Call 1300 123 141 to pay your account using your MasterCard or Visa credit card.

 **Mail**  
Tear off this slip and return with your cheque payment to Queensland Urban Utilities PO Box 963, Parramatta, NSW 2124

 **In person**  
Pay in person at Australia Post with cash, cheque, money order, debit card or any branch of the Commonwealth Bank with cash or cheque.

 **By Mobile - Download the free Snip® mobile app, create your account and scan the circular QR code over the page to pay. Snip payments can be used with Visa and MasterCard credit and debit cards and will incur a 0.51% surcharge. Snip is not available for iPads or tablets.**

Amount paid


Date paid

Receipt number

**YOUR CHARGES for 22/10/2018 - 21/02/2019 (123 days)**

**Your meter readings**

Serial Number	Read Date	Reading	Usage	Comment
ABG1613385	22/10/2018	4		
	22/02/2019	24	20kL	

 Your usage was 20 kilolitres.  
That's an average of 163 litres per day.

Customer ref. no. 10 1086 6256 0000 9  
14  
100 MONMOUTH STREET  
MORNINGSIDE 4170

**What is a kilolitre (1kL)?**  
1 kilolitre = 1000 litres

**What can you do with 1kL?**

- Water the garden with a hand held hose for an hour
- Fifty dishwasher cycles
- Wash your car on the lawn four times

**What are Tier 1 and Tier 2 charges?**  
Water usage charges are scaled so the more water you use, the more you pay.

**For usage up to 74kL per quarter\*:**  
Tier 1 charges apply

**For usage more than 74kL per quarter\*:**  
Tier 2 charges apply

\*Based on a 90 day meter reading period. Quarterly thresholds will vary based on the number of days in a meter reading period.

**Interpreter service 13 14 50**

当您需口译员时，请致电 13 14 50。  
اتصل على الرقم 13 14 50 عندما تكون بحاجة إلى مترجم فوري.  
Khi bạn cần thông ngôn, xin gọi số 13 14 50  
통역사가 필요하시면 13 14 50 으로 연락하십시오  
Cuando necesite un intérprete llámeme al 13 14 50  
© Queensland Urban Utilities 2019

**Water Usage**

**State bulk water price**  
The amount per kilolitre that we pay the State Government for treated water.

State Bulk Water Charge 2018/19	20kL @ \$2.915000/kL	\$58.30
---------------------------------	----------------------	---------

**Queensland Urban Utilities distributor-retailer price**  
The amount per kilolitre we charge to maintain water quality and deliver this to your property.

Tier 1 usage 2018/19	20kL @ \$0.768000/kL	\$15.36
<b>Subtotal</b>		<b>\$73.66</b>

**Water Services**

**Queensland Urban Utilities water service charge**  
The amount we charge to maintain the water network.

Water access charge 2018/19	91 days	\$54.12
This charge is for the period 01/04/2019 to 30/06/2019		
<b>Subtotal</b>		<b>\$54.12</b>

**Sewerage Services**

**Queensland Urban Utilities sewerage service charge**  
The amount we charge to remove and treat sewage from your property.

Sewerage access charge 2018/19	91 days	\$134.46
This charge is for the period 01/04/2019 to 30/06/2019		
<b>Subtotal</b>		<b>\$134.46</b>


**Pay using your smartphone**  
Download the Sniip App and scan the code to pay now.








Tear off slip and return with your cheque payment to PO Box 963, Parramatta, NSW 2124. See reverse for payment options.

 **Water and Sewerage Account**  
In Person / Mail Payment Advice  
Name: ROYLE KENNEDY  
INVESTMENTS PTY LTD

 Biller Code: 112144  
Ref: 10 1086 6256 0000 9



**Commonwealth Bank**  **Credit**  
Commonwealth Bank of Australia  
ABN 48 123 123 124  
240 Queen Street, Brisbane, QLD

BPAY\* this payment via Internet or phone banking.  
BPAY View\* - View and pay this bill using internet banking.  
To use the QR code, use the reader within your mobile banking app.  
More info: www.bpay.com.au

Date  
Cash  
Cheques



Teller Stamp & Initials

Current charges due date  
15/05/2019



For Credit **Queensland Urban Utilities**  
Trans Code 831 User ID 066840 Customer Reference No. 101086625600009

Total Due \$ 654.13

+757+