
STRATA PLAN 3907 INCORPORATED
35 Sussex Street, North Adelaide 5006
EGM Meeting Minutes, May 2025

07 May 2025

Date: *Friday 07 May 2025*

Venue: By Online correspondence

Agenda Items

Motion 1. Document the smoking Exclusion Zones in Common Areas

Sharon Nurton proposes that Smoking (including E cigarettes) not be permitted on any part of the complex or common grounds. This includes any part of the balustrades, paths, carparks and driveway.

Resolution: Carried Unanimously

Motion 2. Document the Exclusion Zones for drying of clothing

Sharon Nurton proposes that clothing being dried, washing or airing of any kind is not permissible in any area within the corporation other than the fixed washing lines provided behind the community building.

Resolution: Carried Unanimously

STRATA PLAN 3907 INCORPORATED

C. Nurton
SECRETARY / MANAGER

STRATA PLAN 3907 INCORPORATED
35 Sussex Street, North Adelaide 5006
AGM Meeting Agenda 2025

04 April 2025

Date: *Friday 04 Apr 2025 at 5:00pm*

Venue: Apartment 7/35 Sussex Street North Adelaide

Agenda Items

Motion 1. Minutes

That the attached Minutes for the 2024 AGM be accepted.

Resolution: Minutes Accepted. Carried Unanimously

Motion 2. Statement of Accounts

That the attached Statement of Accounts for the Financial Year 2024 be accepted.

Resolution: Accounts Accepted. Carried Unanimously

Motion 3. Election of Committee

General committee nominations for each of the following positions:

Chairperson: Sharon

Treasurer: Chris

Secretary: Chris

Management committee nominations:

Current nominations: David and Chris.

Resolutions: All nominations Carried Unanimously

Motion 4. Unit Ownership Changes

Discussion to advise all members of possible changes of ownership of apartments.

Discussion: Paul advised by Angela that Unit 12 is up for sale and a new owner is expected

Resolution: N/A

Motion 5. Building Insurance

That the current insurance coverage be reviewed and added to/adjusted according to the decision at the meeting. Consideration is to be given to the Mclean Gladston Valuation received in March 2024. Current Policy details can be provided on request.

Discussion: All members agreed that the current level of insurance is adequate

Resolution: Carried Unanimously

Motion 6. Garden Maintenance

Consider if the current garden maintenance by Chris and Sharon with additional maintenance as required by contractor should be continued, or if alternate arrangements are required.

Discussion: All members agreed to leave the current methodology in place.

Resolution: Carried Unanimously

Motion 7. Garden Replanting

That expenditure up to \$1500 for removal of some poor quality plants and the addition of new plants in the new and existing bare spots.

Discussion: All members agreed this is appropriate

Resolution: Carried Unanimously

STRATA PLAN 3907 INCORPORATED
35 Sussex Street, North Adelaide 5006
AGM Meeting Agenda 2025

Motion 8. Additional Expenditure

Additional expenditure may be approved at the meeting up to a total of \$1000 should all members not be present. This limit will allow members to approve minor improvements that benefit all members as a result of discussions at the meeting without seeking consultation with members not present.

Discussion: Not required as all members present
Resolution: N/A

Motion 9. Compensation for Secretary/Manager

The secretary/manager currently receives a \$500 per year reduction in strata fees for Unit 7 as compensation for all management and secretarial functions. This compensation is to be reviewed and the finding approved at the meeting including any other nominations to perform this role.

Discussion: Chris advised that for the work level required, that this compensation was not adequate. Chris requested a quote from Whittles which came back at \$4,500 per year. It was also noted that 88 Sussex Street is currently paying approximately \$3,500 per year. Paul proposed to increase the fee to \$1000 per year to be paid as an offset to the strata fees for Unit 7 with some additional offset required against another unit.

Resolution: Paul proposed to accept the \$1000 per year compensation. Angela seconded. Carried Unanimously

Motion 10. Administration Fund Budget

That the attached administration fund budget be approved and adopted. Changes may be made to the budget at the meeting provided these changes do not increase the contributions by more than 10% of the proposed budget should not all members be present at the meeting.

Discussion: Chris informed members of a declining administration fund and suggested to increase overall budget to \$11000. After discussing the need to keep the Sinking fund growing steadily for future possible building repairs the increase was considered appropriate.

Resolution: Sharon proposed to approve the increase to \$11,000 total income budget from \$10,000. Seconded by Angela. Carried Unanimously

Motion 11. Sinking Fund Budget

That the attached sinking fund budget be approved and adopted. Changes may be made to the budget at the meeting provided these changes do not increase the contributions by more than 10% of the proposed budget should not all members be present at the meeting.

Discussion: Chris advised of problems at 88 Sussex St and possible roofing issues.

Resolution: Angela proposed to continue the current sinking fund budget of \$1000 annual increment. Seconded by Paul. Carried Unanimously

General discussion

Articles of the Corporation.

Chris advised the following: Schedule 3 of the Strata Titles Act is current for the corporation. No other articles are currently in place. Schedule 3 paragraph 4 notes that:

Subject to the Strata Titles Act 1988, a person bound by these articles must not, without the strata corporation's consent, keep any animal in, or in the vicinity of, a unit.

Discussion: It was agreed that due to the size and proximity of all apartments, that the Strata Corporation will not under any circumstances provide this consent. It was

STRATA PLAN 3907 INCORPORATED
35 Sussex Street, North Adelaide 5006
AGM Meeting Agenda 2025

however noted that the corporation will always abide to the extent of law where a pet is required in the case of disability.

Resolution. Proposed by Chris that the Strata Corporation will not under any circumstances provide consent for animals to be kept in, or in the vicinity of, the apartments. A copy of Schedule 3 is to be included in the minutes. Seconded by Angela. Carried Unanimously

Washing left outside of Apartments:

Discussion: Sharon advised that in order to keep the appearance of the complex and not limit access to common paths etc no washing is to be placed anywhere other than the existing clothes lines.

Resolution: Proposed by Angela, Seconded by Sharon. Carried Unanimously.

Rubbish in Green Bins:

Discussion: Rubbish is still occasionally put in the green bins behind the building.

All agreed to put sign near entrance to clothes lines in case the tenant is unaware of the correct location of the common bins.

Angela offered to give a camera to be placed so as to persuade people not to put additional rubbish around the common bin area. Sharon will email signs to Paul to be laminated for placement near the clothes lines and to advise of the camera.

Resolution: Proposed by Sharon, seconded by Paul. Carried Unanimously.

Meeting Closed at 17:51.

STRATA PLAN 3907 INCORPORATED

C. Nurton
SECRETARY / MANAGER

STRATA PLAN 3907 INCORPORATED
35 Sussex Street, North Adelaide 5006
AGM Meeting Minutes 2024

20 Nov 2024

Date: *Wednesday 20 Nov 2024 at 4:00pm*

Venue: Kentish Arms Hotel

Agenda Items

Motion 1. Minutes

That the attached Minutes for the 2023 AGM be accepted.

Resolution: Unanimously Accepted. Noted that the date should be corrected from 2021 to 2023.

Motion 2. Statement of Accounts

That the attached Statement of Accounts for the Financial Year 2023 be accepted.

Resolution: Unanimously Accepted.

Motion 3. Election of Committee

General committee nominations can be provided either prior to or at the meeting for each of the following positions:

Chairperson: Sharon Nurton Nominated and unanimously accepted.

Treasurer: Chris Nurton Nominated and unanimously accepted.

Secretary: Chris Nurton Nominated and unanimously accepted.

Management committee nominations can also be provided either prior to or at the meeting.

Current nominations: David and Chris.

Resolutions: Chris Nurton and David Nurton unanimously accepted.

Motion 4. Compensation for Secretary/Manager

The secretary currently receives a \$350 per year reduction in strata fees for Unit 7 as compensation for all management and secretarial functions. This compensation is to be reviewed and the finding approved at the meeting including any other nominations to perform this role.

Discussion: The level of compensation was discussed and also consideration was given the additional strata functions such as gardening that is undertaken by Manager. It was proposed that the compensation be increased to \$500 per year to be reviewed each year.

Resolution: \$500 per year unanimously accepted.

Motion 5. Building Insurance

That the current insurance coverage be reviewed and added to/adjusted according to the decision at the meeting. Consideration is to be given to the Mclean Gladston Valuation received in March 2024. Current Policy details can be provided on request.

Discussion: All members were in favour of not reducing the level of insurance to that of the valuation.

Resolution: Maintain the current level of insurance. Unanimously Accepted

Motion 6. Administration Fund Budget

That the attached administration fund budget be approved and adopted. Changes may be made to the budget at the meeting provided these changes do not increase the contributions by more than 10% of the proposed budget should not all members be present at the meeting.

Discussion: Chris proposed that the member contributions be increased as the strata funds are starting to decrease with excess commitments such as tree felling and HWS eroding the funds.

David and Angela were not in favour of the increase and therefore the increase could not be supported.

Resolution: Original Proposed budget Accepted

Motion 7. Sinking Fund Budget

STRATA PLAN 3907 INCORPORATED
35 Sussex Street, North Adelaide 5006
AGM Meeting Minutes 2024

That the attached sinking fund budget be approved and adopted. Changes may be made to the budget at the meeting provided these changes do not increase the contributions by more than 10% of the proposed budget should not all members be present at the meeting.

Discussion:

Resolution: Unanimously Accepted

Motion 8. Garden Maintenance

Consider if the current garden maintenance by Chris and Sharon with additional maintenance as required by contractor should be continued, or if alternate arrangements are required.

Discussion:

Resolution: Unanimously Accepted

Motion 9. Garden Replanting

That expenditure up to \$1500 for removal of some poor quality plants and the addition of new plants in the new and existing bare spots.

Discussion: Angela has volunteered David to fertilise the plants under the stairs

Resolution: Unanimously Accepted

Motion 10. Additional Expenditure

Additional expenditure may be approved at the meeting up to a total of \$1000 should all members not be present. This limit will allow members to approve minor improvements that benefit all members as a result of discussions at the meeting without seeking consultation with members not present.

Discussion:

Resolution: Unanimously Accepted

General discussion

STRATA PLAN 3907 INCORPORATED

C. Nurton
SECRETARY

Strata Plan 3907

Statement of Income and Expenditure

Year Ended 30 December 2024

Admin Fund Operating Statement

	2024	2023
	\$	\$
Income		
Income Strata Fees	10000	9,999.67
Supplementary Contributions	-	-
Insurance Claim	-	-
Bank Interest	1.99	2.12
	10,001.99	10,001.79
Expenses		
Electricity	415.76	395.23
Insurance	4,990.00	4,669.90
Cleaning	620.00	300.00
BinsCollection	848.00	800.00
Building Maintenance	2,485.00	226.48
Grounds Maintenance	3,309.41	880.00
Building Improvements	-	-
Administration	500.00	350.00
Bank Charges	60.00	60.00
	13,228.17	7,681.61
Excess of Income over Expenditure	(3,226.18)	2,320.18
Balance brought forward	5,165.74	2,845.56
Transfer to Sinking Fund	(1,000.00)	-
Transfer from Sinking Fund	2,280.00	
	3,219.56	5,165.74
Admin Fund Accumulated Balance	3,219.56	5,165.74

Sinking Fund Fund Operating Statement

	2024	2023
	\$	\$
Income		
Transfer from Admin Fund	1,000.00	-
Supplementary Contributions	-	-
	<u>1,000.00</u>	<u>-</u>
Expenses		
Transfer to Admin Fund	2,280.00	-
	<u>2,280.00</u>	<u>-</u>
Excess of Income over Expenditure	(1,280.00)	-
Balance brought forward	20,370.00	20,370.00
	<u>19,090.00</u>	<u>20,370.00</u>
Sinking Fund Accumulated Balance		

Member Balances

	2024	2023
	\$	\$
C&S Nurton	-	-
D&A Nurton	-	-
P Hodgson	-	-
Total Members' Balance	<u>-</u>	<u>-</u>

Strata Corp 3907 Financial Position

	2024	2023
	\$	\$
Admin Fund Accumulated Balance	3,219.56	5,165.74
Sinking Fund Accumulated Bank Balance	<u>19,090.00</u>	<u>20,370.00</u>
Bank Balance	22,309.56	25,535.74
Member Balances	-	-
Total of Strata Corp Funds	22,309.56	25,535.74

Strata Plan 3907

Statement of Income and Expenditure

Year Ended 30 December 2023

Admin Fund Operating Statement

	2023	2022
	\$	\$
Income		
Income Strata Fees	9999.67	10,000.00
Supplementary Contributions	-	-
Insurance Claim	-	-
Bank Interest	2.12	1.79
	10,001.79	10,001.79
Expenses		
Electricity	395.23	292.56
Insurance	4,669.90	3,990.00
Cleaning	300.00	300.00
BinsCollection	800.00	832.00
Building Maintenance	226.48	103.71
Grounds Maintenance	880.00	330.00
Building Improvements	-	2,827.44
Administration	350.00	300.00
Bank Charges	60.00	60.00
	7,681.61	9,035.71
Excess of Income over Expenditure	2,320.18	966.08
Balance brought forward	2,845.56	1,879.48
Transfer to Sinking Fund	-	-
Transfer from Sinking Fund		
Admin Fund Accumulated Balance	5,165.74	2,845.56

Sinking Fund Fund Operating Statement

	2023	2022
	\$	\$
Income		
Transfer from Admin Fund	-	-
Supplementary Contributions	-	-
	-	-
Expenses		
Transfer to Admin Fund	-	-
	-	-
Excess of Income over Expenditure	-	-
Balance brought forward	20,370.00	20,370.00
Sinking Fund Accumulated Balance	20,370.00	20,370.00

Member Balances

	2023	2022
	\$	\$
C&S Nurton	-	-
D&A Nurton	-	-
P Hodgson	-	0.33
Total Members' Balance	-	0.33

Strata Corp 3907 Financial Position

	2023	2022
	\$	\$
Admin Fund Accumulated Balance	5,165.74	2,845.56
Sinking Fund Accumulated Bank Balance	20,370.00	20,370.00
Bank Balance	25,535.74	23,215.56
Member Balances	-	0.33
Total of Strata Corp Funds	25,535.74	23,215.23



MGA Insurance Brokers Pty. Ltd.
 176 Fullarton Road
 DULWICH
 S.A. 5065
 Website: www.mga.com
 AFS Licence No. 244601
 ABN 29 008 096 277

INVOICE
 Issued 07.03.2025

Strata 3907
 C/O Walker Flat General Store
 4809 Angas Valley Rd
 Walker Flat SA 5238

Total Payable*

A\$ 4,690.00
 includes GST of 388.26

Pay By

22nd March 2025
 or within 7 days of invoice receipt

Our Reference

I4739501

Policy Number

HRS11056497

Class: Residential Strata - EDI

**PROTECTING AUSTRALIANS
 SINCE 1975**

MGA Insurance Brokers is one of the top 10 Insurance Brokerages in Australia with 40 offices and over 200 personnel Australia wide



IMPORTANT INFORMATION

Please review your policy documents carefully and contact us immediately if any details are incorrect, other changes are required or if you have any questions regarding your policy.

Renewal for: 35 Sussex Street, North Adelaide SA 5006

If you should have any queries, please contact:
 Micheal Rapisarda on (08) 8177 8384 (micheal.rapisarda@mga.com)

Claims must be notified as soon as reasonably possible. Late notification may result in the insurer refusing to indemnify you or reducing your claim, to the extent the insurer is prejudiced by the delay. Refer to your policy for more details. *The enclosed Tax Invoice provides a detailed breakdown of the above Total Payable amount.

Payment Options:



Billers Code: **36160**
 Reference: **047395010096**
 From savings or cheque account



Pay in person at any Australia Post outlet or at your local MGA Office.



Post your cheque with this payment slip to:
 MGA Insurance Brokers Pty. Ltd.
 PO Box 309
 KENT TOWN S.A. 5071



Visit our website at: www.mga.com to pay by Visa, Mastercard or Amex. A surcharge (Incl. GST) will apply. Client Reference: MGA AD9 S3064 Invoice Reference: I4739501



Pay in person at any Australia Post outlet using cash, cheque or EFTPOS.



Pay using internet banking by entering the below BSB, account and reference details:
 BSB: 085-456
 Account: 766750672
 Reference: I4739501



*2871 047395010096

Total Payable A\$ 4,690.00

Broker: Micheal Rapisarda
 MGA AD9 S3064 1969767/003 I4739501



OUR PRIVACY POLICY

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APP's). Where required, we will provide you with a Collection Notice which outlines how we collect, disclose and handle your information.

You can also refer to our Privacy Policy available on our website or by contacting us for more information about our privacy practices including how we collect, use or disclose your information, how to access or seek correction to your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.

YOUR DUTY OF DISCLOSURE

You have a duty of disclosure under the Insurance Contracts Act 1984.

When applying for insurance and answering any questions, you need to advise anything you know, or that a reasonable person in the circumstances would know, that may affect or be relevant to the insurer's decision to insure you and on what terms.

You must comply with your duty of disclosure until the insurer agrees to insure you (including any renewal, extension, variation or reinstatement as applicable), and if anything that you have disclosed to us changes before that time, you also need to tell us.

The duty applies to you and anyone else that you want to be covered by the contract.

If you are in doubt tell us and we can help.

NON-DISCLOSURE

If you fail to comply, the insurer may reduce its liability under the contract in respect of a claim, cancel the contract or both. If your failure is fraudulent, they may also avoid the contract from its beginning.

AVERAGE OR CO-INSURANCE

Check your sums insured are adequate to cover the full replacement value of your items in the event of a claim. Where the contract of insurance includes an Average or Co-Insurance provision, you will be considered your own Insurer for the difference between the sum insured at the time of loss and the specified percentage of the true value of the property lost or damaged. The effect of the Average or Co-Insurance provision is that you will bear a rateable proportion of any loss in the event of any under-insurance.

THIRD PARTY INTERESTS

You should advise the Insurer of the interest of all third parties (e.g. financiers, lessors, mortgagees) in the subject matter of policy. The interest of such third parties may only be protected if it is noted on the policy.

HOLD BLAMELESS OR PREVENTING THE RIGHT OF RECOVERY

Please be aware that if you are a party to any agreement or understanding that has the effect of excluding or limiting the insurer's rights of recovery from a third party, the insurer may have the right to refuse to indemnify you for such loss if it is shown that Insurer's rights of recovery has been prejudiced by your action.

ASSOCIATIONS WITH RELATED BODIES CORPORATE

We are members of the Austbrokers network of insurance brokers. MGA Insurance Brokers is an equity member within the Austbrokers network. AUB Group Limited (ABN 60 000 000 715) (AUB) is a sole shareholder of Austbrokers Member Services Pty Ltd ACN 123 717 653, a company that provides marketing, distribution and training services to members of Austbrokers.

MGA Insurance Brokers Pty Ltd and MGA EziPay Pty Ltd (ABN 12 119 047 960) are wholly owned subsidiaries of MGA Management Services Pty Ltd (ABN 47 008 210 482).

ASSOCIATION WITH AN UNDERWRITING AGENCY

We have an association with Millennium Underwriting Agencies Pty Ltd (ABN 38 079 194 095). MGA Insurance Brokers Pty Ltd and Millennium Underwriting Agencies Pty Ltd have some common directors and a proportion of the shares of each company have some common beneficial ownership.

IMPORTANT INFORMATION

This document provides only brief details of the insurance. The full terms and conditions are contained in the policy documents and it is essential that you read these carefully. Should you have any questions about the scope of cover provided, please contact your local MGA office for an explanation.

MGA subscribes to the Australian Financial Complaints Authority (AFCA). Should you have any complaint about MGA please contact our office immediately. The latest version of our Financial Services Guide is available on our website www.mga.com

LEGAL LIABILITY OR INDEMNITY INSURANCE

Should the policy state that the cover is written on a "Claims Made" basis or "Claims Made and Notified" basis, it is imperative that the Insurer be notified immediately of any claim, incident or circumstances that may result in a claim during the currency of the policy or any permitted extended disclosure period (if applicable).

NON RETURN OF BROKERAGE

The charges detailed on this invoice include the commission and fee income earned by this office for the placement of the risk insured. Our fees or commission may not be refunded to you if the policy is cancelled prior to expiry.

COOLING OFF PERIOD

Some policies are subject to a cooling off period (the policy will state if this is the case and the applicable notice period). Where a cooling off period applies you can check that the policy meets your needs during the notice period and if not, you may be able to cancel the policy (except in some circumstances, for example, if you have made a claim) and receive a full refund of any premium paid (less certain deductions permitted by law). You may still have rights to cancel the policy after any cooling off period ends.

For more information, please contact our office, refer to your policy documents or visit our website www.mga.com for the Financial Services Guide and Privacy Policy.

MGA Insurance Brokers Pty. Ltd.
176 Fullarton Road
DULWICH
S.A. 5065
ABN 29 008 096 277
Australian Financial Services Licence No. 244601

TAX INVOICE
Issued 07.03.2025

Client : Strata 3907
C/O Walker Flat General Store
4809 Angas Valley Rd
Walker Flat SA 5238

ABN :

Class : Residential Strata - EDI

Insurer : Hutch Underwriting Pty Ltd

Policy Number : HRS11056497

Period : 22.03.2025 to 22.03.2026 at 4pm

Invoice Number : I4739501

MGA Reference : MGA AD9 S3064 1969767/003

Premium	3,462.31
Underwriting Agency Fee	210.00
GST	367.21
Stamp Duty*	418.92
Broker Service Fee	210.51
Fee GST	21.05

Total Payable (incl GST) A\$ 4,690.00

GST Total 388.26

* Not a taxable supply
This is only a Tax Invoice once payment is received.

**STRATA PLAN 3907 INCORPORATED
35 Sussex Street, North Adelaide 5006
Management Committee Meeting Minutes, May 2025**

28 April 2025

Date: *Monday 28 April 2025*

Venue: By Online correspondence

Attendees: Chris Nurton and David Nurton

Agenda Items

Approve the replacement of all water heaters

David Nurton proposes that due to the failure of two of the three corporation water heaters within a few months, approval be given to replace the remaining unit due to all water heater units being the same age. This would alleviate the probable requirement to replace the unit in the near future.

Replacement of the water heaters will require the transfer of \$5000 from the Sinking Fund to the Administration Fund with the residual costs to be from existing Administration Fund assets.

Resolution: Carried Unanimously

STRATA PLAN 3907 INCORPORATED

C. Nurton
SECRETARY / MANAGER

MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277
176 Fullarton Road
DULWICH
S.A. 5065

Phone: 08 8291 2300
PO Box 309
KENT TOWN S.A. 5071

COVERAGE SUMMARY

Strata 3907
Residential Strata - EDI

L8, 17 Bridge Street, Sydney, NSW, 2000.
Enquiries: 1300 256 056

Your Policy Number: HRS11056497
UMR: B200800000STR2024
PDS and Policy Wording: Hutch Residential Strata (version HRS7)
The Insured: Strata Corporation No 3907 Inc
Situation: 35 Sussex Street, North Adelaide SA 5006
Period of Insurance: Commencement Date 4.00pm on 22/03/2025
Expiry Date 4.00pm on 22/03/2026
Date of Issue: 07/03/2025

POLICY LIMITS / SUMS INSURED

Section 1 Buildings	\$2,339,285
Common Area Contents	\$23,393
Loss of Rent	\$350,893
Flood	Selected
Additional Catastrophe Cover	\$701,786
Unit Owners Fixtures and Fittings	\$233,929
Section 2 Property Owners Legal Liability	\$30,000,000
Section 3 Voluntary Workers Personal	
Accident	\$200,000 /\$2,000 weekly
Section 4 Fidelity Guarantee	\$250,000
Section 5 Office Bearers Liability	\$1,000,000
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

MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277
176 Fullarton Road
DULWICH
S.A. 5065

Phone: 08 8291 2300
PO Box 309
KENT TOWN S.A. 5071

COVERAGE SUMMARY

Strata 3907
Residential Strata - EDI

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 L8, 17 Bridge Street, Sydney, NSW, 2000.

It forms part of Your contract of insurance and You should refer to it together with the Product 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

MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277
176 Fullarton Road
DULWICH
S.A. 5065

Phone: 08 8291 2300
PO Box 309
KENT TOWN S.A. 5071

COVERAGE SUMMARY

Strata 3907
Residential Strata - EDI

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.

INSURER	POLICY NUMBER	PROPORTION
Hutch Underwriting Pty Ltd A.B.N. 84 655 256 134 L8, 11 York Street SYDNEY NSW 2000 ASFL No: 523647	HRS11056497	100.0000%
* SUPPORTING INSURERS		
- Certain Underwriters at Lloyd's One Lime Street London EC3M 7HA	100.0000%	

GENERAL ADVICE

This is an important document. You should read it carefully and ensure that you understand it.

Client	:Strata 3907	
Insurer	:Hutch Underwriting Pty Ltd	
Class of Risk	:Residential Strata - EDI	
Policy Number	:HRS11056497	
Period of Cover	:22.03.2025 to 22.03.2026	Our Ref :MGA AD9 S3064 1969767/003/01

OUR ADVICE

In this instance we only provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation. You need to consider the appropriateness of any information (in particular any policy documentation and relevant Product Disclosure Statement) or general advice we give you, having regard to your personal situation, before acting on our advice or buying any product.

OTHER INFORMATION

We confirm we have reviewed the Insurer's Target Market Determination (TMD) for this product and have assessed that you fall within the target market for this financial product. On the basis of our assessment, we consider that the product has therefore been issued to you consistently with the TMD provided by the Insurer. If you have elected to pay your premium via a Premium Funder, a Target Market Determination is also available. Please ask us if you would like a copy of a TMD.

We receive the following commission for arranging your insurance:

Commission Amount: \$ 692.46 GST: \$ 69.25 Total: \$ 761.71

The commission received is based on a percentage of the base premium paid to us by the Insurer.

For further information about the remuneration that may be received by us, our associates, our representatives and related entities that are not associated with providing advice to you, please refer to the Financial Services Guide provided to you or you can ask us for details.

YOUR DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

You have a duty under the Insurance Contracts Act 1984 to take reasonable care not to make a misrepresentation to the insurer (your duty). Your duty applies before you enter into the insurance contract, and also before you renew, extend, vary, or reinstate the policy.

You must answer the insurers questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, the insurer will treat your answers or representations as theirs.

If you do not meet the above duty, the insurer may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and the insurer may treat your policy as if it never existed.

APPLICATION/STATEMENT
STRATA TITLES ACT 1988 (SECTION 41)

To: The Secretary Corporation No. **3907** Incorporated
From: The Form 1 Company
on behalf of the Unit owner in regard to:
Unit **11** in the above Corporation which is situated at:
35 Sussex Street North Adelaide
And owned by **D S & P N Hodgson**

We request that you provide the following information:

PART 1 FINANCIAL DETAILS

- 1.1 Unit Entitlement**0.7**..... Total of all Unit Entitlements**13**.....
- 1.2 (a) Maintenance Contributions
Amount Payable \$**296.15**... per**6 months**... Paid to **30/06 /2025**
- (b) Levies Payable (Description, Amount, Due Date)
(1) **\$296.15 on 30 Sep 2025 for the period 1 Jul 2025 to 31 Dec 2025**.....
(2)
- (c) Arrears
Contributions \$..... Levies \$..... Interest \$
As at ... / ... / Total Arrears \$**Nil**
NB Interest accrues daily at % per annum
- (d) Water use charges to be paid by ***Corporation / Owner**
- 1.3 Liabilities of the Corporation
(a) Current liabilities incurred by the Corporation to which the unit holder must or is likely to be required to contribute: (excluding 1.2)
(1) **Nil**.....
(2)
- (b) Future liabilities resolved to be incurred by the Corporation to which the unit holder must or is likely to be required to contribute: (excluding 1.2)
(1) **Nil**.....
(2)
- 1.4 Assets of the Corporation
Name of Fund: **Strata Corp 3907 INC**.....
Where held: **CBA**.....
- (a) Sum standing to credit of fund \$ 15,205.97.....
(b) Amount budgeted for known expenses \$
(c) Amount in Sinking Fund \$14,090 Purpose ..Any future major building works
.....
(d) Particulars of other assets: (common property improvements that do not appear on the strata plans)
Nil.....

PART 2 INSURANCE DETAILS

Insurer ...**See attached certificate**.....
Property Cover \$ Expiry Date ... / ... / Policy No.
Public Liability \$ Expiry Date ... / ... / Policy No.
Other Covers (eg Voluntary Workers, Fidelity Guarantee, Machinery Breakdown, Flood)
(1) \$ Expiry Date ... / ... / Policy No.
(2) \$ Expiry Date ... / ... / Policy No.
(3) \$ Expiry Date ... / ... / Policy No.

PART 3 Please supply a copy of each of the following: (Applicant to delete if not required)

- 3.1 (a) Minutes of general meetings of the Corporation for the last two (2) years.
(b) Minutes of management committee meetings of the Corporation for the last two (2) years
(c) Detail of any "special resolution" or "unanimous resolution" affecting the unit or common property passed during the last five (5) years (excluding those contained in (a) above.
Refer relevant minutes attached ...**See EGM Minutes Attached**...
- 3.2 Statement of Accounts of the Corporation last prepared
- 3.3 The Articles of the Strata Corporation .. **IAW Strata Titles Act 1988 Schedule 3 and EGM Minutes**
- 3.4 Certificate of Currency of Insurance
- 3.5 Insurance Policy(ies) currently in force by the Corporation

PART 4 Please complete the following:

The Corporation's records are available for inspection at ..**By appointment with the Secretary**...
On any working day between the hours of am and pm.
Contact phone ...**0407606783**.....
(A fee of \$5.00 will be charged)

PART 5 Date of Application 10 September 2025

Signed for and on behalf of the Applicant

Date of Statement

10.19.25

Signed for/on behalf of the Corporation

Applicant please note:

1. This statement does not take into account any decisions or transactions of the Corporation at or subsequent to the issue thereof.
2. Applicants are invited to check the current status prior to settlement.
3. Please advise the Corporation the name and address of the new owner when settlement has been effected.