Vendor Statement

The vendor makes this statement in respect of the land in accordance with section 32 of the *Sale of Land Act* 1962.

This statement must be signed by the vendor and given to the purchaser before the purchaser signs the contract.

The vendor may sign by electronic signature.

The purchaser acknowledges being given this statement signed by the vendor with the attached documents before the purchaser signed any contract.

Land	32 Hammer Street, Flora Hill 3550	
Vendor's name	[redacted]	**Date** 7/11/25
Vendor's signature	[redacted]	

Purchaser's name		**Date** / /
Purchaser's signature		
Purchaser's name		**Date** / /
Purchaser's signature		

1 FINANCIAL MATTERS

1.1 **Particulars of any Rates, Taxes, Charges or Other Similar Outgoings** (and any interest on them)

(a) Are contained in the attached certificate/s.

1.2 **Particulars of any Charge** (whether registered or not) imposed by or under any Act to secure an amount due under that Act, including the amount owing under the charge

Not applicable.

1.3 **Terms Contract**

This section 1.3 only applies if this vendor statement is in respect of a terms contract where the purchaser is obliged to make 2 or more payments (other than a deposit or final payment) to the vendor after the execution of the contract and before the purchaser is entitled to a conveyance or transfer of the land.

Not Applicable.

1.4 **Sale Subject to Mortgage**

This section 1.4 only applies if this vendor statement is in respect of a contract which provides that any mortgage (whether registered or unregistered), is NOT to be discharged before the purchaser becomes entitled to possession or receipts of rents and profits.

Not Applicable.

1.5 **Commercial and Industrial Property Tax Reform Act 2024 (Vic) (CIPT Act)**

(a) The Australian Valuation Property Classification Code (within the meaning of the CIPT Act) most recently allocated to the land is set out in the attached Municipal rates notice or property clearance certificate or is as follows	AVPCC No. Not applicable
(b) Is the land tax reform scheme land within the meaning of the CIPT Act?	☐ Yes ☒ No
(c) If the land is tax reform scheme land within the meaning of the CIPT Act, the entry date within the meaning of the CIPT Act is set out in the attached Municipal rates notice of property clearance certificate or is as follows	Date: OR ☒ Not applicable

2 INSURANCE

2.1 **Damage and Destruction**

This section 2.1 only applies if this vendor statement is in respect of a contract which does NOT provide for the land to remain at the risk of the vendor until the purchaser becomes entitled to possession or receipt of rents and profits.

Not Applicable.

2.2 **Owner Builder**

This section 2.2 only applies where there is a residence on the land that was constructed by an owner-builder within the preceding 6 years and section 137B of *the Building Act* 1993 applies to the residence.

Not Applicable.

3 LAND USE

3.1 **Easements, Covenants or Other Similar Restrictions**

(a) A description of any easement, covenant or other similar restriction affecting the land (whether registered or unregistered): -

Is in the attached copies of title documents. The rights of Coliban Region Water Corporation in the sewer main which traverses the land. See plan annexed hereto.

(b) Particulars of any existing failure to comply with that easement, covenant or other similar restriction are:

To the best of the vendor's knowledge, there is no existing failure to comply with the terms of any easement, covenant or other similar restriction.

3.2. **Road Access**

There is NO access to the property by road if the square box is marked with an 'X' ☐

3.3. **Designated Bushfire Prone Area**

The land is in a designated bushfire prone area under section 192A of the *Building Act* 1993 if the square box is marked with an 'X' ☐

3.4. **Planning Scheme**

Attached is a certificate with the required specified information.

4 NOTICES

4.1. **Notice, Order, Declaration, Report or Recommendation**

Particulars of any notice, order, declaration, report or recommendation of a public authority or government department or approved proposal directly and currently affecting the land, being a notice, order, declaration, report, recommendation or approved proposal of which the vendor might reasonably be expected to have knowledge:

Not Applicable.

4.2. **Agricultural Chemicals**

There are NO notices, property management plans, reports or orders in respect of the land issued by a government department or public authority in relation to livestock disease or contamination by agricultural chemicals affecting the ongoing use of the land for agricultural purposes. However, if this is not the case, the details of any such notices, property management plans, reports or orders, are as follows:

Not applicable

4.3. **Compulsory Acquisition**

The particulars of any notices of intention to acquire that have been served under section 6 of the *Land Acquisition and Compensation Act* 1986 are as follows:

Not applicable

5 BUILDING PERMITS

Particulars of any building permit issued under the *Building Act* 1993 in the preceding 7 years (required only where there is a residence on the land):

Are contained in the attached certificate.

6 OWNERS CORPORATION

This section 6 only applies if the land is affected by an owners corporation within the meaning of the *Owners Corporations Act* 2006.

Not Applicable.

7 GROWTH AREAS INFRASTRUCTURE CONTRIBUTION ("GAIC")

Not Applicable.

8 SERVICES

The services which are marked with an 'X' in the accompanying square box are NOT connected to the land:

Electricity supply ☐	Gas supply ☐	Water supply ☐	Sewerage ☐	Telephone services ☒

9 TITLE

Attached are copies of the following documents:

10 SUBDIVISION

10.1. **Unregistered Subdivision**

This section 10.1 only applies if the land is subject to a subdivision which is not registered.

Not Applicable.

10.2. **Staged Subdivision**

This section 10.2 only applies if the land is part of a staged subdivision within the meaning of section 37 of the *Subdivision Act* 1988.

Not Applicable.

10.3. **Further Plan of Subdivision**

This section 10.3 only applies if the land is subject to a subdivision in respect of which a further plan within the meaning of the *Subdivision Act* 1988 is proposed.
Not Applicable.

11 DISCLOSURE OF ENERGY INFORMATION

(Disclosure of this information is not required under section 32 of the Sale of Land Act 1962 but may be included in this vendor statement for convenience.)

Details of any energy efficiency information required to be disclosed regarding a disclosure affected building or disclosure area affected area of a building as defined by the *Building Energy Efficiency Disclosure Act* 2010 (Cth)

(a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and

(b) which has a net lettable area of at least 1000m²; (but does not include a building under a strata title system or if an occupancy permit was issued less than 2 years before the relevant date):

Not Applicable.

12 DUE DILIGENCE CHECKLIST

(The Sale of Land Act 1962 provides that the vendor or the vendor's licensed estate agent must make a prescribed due diligence checklist available to purchasers before offering land for sale that is vacant residential land or land on which there is a residence. The due diligence checklist is NOT required to be provided with, or attached to, this vendor statement but the checklist may be attached as a matter of convenience.)

☐ Vacant Residential Land or Land with a Residence

☒ Attach Due Diligence Checklist (this will be attached if ticked)

13 ATTACHMENTS

(Any certificates, documents and other attachments may be annexed to this section 13)

(Additional information may be added to this section 13 where there is insufficient space in any of the earlier sections)

(Attached is an "Additional Vendor Statement" if section 1.3 (Terms Contract) or section 1.4 (Sale Subject to Mortgage) applies)

Title property searches and certificates

Due diligence checklist

What you need to know before buying a residential property

Before you buy a home, you should be aware of a range of issues that may affect that property and impose restrictions or obligations on you, if you buy it. This checklist aims to help you identify whether any of these issues will affect you. The questions are a starting point only and you may need to seek professional advice to answer some of them. You can find links to organisations and web pages that can help you learn more, by visiting the Due diligence checklist page on the Consumer Affairs Victoria website (consumer.vic.gov.au/duediligencechecklist).

Urban living

Moving to the inner city?

High density areas are attractive for their entertainment and service areas, but these activities create increased traffic as well as noise and odours from businesses and people. Familiarising yourself with the character of the area will give you a balanced understanding of what to expect.

Is the property subject to an owners corporation?

If the property is part of a subdivision with common property such as driveways or grounds, it may be subject to an owners corporation. You may be required to pay fees and follow rules that restrict what you can do on your property, such as a ban on pet ownership.

Growth areas

Are you moving to a growth area?

You should investigate whether you will be required to pay a growth areas infrastructure contribution.

Flood and fire risk

Does this property experience flooding or bushfire?

Properties are sometimes subject to the risk of fire and flooding due to their location. You should properly investigate these risks and consider their implications for land management, buildings and insurance premiums.

Rural properties

Moving to the country?

If you are looking at property in a rural zone, consider:

- Is the surrounding land use compatible with your lifestyle expectations? Farming can create noise or odour that may be at odds with your expectations of a rural lifestyle.
- Are you considering removing native vegetation? There are regulations which affect your ability to remove native vegetation on private property.
- Do you understand your obligations to manage weeds and pest animals?

Can you build new dwellings?

Does the property adjoin crown land, have a water frontage, contain a disused government road, or are there any crown licences associated with the land?

Is there any earth resource activity such as mining in the area?

You may wish to find out more about exploration, mining and quarrying activity on or near the property and consider the issue of petroleum, geothermal and greenhouse gas sequestration permits, leases and licences, extractive industry authorisations and mineral licences.

Soil and groundwater contamination

Has previous land use affected the soil or groundwater?

You should consider whether past activities, including the use of adjacent land, may have caused contamination at the site and whether this may prevent you from doing certain things to or on the land in the future.

(04/10/2016)

Land boundaries

Do you know the exact boundary of the property?

You should compare the measurements shown on the title document with actual fences and buildings on the property, to make sure the boundaries match. If you have concerns about this, you can speak to your lawyer or conveyancer, or commission a site survey to establish property boundaries.

Planning controls

Can you change how the property is used, or the buildings on it?

All land is subject to a planning scheme, run by the local council. How the property is zoned and any overlays that may apply, will determine how the land can be used. This may restrict such things as whether you can build on vacant land or how you can alter or develop the land and its buildings over time.

The local council can give you advice about the planning scheme, as well as details of any other restrictions that may apply, such as design guidelines or bushfire safety design. There may also be restrictions – known as encumbrances – on the property's title, which prevent you from developing the property. You can find out about encumbrances by looking at the section 32 statement.

Are there any proposed or granted planning permits?

The local council can advise you if there are any proposed or issued planning permits for any properties close by. Significant developments in your area may change the local 'character' (predominant style of the area) and may increase noise or traffic near the property.

Safety

Is the building safe to live in?

Building laws are in place to ensure building safety. Professional building inspections can help you assess the property for electrical safety, possible illegal building work, adequate pool or spa fencing and the presence of asbestos, termites, or other potential hazards.

Building permits

Have any buildings or retaining walls on the property been altered, or do you plan to alter them?

There are laws and regulations about how buildings and retaining walls are constructed, which you may wish to investigate to ensure any completed or proposed building work is approved. The local council may be able to give you information about any building permits issued for recent building works done to the property, and what you must do to plan new work. You can also commission a private building surveyor's assessment.

Are any recent building or renovation works covered by insurance?

Ask the vendor if there is any owner-builder insurance or builder's warranty to cover defects in the work done to the property.

Utilities and essential services

Does the property have working connections for water, sewerage, electricity, gas, telephone and internet?

Unconnected services may not be available, or may incur a fee to connect. You may also need to choose from a range of suppliers for these services. This may be particularly important in rural areas where some services are not available.

Buyers' rights

Do you know your rights when buying a property?

The contract of sale and section 32 statement contain important information about the property, so you should request to see these and read them thoroughly. Many people engage a lawyer or conveyancer to help them understand the contracts and ensure the sale goes through correctly. If you intend to hire a professional, you should consider speaking to them before you commit to the sale. There are also important rules about the way private sales and auctions are conducted. These may include a cooling-off period and specific rights associated with 'off the plan' sales. The important thing to remember is that, as the buyer, you have rights.

(04/10/2016)

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REGISTER SEARCH STATEMENT (Title Search) Transfer of Land Act 1958

VOLUME 07998 FOLIO 156

Security no : 124129527161L
Produced 31/10/2025 12:12 PM

LAND DESCRIPTION

Lot 70 on Plan of Subdivision 016993.
PARENT TITLE Volume 06957 Folio 245
Created by instrument 2587741 10/09/1953

REGISTERED PROPRIETOR

Estate Fee Simple
Sole Proprietor
[redacted] of 32 HAMMER STREET FLORA HILL VIC 3550
AK571677Q 05/09/2013

ENCUMBRANCES, CAVEATS AND NOTICES

MORTGAGE AQ109460X 03/08/2017
AFSH NOMINEES PTY LTD

COVENANT 2587741 10/09/1953

Any encumbrances created by Section 98 Transfer of Land Act 1958 or Section 24 Subdivision Act 1988 and any other encumbrances shown or entered on the plan or imaged folio set out under DIAGRAM LOCATION below.

DIAGRAM LOCATION

SEE LP016993 FOR FURTHER DETAILS AND BOUNDARIES

ACTIVITY IN THE LAST 125 DAYS

NIL

----------END OF REGISTER SEARCH STATEMENT----------

Additional information: (not part of the Register Search Statement)

Street Address: 32 HAMMER STREET FLORA HILL VIC 3550

ADMINISTRATIVE NOTICES

NIL

eCT Control 18440T MSA NATIONAL
Effective from 03/08/2017

DOCUMENT END

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Document Identification	**LP016993**
Number of Pages (excluding this cover sheet)	**3**
Document Assembled	**31/10/2025 12:12**

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1 SHEETS
SHEET 2

PLAN OF SUBDIVISION OF
CROWN ALLOTMENTS 438 438A 441 441A & 441B SECTION H

PARISH OF SANDHURST

COUNTY OF BENDIGO

MEASUREMENTS ARE IN FEET & INCHES

VOL.6957 FOL.245

DEPTH LIMITATION: 50 FEET (C.A. 441B)

NOTATIONS

ALL SPLAYED CORNERS ARE 10 FEET EXCEPT WHERE OTHERWISE SHOWN

RERFERENCE MARKS ARE IRON SPIKES 12" X ¾" IN DIAMETER

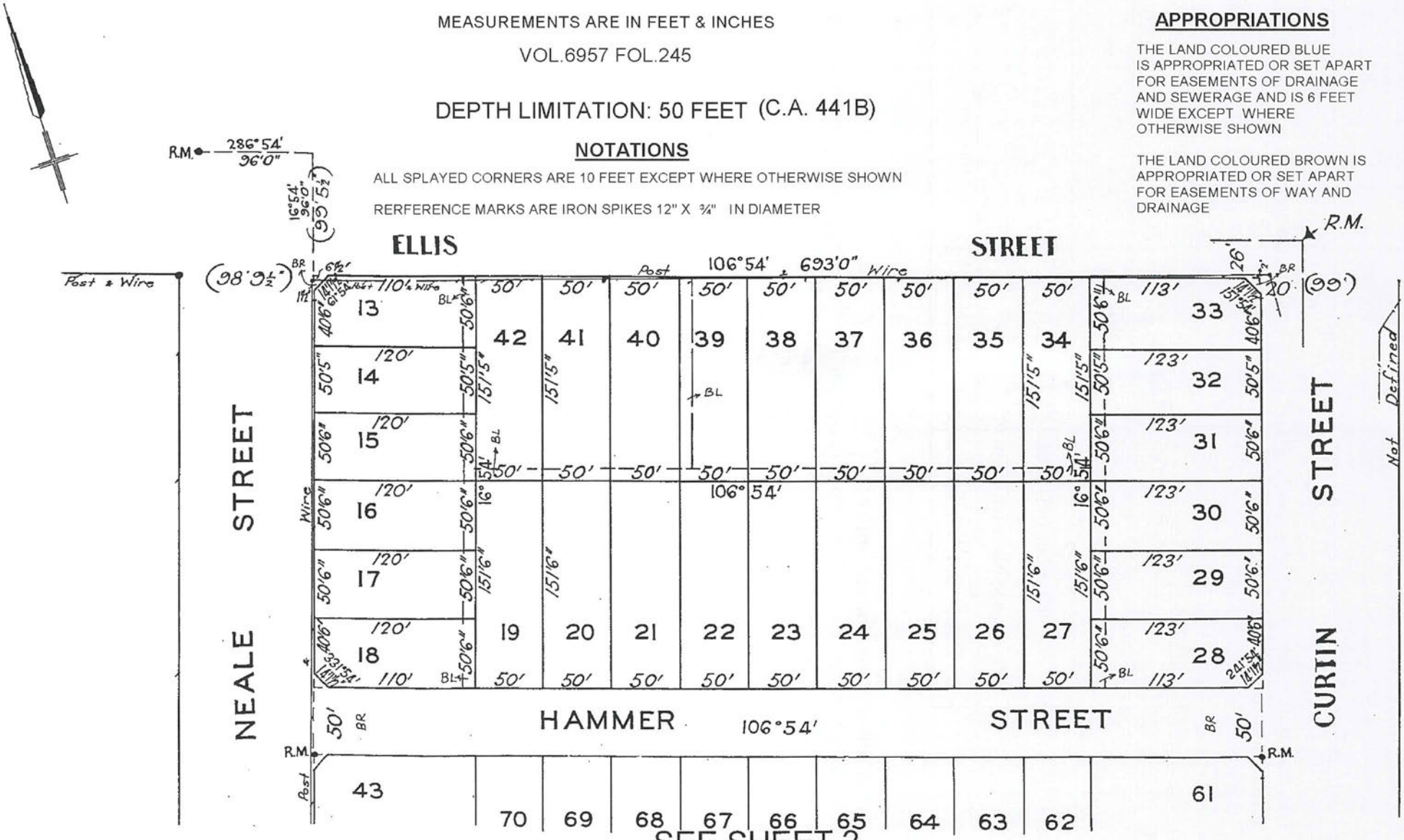
LP 16993
EDITION 2
PLAN MAY BE LODGED 21-2-47

COLOUR CODE
BL=BLUE
BR=BROWN

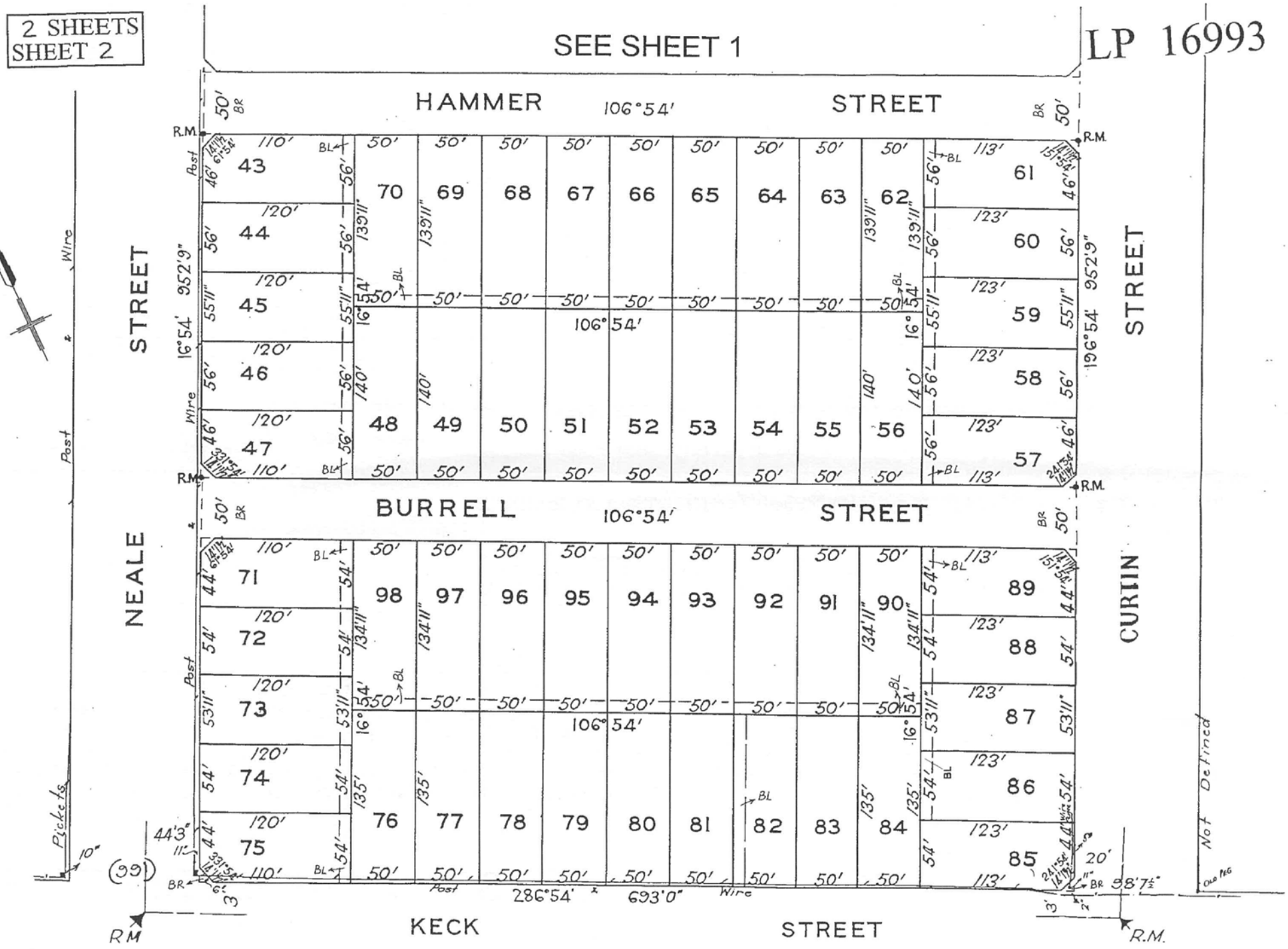
APPROPRIATIONS

THE LAND COLOURED BLUE IS APPROPRIATED OR SET APART FOR EASEMENTS OF DRAINAGE AND SEWERAGE AND IS 6 FEET WIDE EXCEPT WHERE OTHERWISE SHOWN

THE LAND COLOURED BROWN IS APPROPRIATED OR SET APART FOR EASEMENTS OF WAY AND DRAINAGE



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MODIFICATION TABLE

RECORD OF ALL ADDITIONS OR CHANGES TO THE PLAN

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PLAN NUMBER
LP 16993

AFFECTED LAND/PARCEL	LAND/PARCEL IDENTIFIER CREATED	MODIFICATION	DEALING NUMBER	DATE	TIME	EDITION NUMBER	ASSISTANT REGISTRAR OF TITLES
LOT 40		TRANSFER TO THE KING	TR 2370660			1	MLB
		WARNING: THE IMAGE OF THIS PLAN/DOCUMENT HAS BEEN DIGITALLY AMENDED. NO FURTHER AMENDMENTS ARE TO BE MADE TO THE ORIGINAL PLAN/DOCUMENT.					
LOT 85		REMOVAL OF EASEMENT	PS522831T	27/5/04		2	KRB

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Document Type	**Instrument**
Document Identification	**2587741**
Number of Pages (excluding this cover sheet)	**2**
Document Assembled	**31/10/2025 12:12**

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204/180 5445770

SEPTIMUS JONES

6/2 to L Bk 204/180.

2587741

VICTORIA.

Freehold

MICROFILMED

TRANSFER OF LAND

FEE 12/6 T.O. COMMISSIONER OF STAMPS

FEE 22/6 Cpd. COMPTROLLER OF STAMPS

LODGED 1953

Keep

BEAUMONT ESTATES PROPRIETARY LIMITED of 287 Collins Street Melbourne being registered as the proprietor of an estate in fee simple in the land hereinafter described subject to the encumbrances notified hereunder in consideration of the sum of ONE HUNDRED POUNDS paid to it by GERARD FLORENTIN VICTOR ALPHONSE GELLY of 180 Carpenter Street Bendigo Postal Employee DOTH HEREBY TRANSFER to the said Gerard Florentin Victor Alphonse Gelly

ONE POUND STAMP DUTY

All its estate and interest in ALL THAT piece of land being Lot 70 on Plan of Subdivision lodged in the Office of Titles and Numbered 16993 and being part of Crown Allotments 441, 441A and 441B Section H Parish of Sandhurst subject to the limitation as to depth (if any) set out in the Certificate of Title hereinafter referred to AND the said

STAMP DUTY 10 SEP 1953 VICTORIA

Gerard Florentin Victor Alphonse Gelly for himself his heirs executors administrators and transferees HEREBY COVENANTS with the said Beaumont Estates Proprietary Limited its successors and transferees and the registered proprietor or proprietors for the time being of the land remaining untransferred in Certificate of Title Volume 6957 Folio 245 that no quarrying operations shall at any time hereafter be carried on in or upon the said Lot and no stone earth clay gravel or sand shall at any time hereafter be carried away or removed from the said Lot except for the purpose of excavating for the foundations of any building to be erected thereon or use or permit or allow the said land hereby transferred to be used for the manufacture or winning of bricks tiles or pottery ware AND it is intended that the above covenant shall be set out as an encumbrance at the foot of the Certificate of Title to be issued in respect of the land hereby transferred and shall run with the land.

DATED this 2nd day of September One thousand nine hundred and fifty-three

THE COMMON SEAL of BEAUMONT ESTATES PROPRIETARY LIMITED was hereto affixed by order of the Board of Directors in the presence of:-

DIRECTOR

SECRETARY

SIGNED in Victoria by the said GERARD FLORENTIN VICTOR ALPHONSE GELLY in the presence of:-

Geo. Bennetts J.P.

IMAGED

ENCUMBRANCES REFERRED TO

The encumbrances (if any) affecting the said land set out at the foot of the said Certificate of Title.

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59

dated ..... 19...

BEAUMONT ESTATES PROPRIETARY LIMITED

TO

GERARD F.V.A. GELLY

TRANSFER

Lot 70 Flora Hill ..... Estate

SEPTIMUS JONES
SOLICITOR
MELBOURNE

Allan Morrison, Printer, 452a Chancery Lane, Melbourne, C.1.

I CERTIFY
that a Memorial of the within instrument No. 2583741
was entered on the 10 Sep 1953
in the Register Book Vol. 6957 Fol. 245

Assistant Registrar of Titles

PLANNING CERTIFICATE

Official certificate issued under Section 199 Planning & Environment Act 1987 and the Planning and Environment Regulations 2005

CERTIFICATE REFERENCE NUMBER

1195399

APPLICANT'S NAME & ADDRESS

ROGERS & EVERY C/- INFOTRACK (LEAP) C/- LANDATA DOCKLANDS

VENDOR

[redacted]

PURCHASER

NOT KNOWN, NOT KNOWN

REFERENCE

4538

This certificate is issued for:

LOT 70 PLAN LP16993 ALSO KNOWN AS 32 HAMMER STREET FLORA HILL
GREATER BENDIGO CITY

The land is covered by the:

GREATER BENDIGO PLANNING SCHEME

The Minister for Planning is the responsible authority issuing the Certificate.

The land:

- is included in a GENERAL RESIDENTIAL ZONE

A detailed definition of the applicable Planning Scheme is available at :
(http://planningschemes.dpcd.vic.gov.au/schemes/greaterbendigo)

Historic buildings and land protected under the Heritage Act 1995 are recorded in the Victorian Heritage Register at:
http://vhd.heritage.vic.gov.au/

Additional site-specific controls may apply. The Planning Scheme Ordinance should be checked carefully. The above information includes all amendments to planning scheme maps placed on public exhibition up to the date of issue of this certificate and which are still the subject of active consideration

Copies of Planning Schemes and Amendments can be inspected at the relevant municipal offices.

LANDATA®
T: (03) 9102 0402
E: landata.enquiries@servictoria.com.au

31 October 2025

Sonya Kilkenny
Minister for Planning

VICTORIA State Government

The attached certificate is issued by the Minister for Planning of the State of Victoria and is protected by statute.

The document has been issued based on the property information you provided. You should check the map below - it highlights the property identified from your information.

If this property is different to the one expected, you can phone (03) 9102 0402 or email landata.enquiries@servictoria.com.au

Please note: The map is for reference purposes only and does not form part of the certificate.



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Choose the authoritative Planning Certificate

Why rely on anything less?

As part of your section 32 statement, the authoritative Planning Certificate provides you and / or your customer with the statutory protection of the State of Victoria.
Order online before 4pm to receive your authoritative Planning Certificate the same day, in most cases within the hour.
Next business day delivery, if further information is required from you.

Privacy Statement

The information obtained from the applicant and used to produce this certificate was collected solely for the purpose of producing this certificate. The personal information on the certificate has been provided by the applicant and has not been verified by LANDATA®. The property information on the certificate has been verified by LANDATA ®. The zoning information on the certificate is protected by statute. The information on the certificate will be retained by LANDATA ® for auditing purposes and will not be released to any third party except as required by law.

VICTORIA State Government

PROPERTY REPORT

Energy, Environment and Climate Action

Created at 31 October 2025 11:34 AM

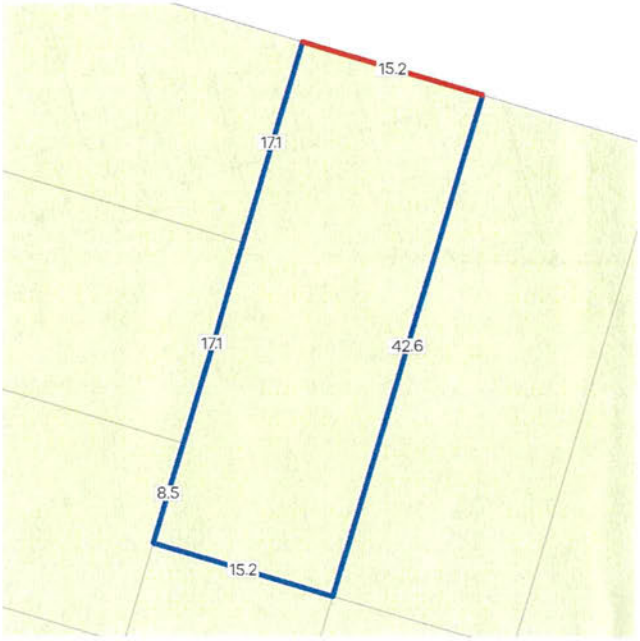
PROPERTY DETAILS

Address:	**32 HAMMER STREET FLORA HILL 3550**
Lot and Plan Number:	**Lot 70 LP16993**
Standard Parcel Identifier (SPI):	**70\LP16993**
Local Government Area (Council):	**GREATER BENDIGO**
Council Property Number:	**176226**
Directory Reference:	**Vicroads 607 U10**

www.bendigo.vic.gov.au

SITE DIMENSIONS

All dimensions and areas are approximate. They may not agree with those shown on a title or plan.



Area: 650 sq. m
Perimeter: 116 m
For this property:
— Site boundaries
— Road frontages

Dimensions for individual parcels require a separate search, but dimensions for individual units are generally not available.

Calculating the area from the dimensions shown may give a different value to the area shown above

For more accurate dimensions get copy of plan at
Title and Property Certificates

UTILITIES

Rural Water Corporation:	**Goulburn-Murray Water**
Urban Water Corporation:	**Coliban Water**
Melbourne Water:	**Outside drainage boundary**
Power Distributor:	**POWERCOR**

STATE ELECTORATES

Legislative Council:	**NORTHERN VICTORIA**
Legislative Assembly:	**BENDIGO EAST**

PLANNING INFORMATION

Property Planning details have been removed from the Property Reports to avoid duplication with the Planning Property Reports from the Department of Transport and Planning which are the authoritative source for all Property Planning information.

The Planning Property Report for this property can found here - Planning Property Report

Planning Property Reports can be found via these two links
Vicplan https://mapshare.vic.gov.au/vicplan/
Property and parcel search https://www.land.vic.gov.au/property-and-parcel-search

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PROPERTY REPORT

Energy, Environment and Climate Action

Area Map



Selected Property

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PLANNING PROPERTY REPORT

Department of Transport and Planning

From www.planning.vic.gov.au at 31 October 2025 11:35 AM

PROPERTY DETAILS

Address:	**32 HAMMER STREET FLORA HILL 3550**
Lot and Plan Number:	**Lot 70 LP16993**
Standard Parcel Identifier (SPI):	**70\LP16993**
Local Government Area (Council):	**GREATER BENDIGO** www.bendigo.vic.gov.au
Council Property Number:	**176226**
Planning Scheme:	**Greater Bendigo** Planning Scheme - Greater Bendigo
Directory Reference:	**Vicroads 607 U10**

UTILITIES

Rural Water Corporation:	**Goulburn-Murray Water**
Urban Water Corporation:	**Coliban Water**
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Legislative Council:	**NORTHERN VICTORIA**
Legislative Assembly:	**BENDIGO EAST**

OTHER

Registered Aboriginal Party:	**Dja Dja Wurrung Clans Aboriginal Corporation**
Fire Authority:	**Fire Rescue Victoria & Country Fire Authority**

View location in VicPlan

Planning Zones

GENERAL RESIDENTIAL ZONE (GRZ)
SCHEDULE TO THE GENERAL RESIDENTIAL ZONE (GRZ)



GRZ - General Residential
PPRZ - Public Park and Recreation

Note: labels for zones may appear outside the actual zone - please compare the labels with the legend.

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Notwithstanding this disclaimer, a vendor may rely on the information in this report for the purpose of a statement that land is in a bushfire prone area as required by section 32C (b) of the Sale of Land 1962 (Vic).

PLANNING PROPERTY REPORT

Department of Transport and Planning

Planning Overlay

None affecting this land - there are overlays in the vicinity

OTHER OVERLAYS

Other overlays in the vicinity not directly affecting this land

NEIGHBOURHOOD CHARACTER OVERLAY (NCO)



NCO - Neighbourhood Character Overlay

Note: due to overlaps, some overlays may not be visible, and some colours may not match those in the legend

Further Planning Information

Planning scheme data last updated on 31 October 2025.

A **planning scheme** sets out policies and requirements for the use, development and protection of land.
This report provides information about the zone and overlay provisions that apply to the selected land.
Information about the State and local policy, particular, general and operational provisions of the local planning scheme that may affect the use of this land can be obtained by contacting the local council or by visiting https://www.planning.vic.gov.au

This report is NOT a **Planning Certificate** issued pursuant to Section 199 of the ***Planning and Environment Act 1987.***
It does not include information about exhibited planning scheme amendments, or zonings that may abut the land.
To obtain a Planning Certificate go to Titles and Property Certificates at Landata - https://www.landata.vic.gov.au

For details of surrounding properties, use this service to get the Reports for properties of interest.

To view planning zones, overlay and heritage information in an interactive format visit https://mapshare.vic.gov.au/vicplan/

For other information about planning in Victoria visit https://www.planning.vic.gov.au

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PLANNING PROPERTY REPORT

Department of Transport and Planning

Designated Bushfire Prone Areas

This property is not in a designated bushfire prone area.
No special bushfire construction requirements apply. Planning provisions may apply.

Where part of the property is mapped as BPA, if no part of the building envelope or footprint falls within the BPA area, the BPA construction requirements do not apply.

Note: the relevant building surveyor determines the need for compliance with the bushfire construction requirements.



Designated Bushfire Prone Areas

Designated BPA are determined by the Minister for Planning following a detailed review process. The Building Regulations 2018, through adoption of the Building Code of Australia, apply bushfire protection standards for building works in designated BPA.

Designated BPA maps can be viewed on VicPlan at https://mapshare.vic.gov.au/vicplan/ or at the relevant local council.

Create a BPA definition plan in VicPlan to measure the BPA.

Information for lot owners building in the BPA is available at https://www.planning.vic.gov.au.

Further information about the building control system and building in bushfire prone areas can be found on the Victorian Building Authority website https://www.vba.vic.gov.au. Copies of the Building Act and Building Regulations are available from http://www.legislation.vic.gov.au. For Planning Scheme Provisions in bushfire areas visit https://www.planning.vic.gov.au.

Native Vegetation

Native plants that are indigenous to Victoria and important for biodiversity might be present on this property. This could include trees, shrubs, herbs, grasses or aquatic plants. There are a range of regulations that may apply including need to obtain a planning permit under Clause 52.17 of the local planning scheme. For more information see Native Vegetation (Clause 52.17) with local variations in Native Vegetation (Clause 52.17) Schedule

To help identify native vegetation on this property and the application of Clause 52.17 please visit the Native Vegetation Regulations Map (NVR Map) https://mapshare.vic.gov.au/nvr/ and Native vegetation (environment.vic.gov.au) or please contact your relevant council.

You can find out more about the natural values on your property through NatureKit NatureKit (environment.vic.gov.au)

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City of Greater Bendigo
PO Box 733, Bendigo VIC 3552
ABN 74 149 638 164

CITY OF GREATER BENDIGO

Rates and valuation notice

FOR THE PERIOD 1 JULY, 2025 TO 30 JUNE, 2026

Tax invoice

Assessment no. **5957 6**

Date of issue **08 August 2025**

Internal use only

[redacted]
32 Hammer St
FLORA HILL VIC 3550

Rate enquiries
www.bendigo.vic.gov.au/rates
rates@bendigo.vic.gov.au
1300 002 642

Register to receive notices via email.
Visit **erates.bendigo.vic.gov.au**

VIEW RATES INFORMATION BROCHURE HERE

Property	32 Hammer Street, FLORA HILL 3550			Total GST	$0.00
Property owner	[redacted]			Date declared	16/06/2025
Legal description	Lot 70 LP 16993			Notice issued	8/08/2025
Valued as at	1/01/2025	Site value	$275,000	ESVF Classification	Residential
Capital Improved Value	$500,000	Net Annual Value	$25,000	AVPCC	110.3

Council Rates and Charges	Charges	Rateable value	Amount
General Rate	0.00295057	500,000	$1,475.25
Bins and Waste Services Charge 240L bin	$652.00	1	$652.00

Includes payments to 31/07/2025

Emergency Services Volunteer Fund	Charges	Rateable value	Amount
Residential	$136 +	(0.000173 x $500,000)	$222.50

The Emergency Services Volunteer Fund is collected on behalf of the Victorian State Government. It does not form part of the City's revenue.

Total **$2,349.75**

OPTION 1	1st instalment	2nd instalment	3rd instalment	4th instalment
Four instalments	**$587.00** Due: 30/09/2025	+ **$587.00** Due: 01/12/2025	+ **$587.00** Due: 02/03/2026	+ **$588.75** Due: 01/06/2026

OPTION 2 **Prepay to receive 1.5% discount** **$2,317.80** Due: 30/09/2025

Are you having trouble paying?
We can help you, please get in touch with our Rates team to discuss your options.

BPAY
Biller code: 1933
Ref. no: 59576

BPOINT
Biller code: 1933
Ref. no: 59576

BPAY this payment via Internet or phone banking.
BPAY View® View and pay this bill using internet banking.
BPAY View Registration No. 59576

POST billpay
Total Rate *360 000059576
Biller code: 0360 Ref. no: 5957 6
Pay in store at Australia Post, phone 13 18 16 or go to www.postbillpay.com.au

Payment arrangements

If you can't pay by the due date on this notice, please contact the Rates team as soon as you can. We can help you set up a payment plan that works for you. This could be weekly, fortnightly, or monthly to make it easier for you to manage your payments. *Scan the QR code for more information.*

Interest penalties for late payments

Penalty interest is calculated from the date when each instalment was due, regardless of whether or not the ratepayer has chosen to pay by the instalment or prepayment option. Interest is set by The Minister under section 172(2) by notice published in the Government Gazette. Arrears outstanding continue to accrue interest until paid in full. In some cases, the City may take legal action in the Magistrates Court of Victoria to recover unpaid rates and charges. Receiving this notice does not change any current payment arrangements, and it does not stop the City from starting legal proceedings if needed.

Payment allocation

All payments will be credited in the following order: 1. Legal Costs; 2. Interest; 3. Arrears; 4. Current Rates, Charges and ESVF.

Rate capping

The City has complied with the Victorian Government's rates cap of 3 per cent. The cap applies to the average annual increase of rates and charges. The rates and charges for your property may have increased or decreased by a different percentage for the following reasons:

(i) The valuation of your property relative to the valuation of other properties in the municipal district.

(ii) The application of any differential rate by council.

(iii) The inclusion of other rates and charges not covered by the Victorian Government's rates cap.

Rates Calcualation Table

Your property has been classified for rating purposes in accordance with the City's Revenue and Rating Plan 2025-2029.

Differential Rate Type	Differential Rate in Dollar	Rate Amount
Commercial Rate A	.560614	$2,803.00
Commercial Rate B	.545857	$2,729.50
Commercial Rate C	.575362	$2,877.00
Farm Rate	.191788	$959.00
General	.295057	$1,475.50
Vacant Land	.368822	$1,844.00

Changes to Local Government regulations require all rate notices to show calculations for your property at each of our differentials. Calculations are for comparative purposes only.

Direct Debit

Did you know that you can get your rates direct debited from your bank account on a fortnightly or monthly basis? Once it's set up, it keeps going each year, you don't need to apply again. We suggest setting it up as soon as you get your rates notice.

Emergency Services Volunteers Fund (ESVF)

Formerly known as Fire Services Property Levy. Councils are legally required to collect the levy and pay it to the Victorian Government, in line with the Fire Services Property Levy Act 2012 (and in line with the Local Government Act 1989 & 2020).

Please pay the full amount, including the levy, by the due date. If you only pay a portion of the total amount due, some of that payment will be paid to the Victorian Government toward the levy. Interest charges will apply on the unpaid amount.

Pension concessions

Did you know that if you are a pensioner with a current concession card issued by Centrelink or the Department of Veteran Affairs, you may be eligible for a rebate on your principal place of residence? Applications can be made online by visiting our website or contact Customer Support.

Notice of Valuation

The property described on the front of this Notice has been valued as at January 1, 2025 using the Capital Improved Value which is the total market value of the land plus buildings and improvements. All properties are valued independently by the Valuer-General of Victoria. The valuations shown on this notice may be used by other authorities for the purpose of a tax or rate.

Changes to rating classification

Ratepayers are responsible for ensuring that the details contained in the individual notices are correct. Any adjustments to rates will only be effective in the year the adjustment is made and will not be applied retrospectively.

Privacy Statement

The City is committed to protecting your privacy. The City handles all personal information it collects in accordance with the Privacy and Data Protection Act 2014 (Vic) and our Privacy Policy. The City may disclose this information to other organisations if requested by legislation and for other relevant secondary purposes including other government agencies.

Payment of rates and charges

Rates and charges are due and payable by four instalments. Instalment notices will be issued at least 14 days before each instalment is due. You can pay any or all instalments in advance of their due dates.

Disagreement with Notice

If you disagree with information on your Rates and Valuations Notice, you may make a submission to the City's rates team who will review your situation and work to find a solution If your issue cannot be resolved, you have the right to appeal:

- If you choose to appeal, you must still pay your rates by the due date
- If your appeal is successful, we will credit your account or refund, if requested

What can you appeal?

- Differential rate applied to your property by visiting **www.vcat.vic.gov.au** (within 60 days of date of issue)
- The property valuation or AVPCC by visiting **ratingvaluationobjections.vic.gov.au** or by contacting the City (within two months of date of issue)
- Any other rate or charge at the County Court – please seek legal advice (within 60 days of date of issue)

Contact us

Email:
rates@bendigo.vic.gov.au

Website:
www.bendigo.vic.gov.au/rates

Phone:
1300 002 642

National Relay Service:
133 677

Address:
Main office – 189-229 Lyttleton Terrace, Bendigo. Heathcote office – 104 High Street, Heathcote

Postal address:
PO Box 733, Bendigo 3552

Customer Service hours:

- Monday, 9am – 4.30pm
- Tuesday, 9am – 4pm
- Wednesday, 9am – 4.30pm
- Thursday, 9am – 4.30pm
- Friday, 9am – 4.30pm

Please note the Heathcote office is closed on Wednesdays.

PAYMENT OPTIONS

Direct debit

Your rates can be deducted from your bank account fortnightly, monthly or via instalments. Complete an online application form at **www.bendigo.vic.gov.au/rates** or contact CustomerSupport on **1300 002 642**.

Centrepay

To arrange regular deductions from your Centrelink payment download the form at **www.bendigo.vic.gov.au/rates** or contact Customer Support on **1300 002 642**.

Ref No: 555 054 223L

BPAY

Phone and internet banking. Contact your bank or financial institution to make this payment.

BPAY View – View and pay this bill using internet banking.

Refer to the front of this notice for biller code and reference number.

BPOINT

With your Visa or Mastercard, phone or internet.

1300 276 468 or **www.bpoint.com.au**

Refer to the front of this notice for biller code and reference number.

Post Billpay

Phone, internet and over the counter.

13 18 16 or **www.postbillpay.com.au**

Refer to the front of this notice for biller code and reference number.

Payment online

City of Greater Bendigo

www.bendigo.vic.gov.au/rates

Payment in person

- Bendigo Bank
- Australia Post
- City of Greater Bendigo

Coliban WATER

ABN 96 549 082 360

1300 363 200
www.coliban.com.au
PO Box 2770 BENDIGO DC
Victoria 3554

Rogers & Every C/- InfoTrack (LEAP) C/- LANDATA
Two Melbourne Quarter, Level 13, 697 Collins Street
Docklands

Information Statement Issue Date:
5 November 2025

Your Reference:
78621437-027-5

Settlement Date:
12 November 2025

Information Statement Number:
ISN-0000053068

Property Number:
LOC-000054824

Settlement Payment Reference:
2000000548242

Amount Due:
$333.75

Information Statement

(Special Meter Read)

Service Address: 32 Hammer Street, Flora Hill, VIC, 3550

Owner(s):	**Title(s):**
[redacted]	Lot 70, Plan of Subdivision, Plan Number 016993, Volume 07998, Folio 156, Parish of Sandhurst

Account Calculation:	
Fees and Charges	$0.00
Scheme Arrears	$0.00
Total amount in arrears:	$0.00
Calculated charges from last billing date to 12-11-2025 as detailed on the following page/s.	$333.75
Amount Due:	$333.75

If you are making a settlement payment via PEXA, please use the biller code 39156 and the settlement payment reference number detailed above.

In accordance with Section 275 (1) of the Water Act (1989), the person /s who becomes the owner of the property must pay any amount that is a charge on that property under Section 274 (4A).

Unless prior consent has been obtained, the Water Act (1989) prohibits:
The erection and/or placement of any building, wall, bridge, embankment, fill or removal of earth, machinery or other structure on land over which an easement exists, or within one (1) metre laterally, of any works of Coliban Water.

Property Number: LOC-000054824
Service Address: 32 Hammer Street, Flora Hill, VIC, 3550

Details for Services provided and their tariffs:

WATER CONSUMPTION FEE

Service Number	Meter Number	Previous Date	Reading	Current Date	Reading
SP-000053862	1002707	26-08-2025	2991	05-11-2025	3025
	Date From	Date To	Consumption (Kilolitres)	Rate per kL	Amount
	26-08-2025	05-11-2025	34.0000	$ 2.7262	$92.69

WATER SERVICE FEE

Service Number	Size	Date From	Date To	Days	Rate per day	Amount
SP-000053862	20mm	26-08-2025	12-11-2025	79	$ 0.7619	$60.18

SEWERAGE SERVICE FEE

Service Number	Date From	Date To	Days	Rate per day	Amount
SP-000053862	26-08-2025	12-11-2025	79	$ 2.2897	$180.88

Encumbrances and other information:

* Sewer main (shown in red) traverses land.

* Structure built over or near sewer main. Signed agreement dated: 08/09/2022

* All acquisitions and dispositions are to be forwarded to Coliban Water via email: revenue@coliban.com.au

* This Information Statement includes updated figures calculated after special meter read applied.

* Could the applicant please phone for an update on this certificate prior to settlement. Alternatively, you can email revenue@coliban.com.au for an update and provide the ISN number (Information Statement number) and settlement date in your email.

* Information Statements are valid for a period of 90 days from application date for service charges only. The special meter read is an actual read used to calculate water consumption up until the reading date only.

* If you are making a settlement payment via PEXA, please use the biller code 39156 and the settlement payment reference number detailed on page 1. Once settlement is complete to ensure all the required information under the Water Act 1989, Section 159 continues to be provided to us during the property settlement process. Please advise all of the following details on the Notice of Acquisition/Disposition (with the relevant ownership details i.e. lot number/s, plan of subdivision number/s, volume number/s, folio number/s. The version of information being provided to the State Revenue Office (SRO) is adequate for our requirements.

Regards,

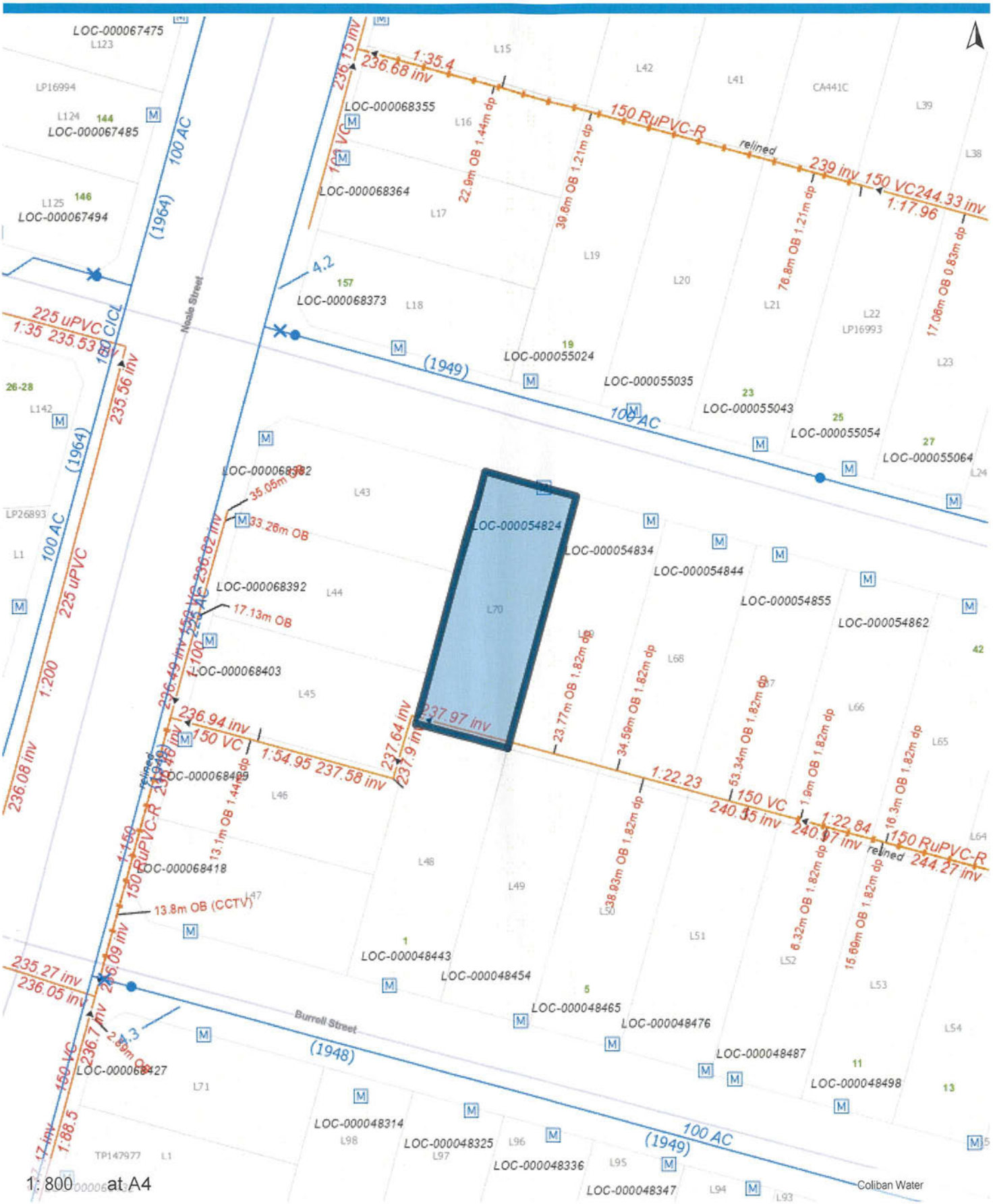


Customer Solutions Department

Property Report

Date: 04/11/25

Property Address: 32 Hammer Street, Flora Hill, VIC, 3550



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Coliban WATER

Our Ref: 1610431600 (BO 1977) **Contact:** Thisaru Chandrasekara 54341303

27 June 2022

[redacted]
32 Hammer Street
FLORA HILL VIC 3550

Dear Benjamin

Consent to Erect a Structure Application – Shed over a Sewer Main.

We received your recent Consent to Erect a Structure application on 20 June 2022.

I am pleased to advise you that your application has been approved subject to the conditions outlined in the Buildover Agreement.

Please note that this approval does not constitute a building permit, which are issued by a registered building surveyor.

To formalise the application, you will need to enter into an agreement with Coliban Water that states the conditions for this structure.

We have enclosed a copy of the agreement with this letter. Please sign and return the agreement to us within 14 days or before any construction works commence.

Upon receipt of the signed agreement, Coliban Water will endorse, update our records and then return one fully signed copy to you.

If you have any questions please call your case manager, Thisaru Chandrasekara, on 54341303.

Regards

Tessa Laing
Senior Development Services Coordinator

Coliban WATER

Buildover Consent

IN ACCORDANCE WITH SECTION 148 OF THE WATER ACT 1989

Property Services Number: **1610431600**

Upon Application by: [redacted]

of: 32 Hammer Street, Flora Hill Vic 3550

being the registered proprietor/s (hereinafter referred to as "the owner") of all that piece of land being

Lot 70 P/PS 016993 being (Part of) Crown Allotment

Section Parish of Sandhurst

being the land more particularly described in Certificate of Title Volume 07998 Folio 156

situate known as **32 Hammer Street Flora Hill Vic 3550**

and delineated on the building approval plan annexed hereto (hereinafter referred to as "the said plan") in accordance with the provisions of Section 148 of the Water Act 1989, the Coliban Region Water Corporation (CRWC) hereby consents to the erection and/or placement of:

Shed over a Sewer Main.

(hereinafter referred to as "the said structure") near or over the sewer/water main or drain of CRWC delineated and coloured red on the said plan (hereinafter referred to as "the said sewer/water main"), subject to the owner agreeing to be bound by and complying with the following conditions:

1. The Owner will erect, construct, place, retain and/or maintain the Structure in strict conformity in all respects with the Plan and the Owner shall apply for and comply to the extent the owner is bound with the conditions of:
   (a) the building approval;
   (b) the Victorian Building Regulations;
   (c) relevant local authority by-laws or local laws;
   (d) any requirements of all other relevant statutes and regulations.
2. The Owner shall not alter in any way, change or extend the structure without the further written consent of CRWC and such consent shall not be unreasonably denied.
3. The owner will erect the said structure in strict conformity in all respects with the said plan keeping the space occupied by the said sewer/water main clear of all obstruction.
4. The owner will at all times without cost to the CRWC permit free and unobstructed access to and use of the said sewer/water main subject to the rights of the owner under this Agreement by the CRWC and its officers and/or servants for the purpose of inspection, clearing, cleansing, repairing, replacement or otherwise dealing with the said sewer/water main.
5. The owner, and the owner's successors in title, will bear all risks incidental to the erection, use and maintenance of the said structure beside or over the said sewer/water main and shall not have or prefer any claim of any kind against the CRWC arising out of the existence of the said structure and keep the CRWC indemnified against all claims, demands, proceedings, damages, expenses or costs by or at the instance of any person or body in relation to or in connection with or resulting from the said structure and the erection, use or maintenance thereof or the use of such structure as a means or way of access to or egress from the said sewer/water main or in any other way whatsoever.
6. If the said sewer/water main shall at any time require cleansing or repairing, the CRWC will as far as may be practicable carry out such work without entering upon or disturbing the said structure provided always that if and so far as it may be impracticable to reasonably execute any such work or cleansing and repair or replacement without entering upon or disturbing such structure, it shall be lawful for the CRWC, its officers and/or servants to enter upon such structure after giving 24 hours notice or in the case of an emergency, one hours notice in writing of their intention so to do and if necessary to break up the floor or any other part thereof and do all such things as may be necessary for the execution of such work committing always as little damage as possible and

(a) where the repair necessary to the sewer/water main was not due to the existence of the subject structure the property owner is responsible only for the total cost of repairs to or reinstatement of the structure including any reasonable costs incurred by CRWC or its agents in accessing and repairing the sewer/water main which costs are directly attributable to the existence of the subject structure and

(b) where the repair or replacement of the sewer/water main is reasonably necessary as a direct result of the existence of the said structure the property owner is responsible for the reasonable cost of repair to the sewer/water main including access and reinstatement costs and all other losses and damages incurred by any party as a direct and reasonable consequence of the damage caused to the sewer/water main by the subject structure either during construction of the structure or any time thereafter.

7. The owner will pay all costs and expenses incidental to this agreement and any work done by the CRWC involved in or due to or arising out of the construction of the said structure over the said sewer/water main.

8. The owner will comply with any specific conditions in relation to replacement, repair or alteration of the said sewer/water main as specified in Annexure A and at no cost to the CRWC.

9. Unless the said structure is commenced within twelve months from the date of this consent or any extension of twelve months which the CRWC may in writing give to the owner, this consent shall lapse.

10. Any notice or demand required to be given to the owner shall be deemed to be received by the owner if the CRWC leaves such notice or demand at the premises the subject of this application or by posting the notice and/or demand by prepaid ordinary mail to the said premises.

11. The Owner shall not transfer ownership or possession of the Land and/or Structure without first giving notice in writing to the proposed Transferee or occupier of the existence and substance of this Agreement and in the case of a transfer by sale the Owner shall:

    (a) include a copy of the Agreement in the Vendor's Statement required by Section 32 of the Sale of Land Act 1962 (or any subsequent re-enactment thereof);

    (b) include in the Contract of Sale or any memorandum of agreement a condition whereby the proposed Transferee agrees:

        (i) to be bound and acknowledges that he is bound by all the conditions of this Agreement (including this condition) in all respects as if he was the Owner;

        (ii) to execute at the Transferee's expense in all things an agreement of the same nature as this Agreement should this be required by CRWC.

    The Owner shall give CRWC notice in writing of the transfer within 14 days of the date upon which such transfer takes effect.

12. Upon transfer of the said land in accordance with clause 11 of this Agreement, the Owner shall further be released and discharged from all obligations and liabilities in respect of this Agreement save those obligations and liabilities which exist at the time of execution of the Contract of Sale.

Coliban WATER

Buildover Consent

IN ACCORDANCE WITH SECTION 148 OF THE WATER ACT 1989

Further Conditions (if any)

Annexure A:

Specific Conditions in relation to Clause 8.
The build over is acceptable provided the following conditions are met:

- The sewer main must be CCTV'ed along the extent of the property before and after construction with footage submitted to Coliban Water. The CCTV footage taken before the construction must be submitted for review and approved by Coliban Water prior to works commencing and the final signing of the build over easement agreement by Coliban Water.
- The sewer should be located on site to ensure clearances specified can be achieved prior to construction commencing.
- The stormwater drains must maintain a minimum horizontal clearance of 300 mm and vertical cover of 150 mm from the outside edge of the Coliban Water gravity sewer and property connection branches.
- The stormwater discharge from the structure must be directed to the legal point of discharge of stormwater and not to the sewer.
- The proposed shed ant its footings must maintain a minimum horizontal clearance of 600 mm from the first metre of the property connection sewer branching off from the sewer main
- Any concrete floor above control zone must be made of non-structural infill slab so that the integrity of the structure would not be affected if its removal were required.
- The footings of the proposed shed must maintain a minimum horizontal clearance of 600 mm from the outside edge of the gravity sewer.
- The footings of the proposed shed within the sewer easement must extend 300 mm below the 45° angle of repose to the invert level of the gravity sewer.
- The proposed shed must maintain a minimum entrance and an internal height clearance of 2,400 mm from the finished surface level.

If there are any changes in the proposed design Coliban Water must be notified.

Annexed Plan:

Refer to drawings attached:

- Proposed Site Plan and Sections Drawing (n.d.)
- Coliban Water Asset Map (Dated: 27/06/2022)

Coliban WATER

Buildover Consent

IN ACCORDANCE WITH SECTION 148 OF THE WATER ACT 1989

Dated the 29 day of August 2022

Signed: _____
(Registered Proprietor)

Witnessed: Linnzi SULLIVAN

Signed: _____
(Witness)

OR

THE COMMON SEAL of _____)

_____)

was hereunto affixed by authority_____)

of the Directors in the presence of_____)

_____ Director

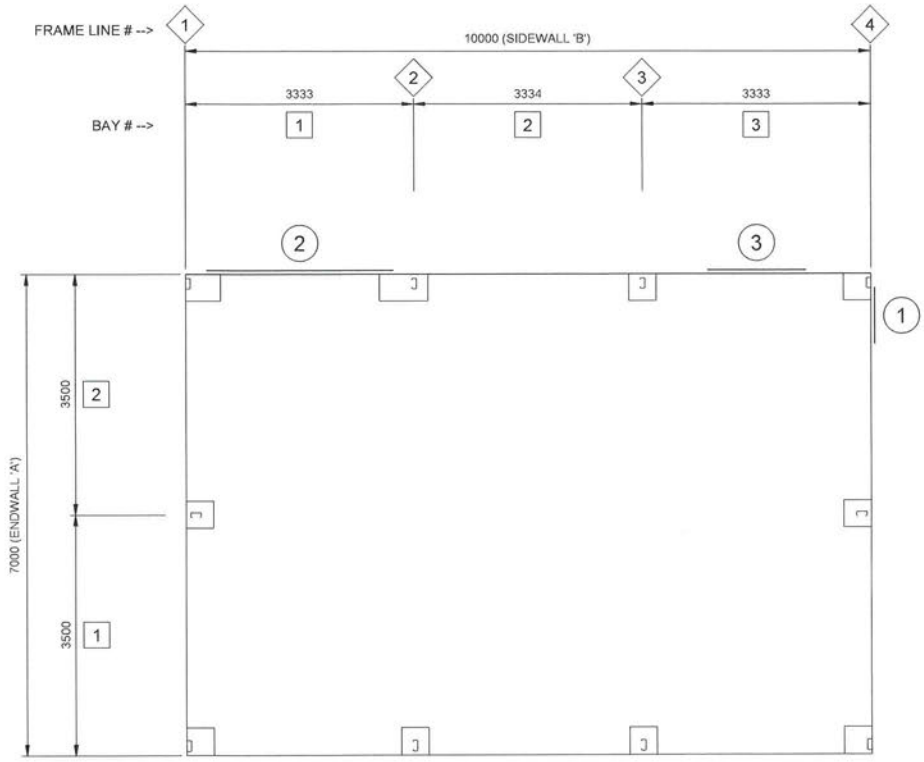
_____ Secretary

Approved by Coliban Region Water Corporation on:

Date: 8/9/2022

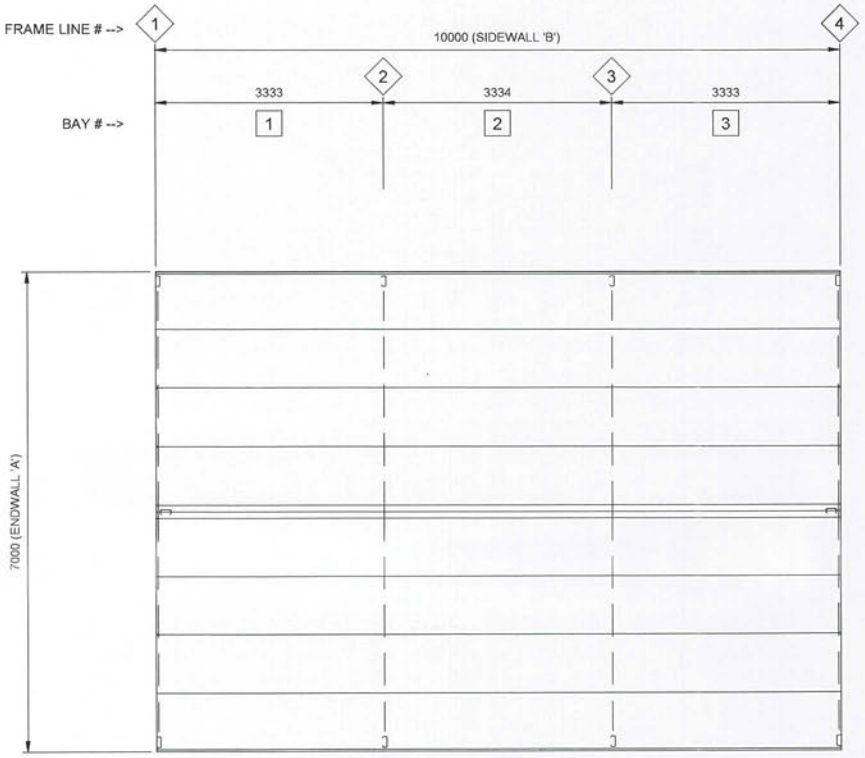
Authorised Officer (please print): Tessa Laing

Signature:



1/4 FLOOR PLAN

SCALE: 1:75



2/4 ROOF FRAMING PLAN

SCALE: 1:75

best sheds
Value & Quality Direct to You
151 Smeaton Grange Road,
Smeaton Grange, NSW, 2567
Phone: 02 4648 7777
Fax: 02 4648 7700
Email: sales@bestsheds.com.au

EMERALD DESIGN & CONSTRUCTION
CIVIL & STRUCTURAL ENGINEERS
COMMERCIAL - INDUSTRIAL - RESIDENTIAL - FORENSIC - STEEL DETAILING
CAMILO PINEDA MORENO
Bend MIEAust RPEng
RPEQ 15562 TBP PE003976 (VIC)
Signature:
Date: 08.07.2022

Customer Name: Ben Sullivan
Site Address: 32 Hammer St
Flora Hill,
VIC, 3550

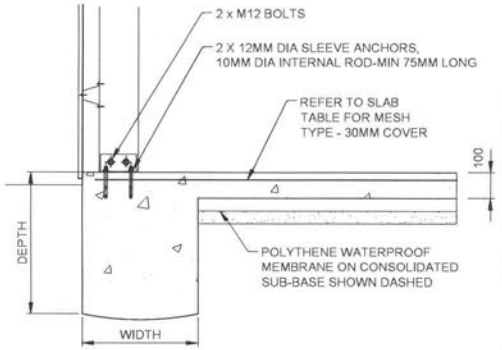
DATE 08-07-2022
JOB NO. 0388647270
SHEET 4 of 6

SLAB FOUNDATIONS DOMESTIC / LIGHT INDUSTRIAL
(100mm MINIMUM CONRETE SLAB INCLUDED)

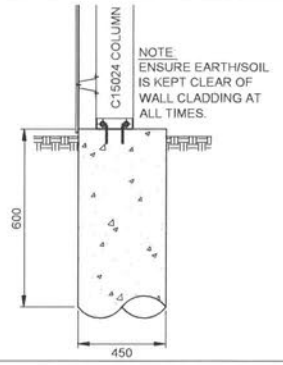
SOIL CLASSIFICATION (COMPACTED)	REINFORCING IN SLAB	EDGE BEAM	PIER	EDGE BEAM (slab thickness not included)	
	MESH REINFORCING	TRENCH MESH	ø x DEPTH	DEPTH	WIDTH
A, S, & M	SL72	---	450 x 400	---	---
M - D	SL82	L11TM3	---	300	300
H TO H - D	SL82	L11TM3	---	400	300
E TO E - D	SL82	L11TM4	---	400	400
P (DROP EDGE BEAM OR STANDARD EDGE BEAM WITH PIERS UNDER COLUMNS 300 INTO FIRM GROUND)	SL82	L11TM4	450ø	400	400

THICKNESS 100MM WITH MINIMUM 30MM COVER. REFER TO SLAB FOUNDATION TABLE FOR REINFORCING SPECIFICATION

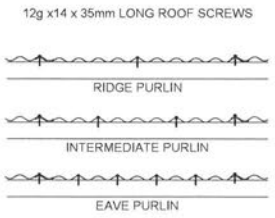
STRENGTH 25mPa



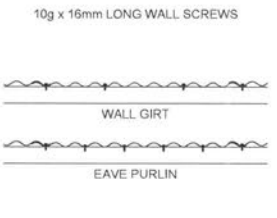
Y SLAB DETAIL



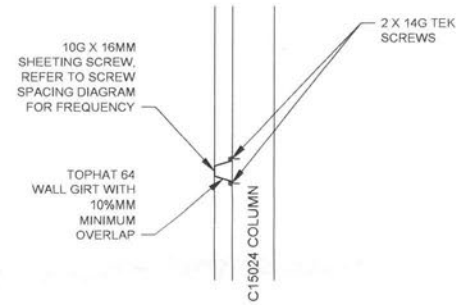
Z ALTERNATE PIER DETAIL



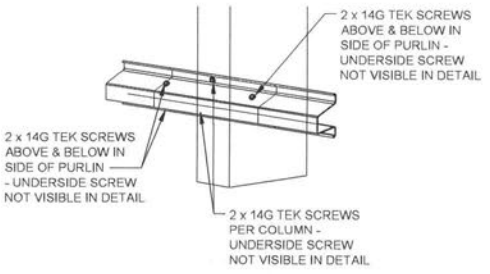
H ROOF SHEETING



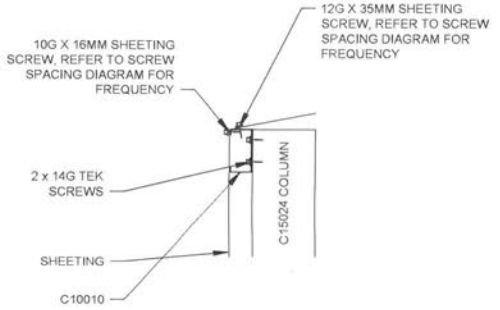
I WALL SHEETING



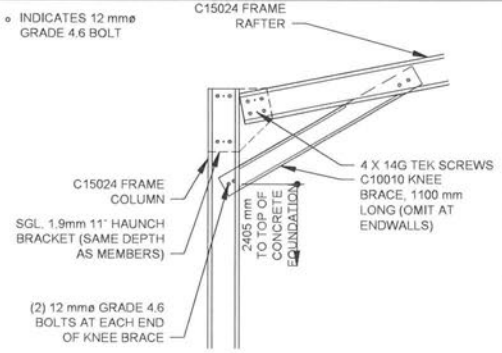
F GIRT CONNECTION



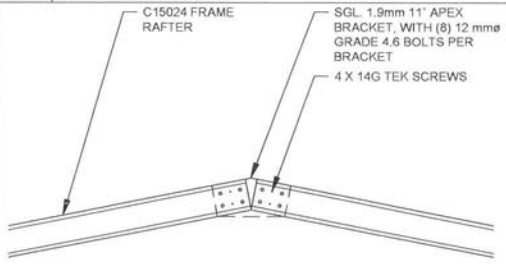
F TOP HAT CONNECTION



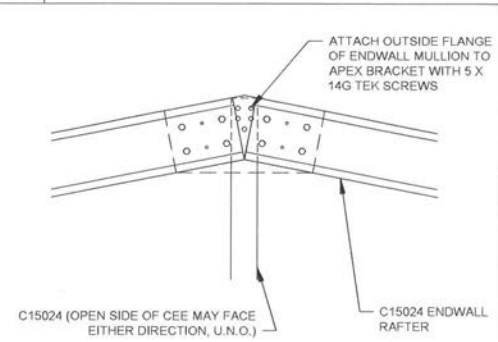
G EAVE CONNECTION



A HAUNCH CONNECTION

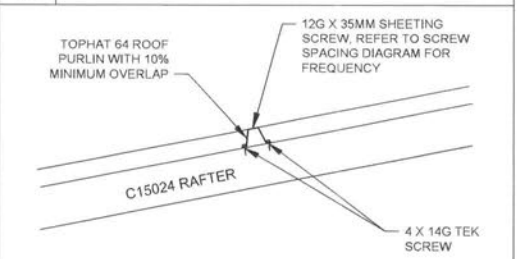


B APEX CONNECTION



NOTE SEE DETAIL L/6 FOR ENDWALL MULLION BASE CONNECTION

C ENDWALL MULLION TO RAFTER PEAK CONDITION



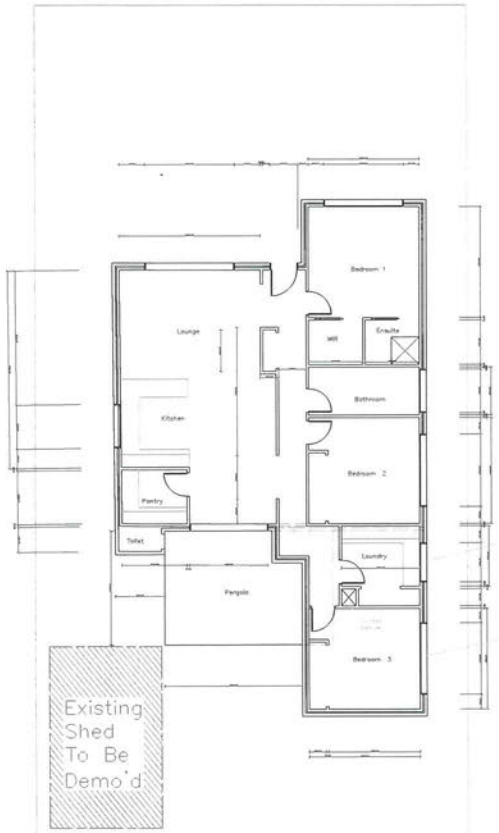
E PURLIN CONNECTION

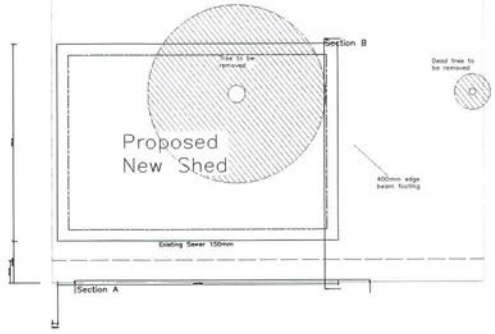
best sheds
Value & Quality Direct to You
151 Smeaton Grange Road,
Smeaton Grange, NSW, 2567
Phone: 02 4648 7777
Fax: 02 4648 7700
Email: sales@bestsheds.com.au

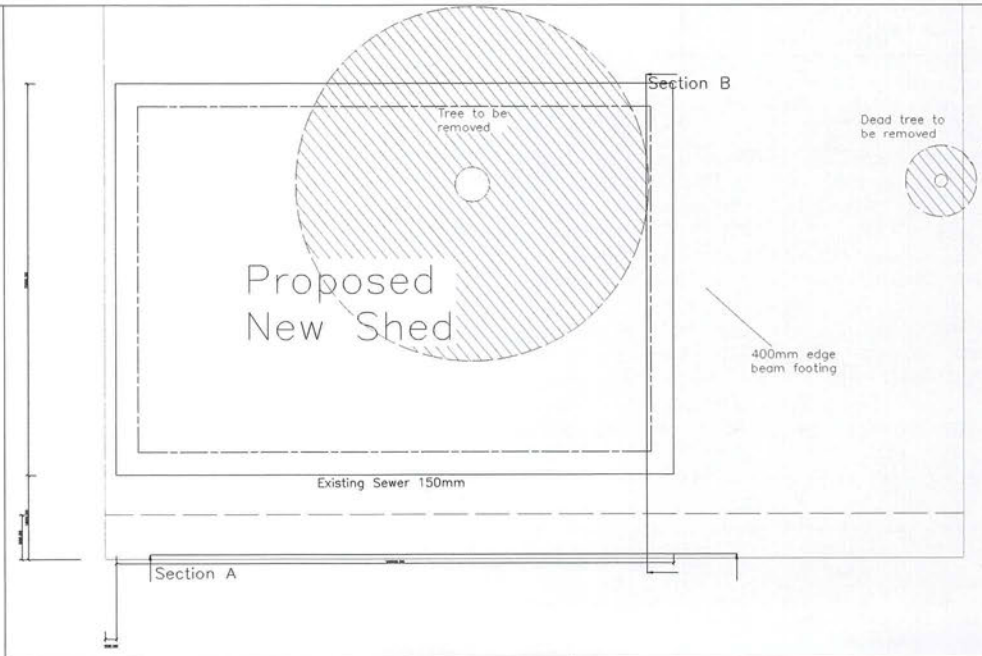
EMERALD DESIGN & CONSTRUCTION
CIVIL & STRUCTURAL ENGINEERS
COMMERCIAL - INDUSTRIAL - RESIDENTIAL - FORENSIC - STEEL DETAILING
CAMILO PINEDA MORENO
Bend MIEAust RPEng
RPEQ 15542 TBP PE003976 (VIC)
Signature:
Date: 08.07.2022

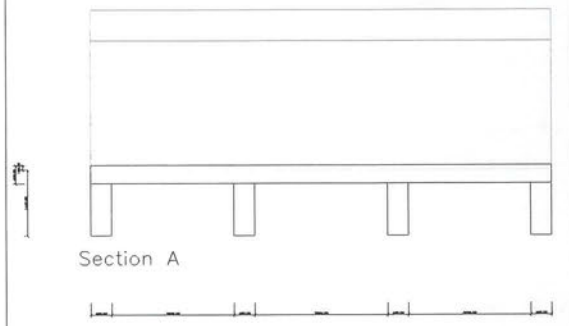
Customer Name: Ben Sullivan
Site Address: 32 Hammer St
Flora Hill,
VIC, 3550

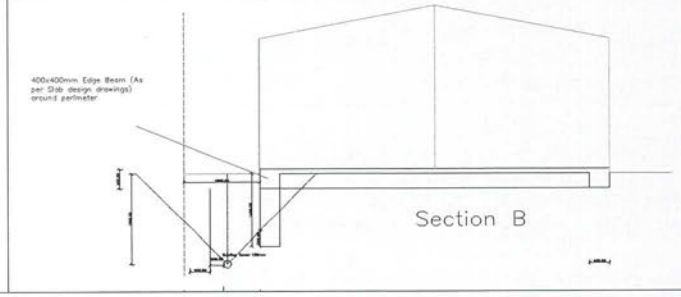
DATE 08-07-2022
JOB NO. 0388647270
SHEET 5 of 6











General Notes

No.	Revision/Issue	Date

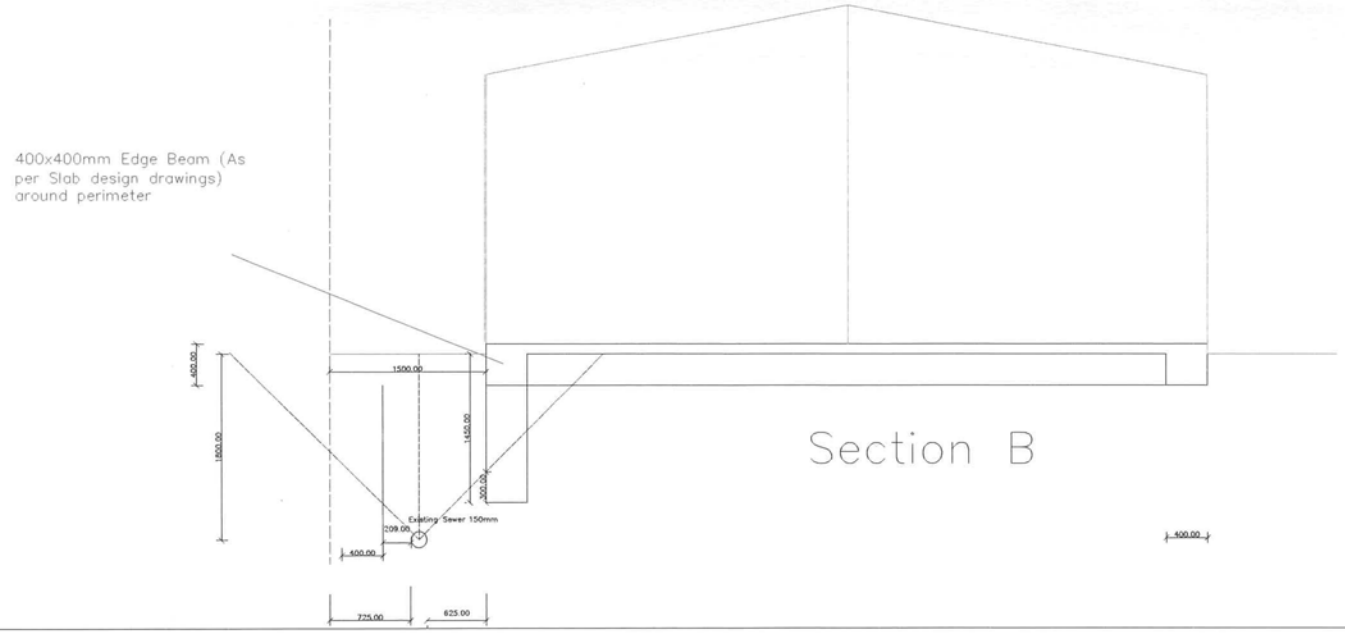
Firm Name and Address

Project Name and Address

Project	Sheet
Date	
Scale	



Section A



Section B

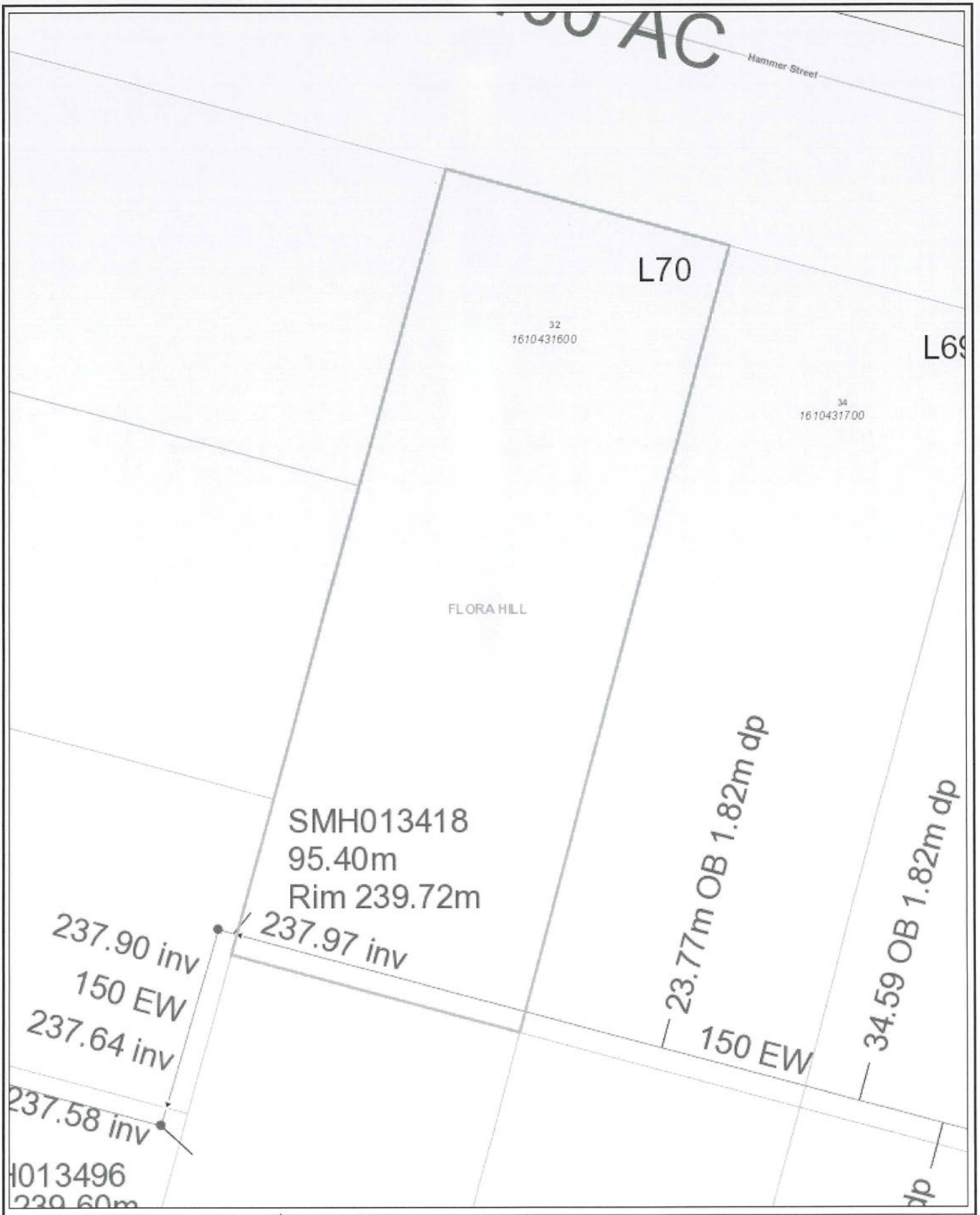
General Notes

No.	Revision/Issue	Date

Firm Name and Address

Project Name and Address

Project	Sheet
Date	
Scale	



Disclaimer with respect to the information provided:

Coliban Water makes no representation or warranty regarding the accuracy or completeness of the information in this document. Coliban Water further accepts no responsibility for any omissions or inaccuracies that may exist, and disclaims all liability for any loss or damage which may arise directly or indirectly from reliance on the information in this document, whether or not that loss is caused by any negligence on the part of Coliban Water or its employees.

Coliban Region Water Corporation

32 Hammer Street, Flora Hill, VIC, 3550

Scale: 1: 250 (A4)

Coliban WATER

Date: 27/06/2022

Property Clearance Certificate

Land Tax

STATE REVENUE OFFICE VICTORIA

INFOTRACK / ROGERS & EVERY

Your Reference:	20251032
Certificate No:	94017431
Issue Date:	05 NOV 2025
Enquiries:	MXG16

Land Address: 32 HAMMER STREET FLORA HILL VIC 3550

Land Id	Lot	Plan	Volume	Folio	Tax Payable
14095158	70	16993	7998	156	$0.00

Vendor: [redacted]

Purchaser: FOR INFORMATION PURPOSES

Current Land Tax	Year	Taxable Value (SV)	Proportional Tax	Penalty/Interest	Total
[redacted]	2025	$280,000	$0.00	$0.00	$0.00

Comments: Property is exempt: LTX Principal Place of Residence.

Current Vacant Residential Land Tax	Year	Taxable Value (CIV)	Tax Liability	Penalty/Interest	Total

Comments:

Arrears of Land Tax	Year	Proportional Tax	Penalty/Interest	Total

This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.

Paul Broderick
Commissioner of State Revenue

CAPITAL IMPROVED VALUE (CIV):	$440,000
SITE VALUE (SV):	$280,000
CURRENT LAND TAX AND VACANT RESIDENTIAL LAND TAX CHARGE:	**$0.00**

Notes to Certificate - Land Tax

Certificate No: 94017431

Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

Amount shown on Certificate

2. The Certificate shows any land tax (including Vacant Residential Land Tax, interest and penalty tax) that is due and unpaid on the land described in the Certificate at the date of issue. In addition, it may show:
   - Land tax that has been assessed but is not yet due,
   - Land tax for the current tax year that has not yet been assessed, and
   - Any other information that the Commissioner sees fit to include, such as the amount of land tax applicable to the land on a single holding basis and other debts with respect to the property payable to the Commissioner.

Land tax is a first charge on land

3. Unpaid land tax (including Vacant Residential Land Tax, interest and penalty tax) is a first charge on the land to which it relates. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any such unpaid land tax.

Information for the purchaser

4. Pursuant to section 96 of the *Land Tax Act 2005*, if a purchaser of the land described in the Certificate has applied for and obtained a certificate, the amount recoverable from the purchaser by the Commissioner cannot exceed the amount set out in the certificate, described as the "Current Land Tax Charge and Vacant Residential Land Tax Charge" overleaf. A purchaser cannot rely on a Certificate obtained by the vendor.

Information for the vendor

5. Despite the issue of a Certificate, the Commissioner may recover a land tax liability from a vendor, including any amount identified on this Certificate.

Apportioning or passing on land tax to a purchaser

6. A vendor is prohibited from apportioning or passing on land tax including vacant residential land tax, interest and penalty tax to a purchaser under a contract of sale of land entered into on or after 1 January 2024, where the purchase price is less than $10 million (to be indexed annually from 1 January 2025, as set out on the website for Consumer Affairs Victoria).

General information

7. A Certificate showing no liability for the land does not mean that the land is exempt from land tax. It means that there is nothing to pay at the date of the Certificate.

8. An updated Certificate may be requested free of charge via our website, if:
   - The request is within 90 days of the original Certificate's issue date, and
   - There is no change to the parties involved in the transaction for which the Certificate was originally requested.

For Information Only

LAND TAX CALCULATION BASED ON SINGLE OWNERSHIP

Land Tax = $975.00

Taxable Value = $280,000

Calculated as $975 plus ($280,000 - $100,000) multiplied by 0.000 cents.

VACANT RESIDENTIAL LAND TAX CALCULATION

Vacant Residential Land Tax = $4,400.00

Taxable Value = $440,000

Calculated as $440,000 multiplied by 1.000%.

Land Tax - Payment Options

BPAY

Biller Code:5249
Ref: 94017431

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

www.bpay.com.au

CARD

Ref: 94017431

Visa or Mastercard

Pay via our website or phone 13 21 61. A card payment fee applies.

sro.vic.gov.au/paylandtax

Property Clearance Certificate updates are available at **sro.vic.gov.au/certificates**

Property Clearance Certificate

Commercial and Industrial Property Tax

STATE REVENUE OFFICE VICTORIA

INFOTRACK / ROGERS & EVERY

Your Reference:	20251032
Certificate No:	94017431
Issue Date:	05 NOV 2025
Enquires:	MXG16

Land Address: 32 HAMMER STREET FLORA HILL VIC 3550

Land Id	Lot	Plan	Volume	Folio	Tax Payable
14095158	70	16993	7998	156	$0.00

AVPCC	Date of entry into reform	Entry interest	Date land becomes CIPT taxable land	Comment
110.3	N/A	N/A	N/A	The AVPCC allocated to the land is not a qualifying use.

This certificate is subject to the notes found on the reverse of this page. The applicant should read these notes carefully.

Paul Broderick
Commissioner of State Revenue

CAPITAL IMPROVED VALUE:	$440,000
SITE VALUE:	$280,000
CURRENT CIPT CHARGE:	**$0.00**

Notes to Certificate - Commercial and Industrial Property Tax

Certificate No: 94017431

Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

Amount shown on Certificate

2. The Certificate shows any commercial and industrial property tax (including interest and penalty tax) that is due and unpaid on the land described in the Certificate at the date of issue.

Australian Valuation Property Classification Code (AVPCC)

3. The Certificate may show one or more AVPCC in respect of land described in the Certificate. The AVPCC shown on the Certificate is the AVPCC allocated to the land in the most recent of the following valuation(s) of the land under the *Valuation of Land Act 1960:*
   - a general valuation of the land;
   - a supplementary valuation of the land returned after the general valuation.
4. The AVPCC(s) shown in respect of land described on the Certificate can be relevant to determine if the land has a qualifying use, within the meaning given by section 4 of the *Commercial and Industrial Property Tax Reform Act 2024* (CIPT Act). Section 4 of the CIPT Act Land provides that land will have a qualifying use if:
   - the land has been allocated one, or more than one, AVPCC in the latest valuation, all of which are in the range 200-499 and/or 600-699 in the Valuation Best Practice Specifications Guidelines (the requisite range);
   - the land has been allocated more than one AVPCC in the latest valuation, one or more of which are inside the requisite range and one or more of which are outside the requisite range, and the land is used solely or primarily for a use described in an AVPCC in the requisite range; or
   - the land is used solely or primarily as eligible student accommodation, within the meaning of section 3 of the CIPT Act.

Commercial and industrial property tax information

5. If the Commissioner has identified that land described in the Certificate is tax reform scheme land within the meaning given by section 3 of the CIPT Act, the Certificate may show in respect of the land:
   - the date on which the land became tax reform scheme land;
   - whether the entry interest (within the meaning given by section 3 of the Duties Act 2000) in relation to the tax reform scheme land was a 100% interest (a whole interest) or an interest of less than 100% (a partial interest); and
   - the date on which the land will become subject to the commercial and industrial property tax.
6. A Certificate that does not show any of the above information in respect of land described in the Certificate does not mean that the land is not tax reform scheme land. It means that the Commissioner has not identified that the land is tax reform scheme land at the date of issue of the Certificate. The Commissioner may identify that the land is tax reform scheme land after the date of issue of the Certificate.

Change of use of tax reform scheme land

7. Pursuant to section 34 of the CIPT Act, an owner of tax reform scheme land must notify the Commissioner of certain changes of use of tax reform scheme land (or part of the land) including if the actual use of the land changes to a use not described in any AVPCC in the range 200-499 and/or 600-699. The notification must be given to the Commissioner within 30 days of the change of use.

Commercial and industrial property tax is a first charge on land

8. Commercial and industrial property tax (including any interest and penalty tax) is a first charge on the land to which the commercial and industrial property tax is payable. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any unpaid commercial and industrial property tax.

Information for the purchaser

9. Pursuant to section 27 of the CIPT Act, if a bona fide purchaser for value of the land described in the Certificate applies for and obtains a Certificate in respect of the land, the maximum amount recoverable from the purchaser is the amount set out in the Certificate. A purchaser cannot rely on a Certificate obtained by the vendor.

Information for the vendor

10. Despite the issue of a Certificate, the Commissioner may recover a commercial and industrial property tax liability from a vendor, including any amount identified on this Certificate.

Passing on commercial and industrial property tax to a purchaser

11. A vendor is prohibited from apportioning or passing on commercial and industrial property tax to a purchaser under a contract of sale of land entered into on or after 1 July 2024 where the purchase price is less than $10 million (to be indexed annually from 1 January 2025, as set out on the website for Consumer Affairs Victoria).

General information

12. Land enters the tax reform scheme if there is an entry transaction, entry consolidation or entry subdivision in respect of the land (within the meaning given to those terms in the CIPT Act). Land generally enters the reform on the date on which an entry transaction occurs in respect of the land (or the first date on which land from which the subject land was derived (by consolidation or subdivision) entered the reform).
13. The Duties Act includes exemptions from duty, in certain circumstances, for an eligible transaction (such as a transfer) of tax reform scheme land that has a qualifying use on the date of the transaction. The exemptions apply differently based on whether the entry interest in relation to the land was a whole interest or a partial interest. For more information, please refer to www.sro.vic.gov.au/CIPT.
14. A Certificate showing no liability for the land does not mean that the land is exempt from commercial and industrial property tax. It means that there is nothing to pay at the date of the Certificate.
15. An updated Certificate may be requested free of charge via our website, if:
   - the request is within 90 days of the original Certificate's issue date, and
   - there is no change to the parties involved in the transaction for which the Certificate was originally requested.

Property Clearance Certificate

Windfall Gains Tax

STATE REVENUE OFFICE VICTORIA

INFOTRACK / ROGERS & EVERY

Your Reference:	20251032
Certificate No:	94017431
Issue Date:	05 NOV 2025

Land Address: 32 HAMMER STREET FLORA HILL VIC 3550

Lot	Plan	Volume	Folio
70	16993	7998	156

Vendor: [redacted]

Purchaser: FOR INFORMATION PURPOSES

WGT Property Id	Event ID	Windfall Gains Tax	Deferred Interest	Penalty/Interest	Total
		$0.00	$0.00	$0.00	$0.00

Comments: No windfall gains tax liability identified.

This certificate is subject to the notes that appear on the reverse. The applicant should read these notes carefully.

CURRENT WINDFALL GAINS TAX CHARGE: $0.00

Paul Broderick
Commissioner of State Revenue

Notes to Certificate - Windfall Gains Tax

Certificate No: 94017431

Power to issue Certificate

1. Pursuant to section 95AA of the *Taxation Administration Act 1997*, the Commissioner of State Revenue must issue a Property Clearance Certificate (Certificate) to an owner, mortgagee or bona fide purchaser of land who makes an application specifying the land for which the Certificate is sought and pays the application fee.

Amount shown on Certificate

2. The Certificate shows in respect of the land described in the Certificate:
   - Windfall gains tax that is due and unpaid, including any penalty tax and interest
   - Windfall gains tax that is deferred, including any accrued deferral interest
   - Windfall gains tax that has been assessed but is not yet due
   - Windfall gains tax that has not yet been assessed (i.e. a WGT event has occurred that rezones the land but any windfall gains tax on the land is yet to be assessed)
   - Any other information that the Commissioner sees fit to include such as the amount of interest accruing per day in relation to any deferred windfall gains tax.

Windfall gains tax is a first charge on land

3. Pursuant to section 42 of the *Windfall Gains Tax Act 2021*, windfall gains tax, including any accrued interest on a deferral, is a first charge on the land to which it relates. This means it has priority over any other encumbrances on the land, such as a mortgage, and will continue as a charge even if ownership of the land is transferred. Therefore, a purchaser may become liable for any unpaid windfall gains tax.

Information for the purchaser

4. Pursuant to section 42 of the *Windfall Gains Tax Act 2021*, if a bona fide purchaser for value of land applies for and obtains a Certificate in respect of the land, the maximum amount recoverable from the purchaser by the Commissioner is the amount set out in the certificate, described as the "Current Windfall Gains Tax Charge" overleaf.
5. If the certificate states that a windfall gains tax is yet to be assessed, note 4 does not apply.
6. A purchaser cannot rely on a Certificate obtained by the vendor.

Information for the vendor

7. Despite the issue of a Certificate, the Commissioner may recover a windfall gains tax liability from a vendor, including any amount identified on this Certificate.

Passing on windfall gains tax to a purchaser

8. A vendor is prohibited from passing on a windfall gains tax liability to a purchaser where the liability has been assessed under a notice of assessment as at the date of the contract of sale of land or option agreement. This prohibition does not apply to a contract of sale entered into before 1 January 2024, or a contract of sale of land entered into on or after 1 January 2024 pursuant to the exercise of an option granted before 1 January 2024.

General information

9. A Certificate showing no liability for the land does not mean that the land is exempt from windfall gains tax. It means that there is nothing to pay at the date of the Certificate.
10. An updated Certificate may be requested free of charge via our website, if:
    - The request is within 90 days of the original Certificate's issue date, and
    - There is no change to the parties involved in the transaction for which the Certificate was originally requested.
11. Where a windfall gains tax liability has been deferred, interest accrues daily on the deferred liability. The deferred interest shown overleaf is the amount of interest accrued to the date of issue of the certificate.

Windfall Gains Tax - Payment Options

BPAY

Biller Code: 416073
Ref: 94017431

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

www.bpay.com.au

CARD

Ref: 94017431

Visa or Mastercard

Pay via our website or phone 13 21 61. A card payment fee applies.

sro.vic.gov.au/payment-options

Important payment information

Windfall gains tax payments must be made using only these specific payment references.

Using the incorrect references for the different tax components listed on this property clearance certificate will result in misallocated payments.

HISTORIC MINING ACTIVITY
Form No. 692

31 October, 2025

Property Information:

Address: 32 HAMMER STREET FLORA HILL 3550

It is advised that:

Our records do not indicate the existence of any mining activity on or under this site, but the site is within an area of past prospecting or mining activity. Note that there may be unrecorded mine workings present. (3)

NOTE: Historic Mining activity information is provided from plans and records that may be incomplete and may not be entirely free from errors. It is provided for information only and should not be relied upon as definitive of the status of any area of land. It is provided on the basis that all persons accessing it undertake responsibility for assessing the relevance and accuracy of its content.
The State of Victoria and its officers, agents or employees do not guarantee that the work is without flaw of any kind or is wholly appropriate for your particular purposes and therefore disclaims all liability for any error, loss or other consequence which may arise from you relying on any information in this work.

For queries, contact:

Department of Energy, Environment and Climate Action
E-mail: gsv_info@deeca.vic.gov.au

CITY OF GREATER BENDIGO

Building Information Certificate

Regulation 51(1) | Building Regulations 2018

04-Nov-2025

Landata
PO Box 500
EAST MELBOURNE VIC 3002

Location: 32 Hammer Street, FLORA HILL 3550 (Lot 70 LP 16993)
Applicant Reference: 78621437-016-9:90797

Building permits, occupancy permits or certificates of final inspection issued in the past 10 years

Application	Description	Status
Building Permit (PBS) S30/520/2023	Proposed Demolition of Existing Shed & Partial Demolition of Dwelling, Proposed Alterations & Extension to Dwelling & Proposed Storage Shed	Approved
Certificate of Final / Occupancy Permit (PBS) S73/13/2025	Demolition and Construction of Shed & Extension to Dwelling.	Certificate of Final Inspection Issued

Current determinations under Regulation 64(1) or exemptions under Regulation 231(2)

Council has no record of any current statement on this property.

Current notices or orders issued under the Building Act 1993

Council has no record of any current notice or order issued for this property.

CITY OF GREATER BENDIGO

Hans Tracksdorf
Municipal Building Surveyor

PLEASE NOTE

This information is provided in good faith. Council accepts no responsibility for any errors or omissions.

City of Greater Bendigo
1300 002 642 | 189-229 Lyttleton Terrace, Bendigo | 125 High Street, Heathcote
PO Box 733 Bendigo VIC 3552 | requests@bendigo.vic.gov.au | www.bendigo.vic.gov.au

If you are deaf, hearing or speech impaired, please call us via the National Relay Service on 133 677 or www.relayservice.com.au

VIC CENTRAL
BUILDING SURVEYING
T: 03 5441 1730
E:info@viccentral.com.au
W:www.viccentral.com.au
A: Suite 5, 172-176 McIvor Road Strathdale, Vic, 3550

Application Number: BLD20223337

FORM 2

Regulation 37(1)

Building Act 1993
Building Regulations 2018

Building Permit No. BS-U 42207/9898677908546 27 March 2023

Issue to
Owner [redacted]
Postal Address **32 Hammer Street Flora Hill** Postcode **3550**
Email [redacted]
Address for serving or giving of documents: **32 Hammer Street Flora Hill** Postcode **3550**
Contact Person [redacted] Telephone **0423 537 922**

Property Details

Number **32**	Street/Road **Hammer Street**	Suburb **Flora Hill**	Postcode **3550**
Lot/s **70**	LP/PS **016993**	Volume **07998**	Folio **156**
Crown allotment	Section No	Parish	County

Municipal District **City of Greater Bendigo**

Builder
Name [redacted] Telephone **0423 537 922**
Address **32 Hammer Street Flora Hill** Postcode **3550**
This builder is specified under section 24B (6) of the Building Act 1993 for the building work to be carried out under this permit.

Name **Paige Courtney Pty Ltd** Telephone **03 5443 1466**
ACN/ARBN **006 058 886**
Reg. No. **CBD-M 57294**
Address **6 Prospect Road East Bendigo** Postcode **3550**
This builder is specified under section 24B (2) of the Building Act 1993 for the building work to be carried out under this permit.

Natural person for services of directions, notices and orders
Name **Kenneth Hopley** Telephone **03 5443 1466**
Postal Address **6 Prospect Road East Bendigo** Postcode **3550**

Details of Building Practitioners and Architects
a) To be engaged in the building work

Name	Category/class	Registration Number
Paige Courtney Pty Ltd	Demolisher	CBD-M 57294

(b) Who were engaged to prepare documents forming part of the application for this permit

Name	Category/class	Registration Number
Melissa Wilson	Draftsperson	DP-AD 37400
Camilo Pineda-Moreno	Professional Engineer - Civil	PE0003976
Christopher Brown	Professional Engineer - Civil	PE0002472

Details of Relevant Planning Permit N/A

Nature of Building Work
Proposed Demolition of Existing Shed & Partial Demolition of Dwelling, Proposed Alterations & Extension to Dwelling & Proposed Storage Shed
Storeys contains: **1**
Version of BCA applicable to permit: **2019**
Cost of Building Work: **$93,000.00**
Total floor area of new building work in m^2: **120**

Conditions and required Certificates
This building permit is issued subject to compliance with all of the conditions as listed in attached Annexures.

BCA Class
Part of Building: **Extension** Class: **1a(a)**
Part of Building: **Storage Shed** Class: **10a**
Part of Building: **Storage Shed (Demolition)** Class: **10a**

Prescribed Reporting Authorities
The following bodies are Prescribed Reporting Authorities for the purpose of the application for this permit in relation to the matters set out below:

Reporting Authority	Matter Reported On Or Consented To	Regulation
City of Greater Bendigo	Walls or Carports on Boundaries Not Complying with Reg. 80 - Reg. 80(6)	80(6)
City of Greater Bendigo	Construction of Building Over an Easement Vested in the Service Authority - Reg. 130(1)	130(1)
City of Greater Bendigo	Demolition of Buildings - Section 29A	29A (Section)
Coliban Water	Construction of Building Over an Easement Vested in the Service Authority - Reg. 130(1)	130(1)

Protection Work
Protection work is not required in relation to the building work proposed in this permit.

Inspection Requirements
The mandatory inspection notification stages are:
1. Footing Inspection (Strip Footings & Stump Holes)
2. Sub-Floor Frame Inspection
3. Frame Inspection
4. Footing Inspection (Shed)
5. Final Inspection

All inspections must be booked directly with our office, approximately 24 hours prior to the inspection.

Occupation or User of Building: A certificate of final inspection is required prior to the occupation or use of this building.

Commencement and Completion
This building work must commence by 27 March 2024
If the building work to which this building permit applies is not commenced by this date, this building permit will lapse unless an extension is applied for and granted by the relevant building surveyor before this date under regulation 59 of the Building Regulations 2018.

This building work must be completed by 27 March 2025
If the building work to which this building permit applies is not completed by this date this building permit will lapse, unless an extension is applied for and granted by the relevant building surveyor before this date under regulation 59 of the Building Regulations 2018.

Relevant Building Surveyor
Name: **Adrian Sharman**
Address: **Suite 5, 172-176 McIvor Road Strathdale, Vic, 3550**
Email: **info@viccentral.com.au**
Building practitioner registration no.: **BS-U 42207**
Municipal district: **City of Greater Bendigo**
Permit no.:**BS-U 42207/9898677908546** Date of issue of permit: **27 March 2023**



Annexures 'A'
Conditions of Approval
Building Permit No. BS-U 42207/9898677908546 Issued 27 March 2023

The building permit for this project has been issued subject to the following conditions and further information being submitted prior to completion of works certificate being issued:

1. All works authorised by this Permit shall comply with the provisions of the Building Act 1993, Building Regulations 2018, National Construction Code 2019, other relevant codes and any Local Laws of the Municipality. No variation from the approved documents shall be permitted without the consent of the Relevant Building Surveyor. The owner and/or builder are responsible to obtain any other relevant permits or consents prior to commencing work.
2. The Wind conditions of this site has been classified as N1. All framing is to be constructed in accordance with AS 1684.2 and/or the engineer's design for this wind speed.
3. The door to the sanitary compartment must: (a) open outwards; or (b) slide; or (c) be readily removable from. the outside of the compartment, unless there is a clear space of at least 1200 mm between the closet pan and the nearest part of the doorway, in accordance with NCC Volume 2 Part 3.8.3.3.
4. Footings are to be founded to depth where a minimum of 100 kPa bearing capacity is achieved. Where service pipes exist the adjacent footings shall be founded at a minimum depth of 100 mm below the angle of repose taken from 100 mm below the edge of the trench.
5. Stormwater drainage must comply with AS 3500.3 & AS/NZS 3500.3.2 and Gutters and Downpipes must be installed in accordance with NCC Volume 2 Part 3.5.2. All downpipes must be connected to the existing underground stormwater drainage drainage system or, alternatively, to the legal point of discharge.
6. All fully glazed doors, side lights and windows require marking or banding, in accordance with NCC Part 3.6.4.6 - Visibility of Glazing.
7. Glazing to be in acc. with AS 1288 & AS 2047 and in acc. with Human Impact Safety Requirements – NCC 3.6.4
8. Stairs, Landings, Ramps, Barriers & Handrails to be in acc. with NCC Part 3.9
9. Masonry to be constructed in accordance with AS 3700 or AS 4773.1 & AS 4773.2
10. The removal of any materials and/or strucural components may be carried out by hand as part of the building work. Please note: The demolition of buildings using specialised demolition equipment must be carried out by a Building Practitioner that is registered in the appropriate category.
11. The lamp power density or illumination power density of artificial lighting, excluding heaters that emit light, must not exceed the allowance of—
    (i)5 W/m2 in a Class 1 building; and
    (ii)4 W/m2 on a verandah, balcony or the like attached to a Class 1 building; and
    (iii)3 W/m2 in a Class 10a building associated with a Class 1 building.
12. The building is in a designated area that as likely to be subject to attack by termites and shall be protected in accordance with NCC Volume 2 Part 3.1.3 and AS 3660. The owner is responsible to monitor and maintain future termite activity.
13. Sanitary facilities for workmen shall be provided on every construction site for the duration of the project in accordance with the Occupational Health and Safety Act.
14. The owner and/or builder shall be responsible to define the boundaries of the allotment.
15. Self-contained Smoke Alarms must be installed in a Class 1 Building, on or near the ceiling in any storey containing bedrooms, in accordance with NCC Volume 2 Part 3.7.2.
16. All construction shall meet the performance requirements of Section 2 of the National Construction Code of Australia.
17. All timber framing to comply with AS 1684.2 – Residential-framed construction.
18. Thermal insulation to be in accordance with the energy report and NCC Volume 2 Part 3.12
19. The person in charge of the building work on a building site must display a sign indicating the names, registered numbers and contact details of the builder and building surveyor as well as the building permit number and date of issue.
20. All Wet areas to be constructed in accordance with AS3740 and Part 3.8 NCC Volume 2.
21. Sub-floor ventilation is to be provided to walls in accordance with NCC Volume 2 Part 3.4.1.
22. Surface water drainage must be diverted away from the building in accordance with the requirements of NCC Volume 2 Part 3.1.2.3.
23. Prior to booking for a frame inspection, all relevant framing documentation including Truss & wall design, computations & certification, must be submitted to this office for assessment by the RBS.
24. Upon completion of the building works, you are required to notify the VBA of the final cost of building works if the cost exceeds the original estimated cost of works as indicated on this Building Permit (as required under Building Act 1993 (Vic) s.205KA).

Annexures 'C'

Exemption From, Or Consent To Partial Compliance With, Certain Requirements

The following exemption from, or a consent to partial compliance with, certain requirements of the Building Regulations 2018 was granted or given under regulation 229(2), 231(2), 233(3) or 234(2) of the Building Regulations 2018 in relation to the building work to which this permit applies:

Part Or Whole Of Building Or Place Of Public Entertainment Or Building Work Exempt From, Or Given Consent To Partial Compliance With, Requirements Of The Building Regulations 2018	**Nature And Scope Of Exemption**
Alterations & Extension	Regulation 233(5) Acceptance for the use of two energy reports and Consent to Partial Compliance for energy requirements, including insulation, glazing and lighting.

VIC CENTRAL
BUILDING SURVEYING
T: 03 5441 1730
E:info@viccentral.com.au
W:www.viccentral.com.au
A: Suite 5, 172-176 McIvor Road Strathdale, Vic, 3550

Project Number: BLD20223337

Form 17

Regulation 200

Building Act 1993

Building Regulations 2018

CERTIFICATE OF FINAL INSPECTION

Property Details

Number: **32** Street/Road: **Hammer Street** Suburb: **Flora Hill** Postcode: **3550**
Lot/s: **70** LP/PS: **016993** Volume: **07998** Folio: **156**
Crown: allotment Section: No Parish: County:
Municipal District: **City of Greater Bendigo**

Building permit details

Building permit number: BS-U 42207/9898677908546
Version of BCA applicable to building permit: 2019

Description of building work

Part of building to which permit applies	Permitted use	BCA Class of building
Extension	Dwelling	1a(a)
Storage Shed	Domestic Storage	10a
Storage Shed	Domestic Storage (Demolition)	10a

Exemption from, or consent to partial compliance with, certain building requirements

The following exemption from, or a consent to partial compliance with, certain requirements of the Building Regulations 2018 was granted under regulation 229(2), 231(2), 233(3) or 234(2) of the Building Regulations 2018:

Part or whole of building or place of public entertainment or building work exempt from, or given consent to partial compliance with, requirements of the Building Regulations 2018	**Nature and scope of exemption**
Alterations & Extension	Regulation 233(5) Acceptance for the use of two energy reports and Consent to Partial Compliance for energy requirements, including insulation, glazing and lighting.

Directions to fix building work

All directions to fix building work under Part 4 of the Building Act 1993 have been complied with.

Relevant building surveyor

Name:	Adrian Sharman
Address:	Suite 5, 172-176 McIvor Road Strathdale, Vic, 3550
Email:	info@viccentral.com.au
Building practitioner registration no.:	BS-U 42207
Municipal district name:	City of Greater Bendigo
Certificate no.	BS-U 42207/9898677908546
Date of issue:	13 January 2025
Date of final inspection	25 November 2024
Signature:	

Conditions: Nil

asset insure

AOBW 202511-0066

Certificate Of Insurance

Building Act 1993 Section 135
Domestic Building Insurance Order Certificate in respect of Insurance
Domestic Building Contract

A Contract of insurance complying with the Ministerial Order for Domestic Building Insurance issued under section 135 of the Building Act 1993 has been issued by Assetinsure Pty Ltd (ABN 65 066 463 803)

In respect of:	Structural Alterations/Additions
At:	32 Hammer Street, Flora Hill, VIC, 3550, AUSTRALIA
Carried out by:	[redacted]
For:	The Purchaser
Building Permit:	BS-U42207-9898677908546
Construction Complete Date:	13/01/2025
Defects Inspection Report:	Rex Petersen - House Inspection Services
Defects Inspection Date:	05/11/2025

Subject to the Building Act 1993, the Ministerial Order and the conditions of the insurance contract, cover will be provided to the purchaser named in the Contract of Sale and to the successors in title to the purchaser.

Authorisation: In witness whereof, the insurer issuing this policy has caused this policy to be signed by the Authorised Signatory of the insurer's agent.

Signed at Seaford on Tuesday, 11 November 2025

Cover is only provided if the owner builder noted in this certificate has died, disappeared or become insolvent. The cover and policy limits described in this certificate are only a summary of the cover and limits and must be read in conjunction with, and are subject to the terms, conditions, limitations and exclusions contained in the Policy wording.
Important notice: This certificate must be read in conjunction with the policy wording and kept in a safe place. These documents are very important and must be retained by you and any successive owner s of the property for the duration of the statutory period of cover.

OUR SOURCES OF INCOME

When placing your insurance we usually receive a commission from the insurer. The amount varies between 0% and 27.5% of the base premium you pay. Where a policy is cancelled before the period of insurance has ended we will usually retain the commission on any return premium involved.

If you are a Retail Client and we give you Personal Advice, commission amounts will be provided in any SOA or on any relevant invoices where an SOA is not provided. When we give you General Advice, full commission information (including dollar amounts) will be provided on request.

We have a set of standard non refundable Broker Fees that we charge you for services such as:

- Market research on products available.
- Assessing the claims service of insurers.
- Sourcing alternative quotations and coverage.
- Risk analysis and portfolio co-ordination.

All fees payable for our services will be advised to you at the time of providing the advice or service.

We may receive additional remuneration from insurers with whom we have profit share or volume bonus arrangements. This remuneration is payable if we meet certain agreed sales and/or profitability targets set by the insurer. If we have profit share arrangements with an insurer that apply to a product we recommend to you, we will advise you of this at the time of making any such recommendation if the amount involved is material.

We retain the interest on premiums paid by you that are held in our trust account before paying the insurer.

If you pay by credit card we may charge a credit card fee, which is shown separately on our invoices and is non refundable. This fee covers the cost of bank charges etc. associated with such facilities.

Premium funding products enable you to pay your Invoice by installments. Premium funders do charge interest. We can arrange premium funding if you require it. We may receive a commission based on a percentage of the amount funded from the premium funder for doing so. We will tell you the basis and amount of any such payment if you ask us.

STEADFAST MEMBERSHIP

We are a Steadfast Group Limited (**Steadfast**) Network Broker. **Steadfast** has exclusive arrangements with some insurers and premium funders (**Partners**) under which **Steadfast** will receive between 0.5 – 1.5% commission for each product arranged by us with those **Partners**. **Steadfast** is also a shareholder of some **Partners**.

We may receive a proportion of any commission paid to Steadfast by its Partners at the end of each financial year (or other agreed period).

As a **Steadfast** Network Broker we have access to broker services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are funded by **Steadfast**, subsidised by **Steadfast** or available exclusively to **Steadfast** Network Brokers for a fee. You can obtain a copy of **Steadfast's** FSG at www.steadfast.com.au

HOW OUR REPRESENTATIVES ARE PAID

Our representatives do not receive any benefit directly from the sale of a product to you. Our representatives may receive bonuses payable based on the overall performance of our business.

If a person has referred you to us, we may pay them a part of any fees or commission received. If you are a Retail Client and receive Personal Advice full remuneration details will be disclosed in the SOA or invoices related to the advice.

CONFLICTS OF INTEREST

As a business we have relationships with and receive income from various third parties as detailed in this FSG. For Retail Clients receiving Personal Advice, details of relationships that impact the advice will be included in any SOA or invoice documentation we send you. All material conflicts that impact our advice, that are not mentioned in this FSG, will be advised to you on the invoices related to that advice.

BuildSafe Insurance Brokers Pty Ltd

Australian Financial Services

Licence No: 279367

ACN: 84 109 623 976

FINANCIAL SERVICES GUIDE

5 Peninsula Boulevard Seaford VIC 3198

PO BOX 2294 Seaford VIC 3198

PHONE: 1300 763 016

EMAIL: info@buildsafe.com.au

WEBSITE: www.buildsafe.com.au

This FSG applies from 31/05/2021

LACK OF INDEPENDENCE

We receive commissions from the underwriters that we place your insurance with and we retain that commission to operate our business.

THE PURPOSE OF THIS GUIDE

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of our services and contains important information about:

- The services we offer you
- How we and our associates are paid
- Any potential conflicts of interest we may have
- What to do in the event of a complaint

RESPONSIBILITY FOR SERVICES PROVIDED

We hold an Australian Financial Services Licence and are authorised to advise and deal in the full spectrum of general insurance products.

We are responsible for the financial services provided to you, or through you to your family members, including the distribution of this FSG.

We are required to meet high standards for staff training, organisational competence, management expertise, financial control and compliance disciplines.

WHO DO WE ACT FOR

We usually act on your behalf and in your interests in all matters. Sometimes, it may be more appropriate for us to access insurance or manage claims where we act as an agent of the insurer. If and when this situation arises we will explain and highlight this to you.

OUR SERVICES AND PRODUCTS

We offer a range of services to assist you to protect your assets and guard against unexpected liabilities including reviewing and advising on your insurance needs, identifying risk factors to avoid claims and seeking competitive premium quotations

We can advise and arrange a broad range of insurances on your behalf including: Home Building and Contents, Private and Commercial Motor, Farm, Business Packages, Construction, Liability, Industrial and Professional covers.

RETAIL CLIENTS

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional protection from other clients. The Act defines Retail Clients as:

Individuals or a manufacturing business employing less than 100 people or any other business employing less than 20 people And that are purchasing the following types of insurance covers:

Motor vehicle, home building, contents, personal and domestic, sickness/accident/travel, consumer credit and other classes as prescribed by regulations.

Some of the information in this FSG only applies to Retail Clients and it is important that you understand if you are covered by the additional protection provided.

RETAIL CLIENT ISSUES

Typically we only provide General Advice to our Retail Clients. General Advice does not take into account your particular needs and requirements and you should consider the appropriateness of this advice to your circumstances prior to acting upon it. We will provide you with a General Advice Warning in such cases.

If you are a new Retail Client purchasing Personal Accident or Sickness insurance and obtain Personal Advice, that is, advice that takes into account your particular circumstances, we will give you a **Statement of Advice (SOA)**, that sets out the advice provided and the basis on which the advice is made and our remuneration should you purchase the product.

For existing Retail Clients we may not provide an SOA but rather provide the advice to you orally. In such cases you may request us to provide you with a Record of Advice (via phone or in writing) which we will provide to you within 28 days of such request.

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

If we recommend the purchase of a particular financial product, we will also give you a **Product Disclosure Statement** at that time, which sets out details specific to that product and the key benefits and risks in purchasing the product.

PERSONAL INFORMATION

The Privacy Act 1988 sets out standards for the collection and management of personal information. With your consent, we will only use your personal information for general insurance services. Our Privacy Policy Statement is available free of charge upon request.

COMPLAINTS AND CONTACTS

Clients not satisfied with our services should contact our Complaints Officer. We are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office, or contact AFCA directly on 1800 931 678 or visit www.afca.org.au. We also follow The Insurance Brokers Code of Practice.

You are able to contact us by phone, in writing, email or in person.

COMPENSATION

We hold a Professional Indemnity Policy. This policy is designed to pay claims by Third Parties (including our clients) arising out of our Professional Negligence. The policy extends to covers us for work done for us by representatives/employees after they cease to work for us and satisfies the requirements for compensation arrangements under Section 912B of The Act.

CONTACT AGREEMENT

To ensure that we provide you with appropriate products and services, you agree to us calling you to discuss any new products and services. If you do not wish to receive such calls please advise us and we will place you on our Do Not Call Register.

ELECTRONIC DELIVERY OF DISCLOSURE NOTICES

Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email attachments or email links to documents/websites etc. If you have provided your email address to us we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us and we will update our records accordingly.

Assetinsure

Owner-Builder Warranty Insurance

Victoria

Effective date:17/06/2022

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Important Information

Introduction

Welcome and thank **you** for choosing the Assetinsure Owner-Builder Warranty Insurance – Victoria, distributed by Australian Owners Builders Insurance Services Pty Ltd.

In this section, where we use the term 'you'/'your'/'yourself', we are referring to the person(s) who applied for this Policy and submitted an Insurance Application. In the next section of the Policy wording, you are later referred to as the Owner-Builder.

About Assetinsure

You can contact Assetinsure by:

- post, at PO Box R299,
  Sydney NSW 1225;
- telephone, at (02) 9251 8055; or
- email, at info@assetinsure.com.au

Assetinsure Pty Ltd ("**Assetinsure**") is authorised by the Australian Prudential Regulation Authority ("**APRA**") to conduct general insurance business. For further information visit their website at www.assetinsure.com.au

About AOBIS

This insurance is arranged by Australian Owner Builders Insurance Services Pty Ltd ("**AOBIS**") ABN 95 122 431 654 operating under AFSL No. 308705. In arranging this insurance, AOBIS is acting under the authority and as the agent of Assetinsure (and not as **your** agent).

You can contact AOBIS by:

- post, at PO Box 2294,
  Seaford VIC 3198;
- telephone, at 1300 850 131; or

email, at underwriter@aobis.com.au

Duty to take reasonable care not to make a misrepresentation

This **Policy** is a consumer insurance contract for the purposes of the *Insurance Contracts Act 1984* (Cth).

Before **you** enter into this contract of insurance, **you** have a duty to take reasonable care not to make a misrepresentation. This means that **you** need to take reasonable care to provide honest, accurate and complete answers to **our** questions. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth.

If **you** are not sure of the answers to any of **our** questions, or whether the information **you** previously provided remains honest, accurate and complete, **you** should check it and find out. It is also important to understand that, in answering the questions and checking the information, **you** are answering for **yourself** and anyone else to whom the questions apply. If **you** are answering questions on behalf of anyone, **we** will treat your answers or representations as theirs.

As **we** use **your** answers to decide what insurance **we** will offer, to calculate **your** premium, and to assess any claim **made**, it is essential that **you** contact **us** if **you** have any doubts.

Whether **you** have taken reasonable care not to make a misrepresentation will be determined with regard to all relevant circumstances, including:

- explanatory material or publicity produced or authorised by **us**;
- how clear, and how specific any questions **we** asked were and how clearly **we** communicated to **you** the importance of answering those questions, and the possible consequences of failing to do so;
- whether or not an agent was acting for **you**;
- whether the contract was a new contract or was being renewed, extended, varied or reinstated;
- any particular characteristics or circumstances relating to **you** which **we** are

aware or ought reasonably to have been aware.

Any misrepresentation made fraudulently is a breach of **your** duty.

If **your** circumstances make it difficult for **you** to know how to answer any of **our** questions, or **you** are not clear how to explain **your** situation to **us**, **you** should contact AOBIS.

Limitation or Exclusion of Rights Against Third Parties

This **Policy** provides that **you** must not limit or exclude **your** rights against a party from whom **you** might otherwise be able to recover in respect to the loss or damage - see Condition e) of this **Policy**.

Interested Parties

This **Policy** provides that the cover provided by this **Policy** does not extend to an interest in the **Dwelling** that is not **your** interest - see Condition f) of this **Policy**.

Privacy Statement & Collection Notice

This Privacy Statement describes how Assetinsure and AOBIS collect, use, handle and disclose **your** personal information. It also describes the matters to which **you** give your consent when applying for a Policy.

AOBIS and Assetinsure are committed to protecting the privacy of personal information and are bound by the provisions of the *Privacy Act 1988* (Cth), which sets out the standards to be met in the collection, holding, use and disclosure of personal information.

Collection and use of personal information

We collect personal information, including through **our** agents and licensees such as AOBIS, to determine whether and on what terms **we** might issue **you** an insurance **Policy**, or to manage a claim in relation to an insurance **Policy you** have with **us**. **We** may use **your** personal information for other purposes if **you** consent. This may also be the case in other limited circumstances permitted under the *Privacy Act 1988* (Cth), such as where **you** would reasonably expect **us** to do so and/or the other purpose is related to the purpose for which **we** collected the information.

In some circumstances, **we** may collect **your** personal information from another person or another source. This will only be where it is unreasonable or impracticable for **us** to collect it directly from **you** or **you** would expect **us** to collect the information from the nominated third party. For example, where **you** authorise a representative, e.g. an insurance broker, a financial planner, a legal services provider, an agent or carer providing services to **you** to deal with **us** on **your** behalf.

If **you** provide information about any other person, **you** agree to tell them that **you** are providing this information to **us**, of **our** contact details in this document, the reason **you** are providing this information, the fact that **we** have collected personal information from **you** and of the contents of this Privacy Statement.

Consequences if information is not provided

If **you** do not provide all the information requested, the main consequence is that **we** may not be able to issue **you** with a **Policy** or pay **your** claim.

Disclosure

You agree that **we** may disclose **your** personal information to:

- AOBIS;
- **our** external service providers and contractors (such as any mail house, commercial agent or entities engaged to carry out certain business activities on **our** or **your** behalf);
- **our** related entities or assigns, another insurer, **our** reinsurers, **our** agents and external advisers (such as legal and other professional advisers);
- any other person **we** consider necessary to execute **your** instructions;
- any financial institution to or from which a payment is made in relation to any **Policy you** have;
- a person with **your** consent or where disclosure is authorised or compelled by law, to regulatory, law enforcement,

dispute resolution or government bodies.

Transfer of personal information overseas

You agree that **we** may disclose **your** information overseas, including the USA, Canada, Bermuda, Europe (including the United Kingdom), Singapore, Hong Kong and India.

Access and Complaint

Assetinsure's Privacy Policy is currently available on **our** website at: www.assetinsure.com.au/key-policies/privacy-policy/.

The Privacy Policy sets out details of how **you** can access (and, if necessary, correct) the personal information **we** hold about **you**. It also sets out how and to whom **you** might complain about a breach of Privacy Law.

If **you** require any other information regarding Privacy, **you** can contact Assetinsure's Privacy Officer by:

- post, at Level 21, 45 Clarence Street, Sydney NSW 2000;
- telephone, at (02) 8274 2898; or

email, at privacy@assetinsure.com.au

Dispute Resolution Process

At AOBIS and Assetinsure, **we** strive to do things the right way and keep **our** customers happy. However, both AOBIS and Assetinsure recognise that occasionally disputes may arise.

Making a Complaint

If **you** have a complaint concerning the financial product or services provided to **you** we will try to resolve it immediately. The best first step is to approach the person at AOBIS with whom **you** were dealing to see if they can resolve the matter to **your** satisfaction.

If **you** remain dissatisfied with the solution AOBIS offers, please contact **us** and we will refer the matter to Assetinsure's Complaint Management process.

Regardless of who is managing **your** complaint, the goal is to resolve **your** complaint and respond with a decision within 30 calendar days.

You may also seek a review of a decision **we** make about a claim made under this **Policy** at the Victorian Civil and Administrative Tribunal provided **you** do so within 28 days of the decision. Please visit www.vcat.vic.gov.au for more information.

Our Agreement with You

This **Policy** is a legal contract between **you** and **us**.

This **Policy** will only respond to claims in connection with **Work** described in the Contract which supported the **Insurance Application** for this insurance, and carried out at the site described in the **Policy**.

Applying for Insurance

To apply for this insurance, **you** will need to complete an **Insurance Application** and provide the information **we** require to determine whether to issue a **Policy**, and if so, on what terms.

Where **we** issue a **Policy**, cover is provided on the basis:

- that **you** have paid or agreed to pay **us** the premium for the cover provided;
- that the verbal and/or written information provided by **you** which must be given in accordance with **your** duty to take reasonable care not to make a misrepresentation either verbally or in writing.

Your Policy

Your Policy consists of the **Policy** terms and conditions in this booklet, any endorsements and the **Certificate of Insurance we** issue **you**. Please read **your Policy** carefully, and satisfy **yourself** that it provides the cover that **you** require. **You** should keep this booklet and the **Certificate of Insurance** together in a secure place for future reference.

Goods and Services Tax (GST)

The premium on this **Policy** includes an amount for GST and if **we** pay a claim **your** GST status may determine the amount to be paid on the claim.

You must advise **us** if **you** are registered, or required to be registered, for GST purposes, and **you** must when requested tell **us** what **your** entitlement to Input Tax Credits (ITCs) is for **your** insurance premium.

When determining the amount to be paid for a claim under this **Policy**, any payment or supply **we** make to **you** for the acquisition of goods, services or other supply (or monetary compensation in lieu thereof) or otherwise for **your** claim will be calculated on the GST inclusive cost of **your** claim. In calculating such payment, **we** are entitled to reduce it by any ITC to which **you** are, or would be, entitled:

- for the acquisition of such goods, services or other supply; or
- if the payment had been used to acquire such goods, services or other supply.

However, the total of all payments **we** make will not exceed $300,000.--.

All amounts referred to in this **Policy** are inclusive of any taxes, levies, duties or charges that payment would be affected by or subject to.

If **you** make a claim and we are obliged by law to withhold any amount from the payment in order to satisfy that law (for example, because you have not provided your ABN where required to do so), the amount withheld will be treated as forming part of the claim payment paid under this Policy (even though you have not received the withheld amount).

Confirming Transactions and Updating Information

You can ask **us** to confirm any transaction under **your** insurance by contacting **us**. If **you** need any of the information contained in this document or if **you** have any queries, please contact AOBIS:

Definitions

Some key words and terms used in this **Policy** have special meanings. Wherever the following words or terms are used in the **Policy** they mean what is set out below.

Please note that from this section onwards, the terms **'you'/'your'/'yours'** is separately defined and have a different meaning to the preceding pages of this **Policy**. Whereas the preceding pages of this **Policy** define **'you'/'your'/'yours'** as the **Owner-Builder** and person(s) who applied for this **Policy** and submitted an **Insurance Application**, in this section of the **Policy** wording, **'you/your/yours'** means the purchaser of the **Dwelling** and any successor in title (see full definition over the page).

Act means the Building Act 1993 (VIC) as amended from time to time.

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reason, including the intention to coerce or influence any government and/or to intimidate or put the public, or any section of the public, in fear, but does not include acts which are:

i) advocacy, protest, dissent or industrial action; and

ii) not intended to cause serious physical harm, death, or endangerment of life to a person (other than the life of person committing the act) or create a serious risk to health or safety to the public or a section of the public.

Authority means the same as it does in the **Order**.

Certificate of Insurance means the most recent certificate issued by **us** in connection with this **Policy**.

Completion Date means the same as it does in the **Order**.

Defective means the same as it does in the **Order**.

Disappearance (and its corresponding forms) means the same as it does in the **Order**.

Domestic Building Work means the same as it does under the **Order**.

Dwelling means the home (as defined in the **Order**) described in the **Insurance Application**.

Insolvent (and its corresponding forms) means the same as it does in the **Order**.

Insurable Contract of Sale means the same as it does under the **Order**.

Insurance Application means the application form completed by the **Owner-Builder** applying for this insurance.

Non-Structural Defect means the same as it does in the **Order**.

Order means the Order made under the **Act** by the Minister for Planning and as gazetted in May 2003 entitled 'Domestic Building Insurance Ministerial Order' as supplemented and/or amended from time to time.

Owner-Builder means the owner-builder described in the **Insurance Application** who is also an owner-builder under the **Order**, but does not include owner-builders who are registered builders.

Policy means this policy wording, any endorsements and the **Certificate of Insurance**.

Statutory Warranty means a warranty implied into the **Insurable Contract of Sale** by section 137C of the **Act**.

Structural Defect means the same as it does in the **Order**.

Trade Practices Provision means the same as it does under the **Order**.

Tribunal means the same as it does in the **Order**.

We/us/our means Assetinsure Pty Limited (Assetinsure) (ABN 65 066 463 803).

Work means the **Domestic Building Work** which is carried out or to be carried out by the **Owner-Builder** to the **Dwelling**.

You/your/yours means the purchaser of the **Dwelling** or the land on which the **Dwelling** is constructed, and any successor in title to that person. If the domestic building work is carried out on land in a plan of

subdivision containing common property, it also means the body corporate for that land or a **Dwelling** on that land.

It does not include:

a) the **Owner-Builder**

b) the purchaser, if the purchaser is a related body corporate (within the meaning of section 50 of the Corporations Act 2001) of the owner builder; or

c) the purchaser, if neither the purchaser nor the **Owner Builder** is a public company but each has a common director or shareholder.

Our Cover

This **Policy** is intended to comply with the requirements set out under the **Order** and any term of this **Policy** which conflicts with, or is inconsistent with, the **Order** shall be read and be enforceable as if it complies with the **Order.**

We will provide insurance cover to **you**, subject to the terms, conditions and exclusions set out in this **Policy**, if the **Owner-Builde**r dies, becomes **Insolvent**, or **Disappears** and **you** suffer:

a) a loss or damage arising from a breach of a **Statutory Warranty;**

b) the costs of alternative accommodation, removal and storage that are reasonably and necessarily incurred as a result of a breach of a **Statutory Warranty**. **We** will only pay the costs of alternative accommodation or storage that are reasonably and necessarily incurred for up to 60 days, excluding any period of delay attributable to **us**;

c) the cover **we** give in paragraphs a) and b) above extends to the acts or omissions of all persons contracted by the **Owner-Builder** to perform the **Work**.

We will not be required to indemnify the purchaser in respect of a **Statutory Warranty** that all materials used under the **Work** were new to the extent that any materials used were not new if:

a) the condition report required by section 137B(2)(a) of the **Act** states that the materials were not new; or

b) it was apparent from the nature of the relevant **Work** that the materials were not new.

Certificate of Insurance

a) **We** must provide a **Certificate of Insurance** evidencing that insurance for the **Work** has been issued which complies with the **Order**:

   i. to **you** immediately on the issue of this **Policy**; and

   ii. on request by **you** or the **Builder** at any time.

b) The **Certificate of Insurance** shall be in the form prescribed by the **Order**.

c) The **Work** is not covered until **we** have provided to the **Owner-Builder** or **you** a **Certificate of Insurance** evidencing insurance for the **Work**.

Period of Cover

a) This **Policy** provides the cover in relation to **Non- Structural Defects** in respect of loss or damage occurring during the period

   i. commencing on the date of the contract of sale; and

   ii. ending 2 years after the **Completion Date** for the **Work**.

b) Subject to paragraph a) above, this **Policy** provides the cover in respect of all other loss or damage occurring during the period

   i. commencing on the date of the contract of sale; and

   ii. ending 6 years after the **Completion Date** for the **Work**.

We will Pay

1. **We** will pay up to, but not more than $300,000 in the aggregate, for all claims made under this **Policy** in respect of any one **Dwelling**, including reasonable legal costs and expenses incurred by the **Insured** associated with a successful claim against **us**.

2. If the claim is in respect of the cover for loss or damage resulting from conduct of the **Owner-Builder** which contravenes a **Trade Practices Provision**, **we** will only pay the costs of rectifying the **Work**.

3. If the **Work** is carried out on land in a plan of subdivision containing common property, and **we** paid a claim relating to the common property then the amount of cover in respect of any home on land on the plan of subdivision is to be reduced by not more than an amount calculated by dividing the amount paid under the claim by the number of homes on land in the plan of subdivision.

All references in the **Policy** to dollar amounts are inclusive of any applicable goods and services tax (GST).

Excess

1. Subject to paragraph 2 below, **you** must bear at **your** own risk:
   a) the first $1,000 of each claim first made more than 5 years after the **Completion Date**;
   b) the first $750 of each claim first made between 3 and 5 years after the **Completion Date**;
   c) the first $500 of each claim first made between 1 and 3 years after the **Completion Date**; or
   d) a claim under $500 made between 3 and 12 months after the **Completion Date**.

2. For the purposes of paragraph 1 above:
   a) a claim of $500 or more may relate to more than one defect if the amount claimed for any one or more defects is less than $500.
   b) The date when a claim is made is the earlier of:
      i. the date when **you** first notify **us** of a circumstance that may give rise to a claim;
      ii. and the date a claim is made.
   c) An excess may be applied only once in relation to:
      i. any claim comprising more than one defect; or
      ii. two or more claims that relate to the same defect.

Exclusions

a) **We** will not pay if **you** are the **Owner-Builder**.

b) **We** will not pay if **your** claim relates to a person who is excepted under the **Order**.

c) **We** will not indemnify **you** unless **your** claim relates to an **Insurable Contract of Sale** and:
   i. section 137B of the **Act** applies to that **Insurable Contract of Sale**; and
   ii. **Work** was carried out on the **Dwelling** before the sale; and
   iii. the value of the **Work** exceeded $16,000 at the time the **Work** was carried out.

d) **We** will not pay any claims in respect of any defect or incomplete **Domestic Building Work** that is referred to in the report to be provided to a purchaser under section 137B of the **Act**.

e) **We** will not pay for loss or damage in respect of **Work** relating to landscaping, paving, retaining structures, driveways or fencing, with the exception of such works which:
   i. are integral to the construction of a **dwelling**;
   ii. require the issue of a building permit under the **Act**;
   iii. could result in water penetration of or within a **dwelling**;
   iv. could adversely affect health or safety;
   v. adversely affect the structural adequacy of a **dwelling**; or
   vi. are not completed and the **Owner-Builder** has died, become **Insolvent** or **Disappeared**.

f) **We** will not pay for loss or damage due to fair wear and tear of the **Work**, or from **your** failure to maintain the **Work**.

g) **We** will not pay for loss or damage incurred as a result of:
   i. war, invasion, acts of foreign enemies, hostilities, or war-like operations (whether war be declared or not) or civil war;

ii. an **Act of Terrorism**;

iii. a nuclear reaction, nuclear radiation, radioactive contamination or nuclear weapon material;

iv. civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power, confiscation, nationalisation, requisition, or destruction of or damage to property by or under order of any government, public or local authority or looting, sacking or pillage following any of the above;

v. risks normally insured under a policy for public liability or contract works;

vi. asbestos, or any materials containing asbestos in whatever form or quantity;

vii. an act of God or nature;

viii. **Your** failure to maintain appropriate protection against pest infestation or exposure to natural timbers;

ix. consequential loss, such as loss of rent or other income, loss of enjoyment, loss due to delay, loss of market value or depreciation, loss of opportunity, inconvenience or distress, not otherwise covered by the **Order**;

x. malfunction in any mechanical or electrical equipment or appliance, if **we** prove that the malfunction is not attributable to the workmanship of, or installation by the **Owner-Builder**.

Claims Procedure

1. **You** should notify **us** in writing of any facts or circumstances which may give rise to a claim as soon as reasonably practicable when **you** become aware of them.

2. **We** may refuse to accept a claim if it is made later than 180 days after the date on which **you** first became aware, or might reasonably be expected to have become aware, of the death, **Disappearance** or **Insolvency** of the **Owner-Builder**.

3. If **you** give **us** written notice within 180 days after the date on which **you** first became aware, or might reasonably be expected to become aware, of the death, **Disappearance** or **Insolvency**, of the **Owner-Builder**, **we** will not rely on section 54 of the *Insurance Contracts Act 1984* (Cth) to reduce **our** liability under this **Policy**, or to reduce any amount otherwise payable in respect of a claim made by reason only of a delay in a claim being notified to **us**.

4. If **you** submit a claim to **us** in writing, **we** will make a decision regarding **our** liability within 90 days of receipt of the claim. If **we** do not make a decision regarding **our** liability within 90 days then, unless **we** receive an extension of time from **you** or the **Tribunal**, **we** will be deemed to have accepted liability for the claim.

5. If **you** wish to dispute **our** decision regarding **your** claim, **you** may appeal to the **Tribunal**. If **we** are given notice of proceedings before the **Tribunal**, **we** will accept findings made by the **Tribunal** as to whether any of the following events has occurred:

   a) the non-completion of the **Work**;

   b) an event referred to in paragraphs a) to c) under the section of the **Policy** entitled 'Our Cover'; and

   c) if such an event has occurred, the amount of loss or damage suffered by **you** as a result of the event.

6. If **you** notify **us** of a defect (the initial defect), **we** will consider **you** to have given **us** notice of every other defect to which the initial defect is directly or indirectly related, whether or not the claim in respect of the initial defect is settled.

7. **We** will ask **you** to use **our** claim form to make a claim and to provide **us** with as many details, records and information as may be reasonably practicable, so that **we** can investigate, assess and verify **your** claim.

8. Upon making a claim under this **Policy**, **you** must:

   a) comply with any reasonable direction by **us** in relation to the completion or rectification of the **Work**;

b) not undertake or cause to be undertaken, any rectification work without notifying **us**, unless those works are reasonably necessary to prevent or minimise any further loss or damage;

c) provide **us**, or any builder nominated or approved by **us**, with reasonable access to the relevant building site for the purpose of inspection, rectification and completion of the **Work**. **You** may refuse to provide access to any builder nominated by **us** if **you** have reasonable grounds for doing so (such as loss of confidence in the builder); and

d) **We** may not reduce **our** liability to **you** by reason of **your** failure to comply with a requirement under paragraphs 8 a), b) and c) above, unless **we** can prove that **your** failure increased **our** liability under this **Policy**.

9. **You** must not make any admissions, offer, promise or payment in connection with any claim, unless **we** have provided our prior written consent (which will not be unreasonably withheld, conditioned or delayed).

Conditions

a) **We** may not avoid this **Policy** or refuse to make or reduce any payment under this **Policy** on the grounds that:

i. the Owner- breached any duty of the utmost good faith;

ii. failed to comply with any duty to take reasonable care not to make a misrepresentation;

iii. made representations to **us**;

iv. failed to comply with a provision or requirement of the **Policy**;

v. prejudiced **our** interests by act or omission of any description; or

vi. the premium or any instalment of the premium has not been paid.

b) **We** are entitled to recover from the **Owner-Builder** any claim paid by **us** in the circumstances referred to in paragraph a) above.

c) If **we** pay a claim, **we** are entitled to be subrogated to **your** rights against any party in relation to the claim to the extent of the amount paid by **us**.

d) **We** will notify the **Authority**,at the times and in the manner agreed with the Authority, in the event that:

i. a **Builder** is refused insurance, ceases to be eligible to renew or procure insurance or, in respect of **Domestic Building Work** performed prior to the commencement of the **Order**, fails to purchase or maintain required insurance;

ii. any claim under this **Policy** is settled or paid by agreement or otherwise.

e) **You** must not limit or exclude **your** rights against a party from whom **you** might otherwise be able to recover in respect to the loss or damage. If **you** do, **our** liability to **you** is reduced to the extent **we** can no longer recover from that other party as a result of the limitation or exclusion by **you**.

f) the cover provided by this **Policy** does not extend to an interest in the **Dwelling** that is not **your** interest. **We** will not be liable under this **Policy** to anyone except **you**.

g) **You** must take reasonable precautions to avoid or minimise loss or damage covered by this **Policy**.

h) **You** must comply with **your** obligations under the **Policy**. Otherwise, subject to Section 54 of the Insurance Contract Act 1984 (Cth) and the terms stated elsewhere in this **Policy**, **we** may not have to pay **your** claim(s), or **we** may reduce our liability.

How We will Communicate

a) All communications **you** are required to give or make under this **Policy** must be sent in writing to **us**, electronically or by post.

b) All communications **we** are required to give or make under this **Policy** will be sent in writing to **you** electronically or by post.

c) All communications sent by post to **you** or **your** appointed agent will be deemed to have been received by **you** on the third day following the day of posting.

Jurisdiction

This **Policy** is governed by the law of Victoria. The law of Victoria includes Commonwealth legislation such as the Insurance Contracts Act 1984 (Cth). Section 54 of the Insurance Contract Act 1984 applied, or is deemed to apply, to this Policy.

House Inspection Services Pty Ltd

A.C.N.006 954 436 A.B.N 89 006 954 436
(Wholly owned by Members of the Australian Society of Building Consultants Inc.)

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libbypetersen@bigpond.com

Telephone: 0418 367 644
0418 508 112

A REPORT ON DOMESTIC BUILDING WORKS - OWNER BUILDER CONSTRUCTION

PURSUANT TO THE BUILDING ACT 1993

DWELLING & INSPECTION DETAILS

(Refer to Page 6 for exclusions)

DATE OF INSPECTION *5th November 2025*	DATE OF REPORT: *5th November 2025*

PROPERTY DETAILS:

STREET NUMBER *32*

STREET *Hammer Street*

SUBURB/ TOWN *Flora Hill* POSTCODE *3550*

MUNICIPALITY *City of Greater Bendigo*

DATE OF ISSUE OF FINAL CERTIFICATE *13th January 2025*

OWNER(S):

NAME(S) [redacted]

CONTACT ADDRESS *32 Hammer Street*

Flora Hill POSTCODE *3550*

TEL

INSPECTOR: NAME *GARRY WHITFORT* QUAL. *M.A.S.B.C.*
Surveys and/or inspections shall be made only by a qualified Building Consultant or a person with no less than five (5) years experience in related industry.

INSPECTION DETAILS: TIME OF ARRIVAL *10.50am* *TIME* OF DEPARTURE *11.45am*

PREVAILING WEATHER CONDITIONS: *Fine*

REPORT AUTHORISED BY HOUSE INSPECTION SERVICES PTY LTD

SIGNATURE: (RECOGNISED PERSON OR AGENT) (Agent)

PRINTED NAME OF SIGNATORY: *Rex Petersen MASBC - MBDPS*

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DESCRIPTIVE SUMMARY OF DOMESTIC DWELLING WORKS

SITE

SIDE OF STREET *S. E*	SITE FALLS TO *Front/side*	FRONT DOOR FACES *N.W*

DOMESTIC BUILDING WORKS COVERED BY THIS REPORT

Addition of a bedroom, laundry and small section of passage, Fit out the original laundry with a bench cupboard and shelving to form a walk-in pantry. Exposed stone concrete paving under the existing back veranda. Free standing steel framed and Colorbond steel clad shed.

CONSTRUCTION OF WORKS COVERED BY THIS REPORT

FOOTINGS	*Slab (shed)*	STUMPS	*Concrete*
FLOOR	*Concrete, Strip flooring/sheet flooring*	WALL STRUCTURE	*Timber/steel*
ROOF SHAPE	*Pitched*	WALL LINING (INTERNAL)	*Plasterboard*
ROOF FRAME	*Timber truss/steel*	WALL CLADDING (EXTERNAL)	*Brick/steel*
ROOF CLADDING	*Steel*	CEILING LINING	*Plasterboard*
WINDOW FRAMES	*Aluminium*	NO. OF STOREYS	*1*

ROOMS INCLUDED IN WORK COVERED BY THIS REPORT

BEDROOMS	*1*	LIVING	*No*	FAMILY ROOM	*No*
SEPARATE DINING	*No*	PASSAGES	*Yes*	ENTRY HALL	*No*
KITCHEN	*No*	LAUNDRY	*Yes*	BATHROOM	*No*
TOILET ROOM	*No*	RUMPUS	*No*	GARAGE/CARPORT	*No*
VERANDA	*No*	DECK	*No*	BALCONY	*No*
PERGOLA	*No*	SHED	*Yes*	WALK-IN PANTRY	*Yes*

SERVICES CONNECTED TO WORK COVERED BY THIS REPORT

SEWERAGE	*Yes*	GAS	*No*	WATER	*Yes*
HOT WATER SYSTEM	*Yes*	HEATING	*Yes*	DUCTED VAC.	*No*
ELECTRICITY	*Yes*	AIR COND.	*Yes*	SMOKE ALARM	*Yes*
DRAINS	*Yes*	INSINKERATOR	*No*	ALARM	*No*
GUTTERS & DOWNPIPES	*Yes*	INTERCOM	*No*	OTHER	*No*

OTHER COMMENTS

There has been a solid fuel wood heater installed in the shed after the shed was completed which the owner indicated it would be removed prior to settlement of a sale.

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SCHEDULE A DEFECTS IN THE DOMESTIC BUILDING WORKS

THE FOLLOWING DEFECTS WILL BE EXCLUDED FROM THE COVER OF ANY INSURANCE THAT MAY BE REQUIRED TO BE PROVIDED BY THE OWNER BUILDER VENDOR UNDER THE BUILDING ACT 1993.

ANY ITEMS INCLUDED IN SCHEDULE D (INCOMPLETE WORK) SHALL BE CONSIDERED TO BE DEFECTS IN THE WORKS AND ALSO EXCLUDED FROM THE COVER PROVIDED.

A1. The strip flooring boards in the small section of new passage have not been sanded and lacquered.

A2. There is cracking in places to the concrete floor of the garage.

A3. The PVC down pipes have not been painted.

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SCHEDULE B AREAS INACCESSIBLE AT THE TIME OF THE INSPECTION

B1. The roof/ ceiling space to the addition was only viewed from the manhole opening due to the installation of the air conditioning ductwork in there and the low roof line.

B2. The subfloor area to the shed due to the concrete floor and due to the position of the access opening to the subfloor area for the addition

B3. Wall spaces and cavities.

B4. Waterproofing if installed to the laundry floor under the floor tiles as required.

B5. The shed was not fully accessible due to shelving and storage of trailers and goods. The cladding on the south west end wall of the shed due to the abutting boundary fence.

NOTE: The Inspector carries a 3.6m ladder and areas not accessible with that ladder due to height or restricted access may not be inspected.

SCHEDULE C SECONDHAND MATERIALS USED

A = Advised by Owner S = Seen by Inspector A & S = Advised & Seen

C1. Bricks (A&S)

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SCHEDULE D CONDITION & STATUS OF INCOMPLETE WORK

THIS IS A DESCRIPTION OF WORKS NOT COMPLETED AT THE TIME OF THE INSPECTION. THEY WILL BE CONSIDERED TO BE DEFECTS IN THE WORKS AND ARE EXCLUDED FROM THE COVER OFANY WARRANTY INSURANCE THAT MAY BE PROVIDED BY THE OWNER BUILDER VENDOR UNDER THE BUILDING ACT.

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DOMESTIC BUILDING WORKS - CONDITION REPORT
PURSUANT TO THE BUILDING ACT 1993

This report is provided, pursuant to the Building Act 1993 Section 137B to the owner builder of the dwelling identified in this report. **You must provide to the Insurance Broker a copy of any building permits issued, any occupancy permits or certificates of final inspection issued (as applicable).** Your solicitor or conveyancer can assist you in obtaining these if you do not have them.

Selling an owner-built house

Before entering into a contract to sell a home - including any alteration - built in whole or in part by a person other than a Registered Builder who provided a separate warranty policy and those works are less than six years six months old from the date of completion, the following steps must have been followed:

1. This inspection report, obtained by the owner builder, must be provided to the intending purchaser. (Note: this report must not be more than six months old at the time the contract of sale is signed.)
2. The owner builder must provide a copy of this inspection report to an appropriate insurer, and arrange insurance cover prior to the contract being signed.

A copy of the unsigned Contract of Sale (containing the conditions listed below) may be required by the insurer. The premium to be paid for the insurance will depend upon the insurer, on the age of the building work, and with house improvements, on the value of those improvements.

After the Contract has been signed, the owner builder may be required to send a copy, including any special condition pages, to the insurer. The house is then guaranteed in respect to non structural defects for the remainder of the two years after completion and in respect to all other loss and damage for the remainder of the six years after completion. (Note the insurance is only required for the period up to six years after completion while the report is required up to six years six months after completion.)

Contract of Sale Conditions

The Contract of Sale should contain special conditions to the following effect:

1. The Purchaser acknowledges that prior to signing this contract, the Purchaser has received from the Vendor a copy of a report prepared by House Inspection Services Pty Ltd, a recognised person, and containing such matters as are required pursuant to Section 137B of the Building Act 1993.
2. The Vendors warrant that they have effected a policy of insurance in the name of the Purchaser (or in the case of a sale by auction the policy is subject only to completing the name of the Purchaser) which indemnified the insured against all losses and damage during the period of insurance which result from
   (a) any breach of the warranties implied under Section 137C of the Building Act 1993 and
3. The Vendor warrants that all domestic building work carried out in relation to the construction by or on behalf of the Vendor of the home was carried out in a proper and workmanlike manner; and
4. The Vendor warrants that all materials used in that domestic building work were good and suitable for the purpose for which they were used and that, unless otherwise stated in the contract, those materials were new; and
5. The Vendor warrants that that domestic building work was carried out in accordance with all laws and legal requirements, including, without limiting the generality of this warranty, the Act and the regulations.

If a contract of sale has been entered into in contravention of the Act, the contract is voidable at the option of the purchaser at any time before completion of the contract.

The guarantee applicable to the building is a guarantee against defects caused by the bad workmanship of the builder, but does not cover any defects identified in this report. Defects identified are those caused by bad workmanship or movement of the foundations. The report does not necessarily refer to routine maintenance items e.g. hairline plaster cracks or binding doors and windows. These may be caused by normal shrinkage.

Unless otherwise stated:

- no soil or other material has been excavated or removed,
- no plants or trees have been removed,
- no samples have been taken or tested,
- no fixtures, fittings, cladding or lining materials have been removed,
- building services have not been tested,
- no items of furniture or chattels have been moved,
- the roof has not been water tested,
- no enquiries of Drainage, Sewerage or Water Authorities have been made,
- no plans, specifications or other contract documents have been sighted for the purpose of inspecting the dwelling house and providing this report.
- no special investigations of inset attack (e.g. borer, termite etc.) has been made. Any reference to insect attack has been based on observation only and does not imply any expertise in these matters. Such a reference should be referred to appropriate experts and we recommend that a pest infestation inspection and report be undertaken.
- We have not inspected woodwork, or other parts of the structure which are covered, unexposed or inaccessible and we are therefore unable to report that any such part of the structure is free from defect.
- We have not and do not inspect aluminium composite panels with a polyethylene core used as a component of external walls.

The information contained on this page should be taken as advisory only and although it is accurate to the best of our knowledge, it would be advisable to seek appropriate legal advice before acting upon it.

Purchasers should obtain CSIRO pamphlet "Building Technical File No. 18" which is a guide to home owners on foundation maintenance and footing performance and read, understand and carry out the recommendations.

The inspection recorded is not a termite or insect inspection and is not a pre-purchase inspection.

PURCHASERS SHOULD MAKE THEIR OWN INQUIRIES ABOUT THE CONDITION OF THE BUILDING BEFORE ENTERING THE CONTRACT.

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