

**What you are covered For?**

You are covered for loss and/or damage caused by: Fire, Lightning, Explosion, Earthquake, Impact, Aircraft, Riot, Strikes, Malicious Damage, Storm and/or Tempest, Water Damage (excluding flood), theft (by forcible entry to your unit and/or the building), Accidental Damage (excluding damage caused whilst loading and/or unloading goods from the unit).

**What you are NOT covered for?**

War, invasion, hostilities, civil war or rebellion, nuclear weapons, confiscation, requisition or destruction by order of government or a statutory authority, any consequential loss, wear, tear, rust corrosion or deterioration, mechanical breakdown, vermin, insects, mildew or spontaneous combustion, Subsidence landslip, erosion or earth movement. We do not cover jewellery, watches, precious stones, furs, money, paintings, curios and/or works of art. Policy excludes losses which are otherwise recoverable from any other insurance contract.

**Cooling Off Period**

If you are not satisfied with any aspect of this cover, your premium will be refunded in full and the cover cancelled from its commencement date if:

You return the Certificate to the Self Storage facility where your goods are stored within 14 days of the commencement date of the cover, and nothing has happened to give rise to a claim before you return the Certificate.

**Important Notice – What sort of advice is being provided**

This is general advice only and does not take into account your individual objectives, financial situation or needs (your personal circumstances).

Therefore, before acting on the advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation or needs.



**SELF STORAGE INSURANCE**

Arranged by:

**MIDLAND INSURANCE BROKERS  
AUSTRALIA PTY. LTD.**

ABN 81 006 528 329 AFSL NO. 238963

P. O. BOX 404, CARLTON SOUTH. VIC. 3053.

**PHONE: 1300 306 571 FAX: 03 9349 2787**

FACILITY .....

## How to Apply for Insurance

If you decide to take out insurance with your Self Storage Facility, all you need to do is request cover from this facility and complete the application of insurance certificate.

## Who is Midland Insurance Brokers and how to contact them?

Midland Insurance Brokers Australia Pty Ltd was established over 20 years ago, for full details please refer to our Financial Services Guide.

We are licensed with the Australian Securities and Investment Commission (ASIC) as a general insurance broker. Our Australian Financial Service Licence Number is 238963.

Our Managing Director is a founding member of National Insurance Brokers Association (N.I.B.A). N.I.B.A is committed to the advancement of professional insurance broking standards and to the fostering of public confidence in brokers.

We are proud of our reputation for commitment to our client's risk and insurance requirements and for our ability to consistently find innovative and cost effective solutions for our large client base.

Midland Insurance Brokers have authorised this self storage facility to issue you with a certificate of insurance.

The premium is paid monthly with your rental fee.

If you require any information or advice please ring Midland Insurance Brokers on 1300 306 571.

## Who is the Insurer?

Lloyd's is a major general insurer in Australia, which is an Australian authorised insurer under the provisions of the Australian Insurance Act. Lloyd's syndicates have approximately \$1 billion placed in trust in Australia, purely to act as an additional layer of security to pay claims. Lloyd's is recognised by two leading independent international rating agencies, Standard & Poor's and AM Best who rate Lloyd's "A+" (Strong) and "A" (Excellent). Miramar Underwriting Agency Pty Ltd ABN 97 111 534 797 / AFS Licence No. 314176.

## Complaints

Clients who are not fully satisfied with these services should contact Midland Insurance Brokers complaints officer. Midland are also Members of the Insurance Brokers Disputes Limited, a free consumer service. We also adopt the General Insurance Brokers Code of Practice.

## Premium Cost

The cost of this insurance program is calculated at a charge of \$ per \$1,000 per month which includes all statutory charges and the administration fee payable to Midland Insurance Brokers and the facility.

## Claim Excess

An excess of \$500 for each and every claim except QLD \$1,000, Earthquake which is \$20,000 or an amount equal to 1% of the sum insured. Named cyclone excess is \$20,000 below the 26th parallel and \$50,000 above it.

## Policy Information (Limits of Cover)

- Maximum coverage available is \$50,000 per unit for fire and perils. This limit may be increased with prior approval from Midland Insurance Brokers.
- Maximum coverage is \$25,000 for Burglary/Theft per unit. There must be **visible signs of forcible entry** to your storage space or the building.
- Cover is full replacement cost of household goods and effects, plant and equipment therefore all goods should be insured for their **full replacement value**. Stock losses are on indemnity basis.
- Cover is attached from time goods are stored and the premium is paid. This cover will remain in force until goods are removed from storage or you cease to pay the premium.
- The policy can cover boats, motor cycles and motor vehicles provided the sum insured does not exceed \$10,000. They must be stored in a locked unit and secured by an approved locking device and battery disconnected and removed (immobilised). This also must be referred to Midland Insurance Brokers for approval by the self storage facility prior to issuing cover.