

Storer's details

1

Surname/Company/Name: _____ First Name: _____ Miss/Ms/Mrs/Mr
Address: _____ Ph: _____
_____ P/code: _____ Drivers Licence No: _____

Email (for account correspondence): _____ ABN: _____

If moving - new address: _____

Employer or Contact Name: _____ Ph: _____

By entering into this Agreement the Storer consents to the use of their personal information as set out in the Privacy Statement.
If the Storer does not wish to receive marketing from the Operator or its related entities please tick here

Alternate contact persons

2

1. Name: _____ Ph: _____

Address: _____

2. Name: _____ Ph: _____

Address: _____

Detail of Space and Payment Details

3

Facility: _____ Storage Space Number: _____

Recurring payment method:

Direct Deposit Credit Card Alternate Payment Method
(Complete Easypay Part A)

Payment Date: [] day of each month Monthly Storage Payment: \$ _____

Late Payment Fee *(Applied 4 days after due date)*: \$15.00

Storage Insurance

4

Storer's nominated level of cover, based on the estimated value of the goods to be stored in the Storage Space \$ _____

The Storer acknowledges and agrees that Storage Insurance cover is subject to the Storer making ongoing monthly payments of the Monthly Storage Insurance Premium and that the stated nominated level of cover is the maximum sum insured for any and all claims.

Note: Storage Insurance does not provide cover for certain types of goods or loss or damage and the Storer should carefully read the Storage Insurance Terms and consider whether it is appropriate having regards to the types of goods to be stored before deciding to purchase it.

Storer Acknowledgement and Acceptance

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The Storer acknowledges that they have read and accept the Terms and Conditions forming part of this Agreement, and specifically acknowledges the following key points:

- The Operator provides the Storer with access to the Facility and use of the Space for the purpose of storage of goods only.
- The Storer must be the owner of and/or lawfully entitled to deal with any goods that they store in the Space or bring into the Facility ('Goods').
- The Storer must not store in the Space or bring into the Facility any Goods that are hazardous, explosive, environmentally harmful, illegal or stolen and must ensure that Goods stored in the Space are dry, clean and free of vermin and food scraps.
- The Storer accepts that their use of the Space and the Facility is at their sole risk and that the Monthly Storage Fee is based on that allocation of risk. The Operator is not liable for any loss, damage or injury caused by the Storer's use of the Space and the Facility, or for loss or damage to any Goods while stored in the Space.
- Insurance against the risk of loss or damage to the Goods while in Storage is the Storer's responsibility. If purchased by the Storer, the cover provided by Storage Insurance is strictly subject to the Storage Insurance Terms.
- The Storer must pay the Monthly Storage Fee monthly in advance. If any amount of the Monthly Storage Fee is in arrears for more than 42 days then the Operator may terminate the Agreement, access the Space and sell and/or dispose of any Goods.
- The Storer's use of any goods handling equipment or any delivery and dispatch services offered at the Facility is at the Storer's sole risk. The Operator is not liable for loss or damage to property or injury or death to any person caused by the Storer's use of goods handling equipment.
- The Storer must promptly notify the Operator by email of any change to the Storer's contact details (including as to the Storer's Alternative Contact Person).
- The Storer acknowledges and agrees that the Operator may use the Storer's and Alternate Contact Person's personal information in accordance with the Privacy Policy.
- Cost incurred by the Operator for return cheque failed CC/DD, or security callout event caused by the Storer will be on charged to the Storer.

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Signed on behalf of Operator

Storer's Signature

Storer's Signature

Date

TERMS AND CONDITIONS

1. OVERVIEW

- 1.1 This agreement governs the Storer's use of the Space and associated services and equipment as may be made available to the Storer at the Facility and the Storer's acceptance of these Terms and Conditions creates a contract between the Storer and the Operator (the '**Agreement**').
- 1.2 The Operator may revise these Terms and Conditions from time to time to better reflect changes to the Laws or services offered at the Facility. Changes to these Terms and Conditions will be notified to the Storer by email to the email address last provided by the Storer, and will be effective 20 days following that email.

2. SELF STORAGE

- 2.1 In consideration of the payments of the Monthly Storage Payments to be made by the Storer under this Agreement, the Operator will provide the Storer with use of the Space for the purpose of storing goods in the Space in accordance with this Agreement.

3. PAYMENTS

- 3.1 The Storer must pay the Operator the Monthly Storage Payment monthly and in advance of each Payment Date (the first Payment Date being the date this Agreement is entered into).
- 3.2 The Monthly Storage Payment may be varied at the Operator's discretion on one month's written notice to the Storer.
- 3.3 If the Storer chooses to purchase Storage Insurance, then in addition to paying the Monthly Storage Payment, the Storer must for so long as it wishes to be covered under Storage Insurance, also pay the Monthly Storage Insurance Premium monthly and in advance of each Payment Date.
- 3.4 The Monthly Insurance Premium may be varied in accordance with the Storage Insurance Terms.
- 3.5 The Storer is also liable for and must pay the Operator's reasonable actual cost incurred as a result of:
- (a) the Late Payment Fee, applicable if a payment of the Monthly Storage Payment is not made on time;
 - (b) any returned cheque fee or failed CC/DD fee incurred by the Operator in respect of a failed payment by the Storer;
 - (c) any security call-out caused by the Storer accessing the Space or the Facility; and
 - (d) any government taxes or charges levied on the Agreement or supplies under it (including GST).
- 3.6 All payments under the Agreement must be made when they fall due and without set-off or deduction.
- 3.7 In making any payment due under the Agreement by electronic funds transfer, the Storer must clearly reference the Storer's details stated in the Agreement. The Storer agrees to follow any directions of the Operator in this regard.
- 3.8 The Storer acknowledges that the Monthly Storage Payment is based on the allocation to the Storer of the risk in relation to self-storage set out under clauses 4 and 5 below.

4. STORER'S ACCESS TO AND USE OF THE SPACE

- 4.1 The Storer may only access the Space and the Facility during the access hours posted by the Operator at the Facility and must use the access code/card provided by the Operator for the purposes of access to the Facility.
- 4.2 The Storer warrants that they will at all times have knowledge of the goods stored in the Space or delivered to the Facility by or on their behalf (the '**Goods**') and accepts that they will be deemed to have that knowledge.
- 4.3 The Storer warrants that they are the owner of the Goods and/or entitled to deal with the Goods and acknowledges that:
- (a) notwithstanding any information as to the Goods as may be disclosed to the Operator by the Storer or their agents (including by any application for Storage Insurance) or which ascertained by the Operator in the ordinary course of managing of the Facility and/or the exercise of any of its rights under the Agreement, the Operator (including its officers, employees and agents):
 - (1) does not, and will be deemed not to have, any knowledge of the Goods;
 - (2) is not a common carrier, bailee, warehouseman or storer of the Goods;
 - (3) does not take possession of, or any responsibility for, the Goods except as provided in clauses 8.2, 9 or 10;

- (b) the Storer must secure the Space and Facility in accordance with any directions of the Operator and must not apply a padlock in the Operator's overlocking position to the Space and acknowledges that the Operator may have any padlock so positioned cut at the Storer's expense;
- (c) the Storer is solely responsible for locking the Space and must properly lock the Space at all times when the Storer is not in the Space;
- (d) the Storer must not store in the Space, or have delivered to the Facility, any Goods that are hazardous, illegal, stolen, inflammable, explosive, environmentally harmful, perishable or that are a risk to the property of any person;
- (e) the Storer must use the Space solely for the purpose of storage and not for any other activity;
- (f) the Storer must not attach nails, screws or any fittings or fixtures to any part of the Space or otherwise alter the Space without the Operator's consent;
- (g) the Storer must maintain the Space in a clean and good state of repair;
- (h) nothing in the Agreement creates or provides the Storer with any possessory interest in the Space and that the Agreement is not a lease;
- (i) the Operator may in its absolute discretion and at any time substitute the Space for another space within the Facility of similar dimensions and if it does so then the Storer must relocate any Goods to another storage space within the Facility (of similar dimensions to the Space); and
- (j) that they cannot assign the Agreement or let any other person store goods in the Space.

4.4 Where the Space is a Wine Cellar (a locker in a climate controlled room at the Facility) then in addition to the matters at clause 4.3 above, the Storer acknowledges that:

- (a) the Operator makes no warranties as to the suitability of any aspect of the climate controlled environment (including as to the stability of the temperature and humidity levels) to the storage of wine or other Goods as may be stored in the Wine Cellar, or the performance of the climate control system; and
- (b) the Operator is not in any circumstance liable for any breakage, fault, defect, spoilage or other damage to any wine or other Goods, as may be attributable to the performance or non-performance of the climate control system.

4.5 Where the Space is an Outdoor Space, then in addition to the matters at clause 4.3 above, the Storer acknowledges that that:

- (a) notwithstanding that the Operator may have knowledge of Goods stored in the Outdoor Space (as they are open outdoor spaces), the Operator is not a common carrier, bailee or warehouseman of such Goods;
- (b) the Storer must secure Goods stored in the Outdoor Space in accordance with any directions of the Operator; and
- (c) the Storer is solely responsible for securing the Goods stored in the Outdoor Space and must properly secure them at all times when the Storer is not in the Outdoor Space.

5. SELF-STORAGE RISK AND RESPONSIBILITY

5.1 The Storer acknowledges that under the Agreement:

- (a) the Goods are the sole responsibility and stored at the sole risk of the Storer, including in relation to the risk of physical loss of the Goods and/or damage to, destruction or deterioration of the Goods for any reason and by any cause, including by fire, lightning, flood, storm, earthquake, leakage or overflow of water, rust, corrosion, mildew, heat, spillage of material from any other part of the Facility, removal or delivery of the Goods, pests or vermin, burglary or theft by forcible entry into the Space, or any defect in or failure of the Space or any lock or other security system installed in the Facility;
- (b) the Storer is responsible (and will pay) for any loss, damage or injury to the Storer, the Operator or the Facility, third parties (including other customers of the Facility), and/or the true owner of the Goods, caused by the Storer or resulting from, or incidental to, the Storer or their agents using the Space and the Facility (including by accessing the Facility and storage of the Goods in the Space) and/or the Goods themselves; and
- (c) the Storer is responsible (and will pay) for any loss or damage caused by a third party (including the Alternate Contact Person) who enters the Space or the Facility at the request or direction of the Storer or who otherwise accesses the

Facility using the Storer's access card/code (unless the access by card/code occurs after the Storer has notified the Operator in writing of the loss or theft of the access card/code)

- 5.2 In addition to clause 5.1, the Storer agrees that they have no claim against the Operator, and indemnifies the Operator from and against all claims the Storer may at any time have, for any loss or destruction of or damage to property (including the Goods) or personal injury to or death of any person resulting from or incidental to any of the reasons or causes referred to in clause 5.1 above.
- 5.3 Without limitation to clauses 5.1 and 5.2 or to the stated exclusions in the Storage Insurance Terms, the Storer acknowledges that:
- (a) the insurance of the Goods against the risks of physical loss of, damage to, destruction or deterioration of the Goods while in storage accepted under clause 5.1 is the sole responsibility of the Storer;
 - (b) the maintenance of any up to date itemised inventory of the Goods in storage as may be required by the terms of insurance of the Goods while in storage is the sole responsibility of the Storer;
 - (c) Storage Insurance provides limited cover only against the risks accepted by the Storer under clause 5.1 including in that it only covers the Goods while in the properly locked Space (other than motor vehicles and/or trailers and/or watercraft less than 9 meters in length stored in the open but within the facility), provides very limited cover for:
 - (1) paintings, curios, antiques and works of art and archive documents;
 - (2) wine, beer or other alcohol stored in any Space that is not a Wine Cellar;
 - (3) tyres in bulk;
 - (4) photographic equipment, video and/or audio equipment, computers or any other electronic equipment;and excludes cover for, i.e. does not cover, the following types of goods:
 - (5) goods that are prohibited to be stored under the terms of this Agreement;
 - (6) money, coin and/or stamp collections, deeds, securities or other negotiable instruments;
 - (7) jewellery, watches or furs;
 - (8) motor vehicles, trailers and watercraft in excess of 9 meters;
 - (9) any flammable liquid, gas or oil or any corrosive chemicals or nitrates;
 - (10) any tobacco or cigarettes, any paint;
 - (11) any perishable goods; and
 - (d) the Storer's Nominated Level of Cover (from which the Monthly Storage Insurance Premium is calculated) is the maximum sum insured for any and all claims by the Storer on Storage Insurance; and
 - (e) the Operator may, in its absolute discretion, disclose the Storer's details to any person (including other persons using the Facility) who claim to have suffered loss or damage to any property or personal injury by reason of the Storer's use of the Space and Facility and/or the Goods.
- 6. ENTRY AND INSPECTION OF THE SPACE BY THE OPERATOR**
- 6.1 The Storer consents to entry and inspection by any means (including obtaining CCTV or other footage) of the Space by the Operator immediately and without notice if in the Operator's opinion the entry of the Space is required:
- (a) due to an emergency or any threat to property, the environment or human life;
 - (b) to comply with any Laws; or
 - (c) to comply with any requests by any relevant authority.
- 6.2 The Operator shall notify the Storer as soon as practicable following entry of the Space under clause 6.1 other than entry on the basis that the Operator reasonably suspects a breach of the Laws.
- 7. USE OF DELIVERY RECEIPT AND DISPATCH SERVICES AND GOODS HANDLING EQUIPMENT**

- 7.1 In relation to the services offered by the Operator for the delivery receipt and dispatch of Goods to and from the Facility, the Storer acknowledges that:
- (a) the Operator's role is strictly limited to signing, for and on behalf of the Storer, delivery or dispatch records for packages delivered to or despatched from the Facility;
 - (b) the Operator does not take possession or control of the Goods and is not acting as a bailee;
 - (c) the Operator's requirements that:
 - (1) Goods delivered to the Facility are to be placed (by the person delivering the Goods to the Facility, and not by the Operator) in the area of the Facility designated for deliveries ('Delivery Area');
 - (2) Goods for dispatch from the Facility are to be collected by the person dispatching the Goods (and not by the Operator) from the Delivery Area;
 - (3) the Storer collect any delivered Goods from Delivery Area as soon as possible following their delivery and store those Goods in the Space;
 - (d) the Delivery Area is not locked or secured and the Goods in that area are stored at the Storer's sole risk; and
 - (e) the Storer and not the Operator is responsible for the proper packaging of, condition of, or any loss or damage to any Goods delivered to or dispatched from the Facility arising in any way from the delivery, receipt, or dispatch from the Facility of those Goods.

- 7.2 In relation to any goods handling equipment (which may include a forklift) that is made available at the Facility for use by customers ('Goods Handling Equipment'), the Storer acknowledges that:
- (a) the Storer must only use Goods Handling Equipment if experienced with the particular equipment and its safe use;
 - (b) the Storer must use the Goods Handling Equipment in accordance with any notices, policies and instructions provided by the Operator at all times; and
 - (c) the Storer is fully responsible for any damage to property or injury to themselves or others arising from the Storer's use of the Goods Handling Equipment.

8. TERMINATION OF THE AGREEMENT BY NOTICE

- 8.1 Either party may terminate the Agreement by giving the other party at least 14 days' written notice, and if the Agreement is terminated by notice the Storer must:
- (a) pay all amounts due under the Agreement up to the date of termination;
 - (b) leave the Space in a clean condition and in a good state of repair to the satisfaction of the Operator; and
 - (c) remove from the Space and the Facility all of the Goods before the close of business on the date of termination.
- 8.2 If after 7 days from the date of termination under this clause any Goods remain within the Space or the Facility, then those Goods will be deemed abandoned by the Storer and may be seized by the Operator and sold or disposed of in accordance with clauses 9.2 or 10.

9. TERMINATION OF THE AGREEMENT FOR STORER DEFAULT

- 9.1 If:
- (a) any amount of any Monthly Storage Payments due under the Agreement are in arrears and unpaid for a period of 42 days; or
 - (b) there is any substantial breach of the Agreement by the Storer, including any illegal or environmentally harmful activities;

then the Operator may, without prior notice, terminate the Agreement including by entering the Space by force or otherwise.

- 9.2 If the Agreement is terminated for default under clause 9.1, then the Operator may:
- (a) take possession of any Goods within the Space or elsewhere within the Facility and may, at its discretion and regardless of the nature of the Goods, do any one or more of the following:

- (1) sell the Goods in one or more lots by private arrangement or public auction;
- (2) where the Goods in the opinion of the Operator pose a health and safety risk, dispose of the Goods in any manner that the Operator sees fit, whether for value or not; and/or
- (3) if in the opinion of the Operator there is a health and safety risk in taking an inventory of the Goods, dispose of some or all of the Goods without taking an inventory.

9.3 The Storer acknowledges that any Goods stored within in the Space or elsewhere in the Facility are subject to a general lien for all Monthly Storage Payments and any other amounts owing to the Operator by the Storer. If any money is recovered from the sale or disposal of any Goods by the Operator under clause 9.2, that money shall be used as follows:

- (a) first, to pay the costs of and associated with the sale or disposal of the Goods;
- (b) second, (subject to any rights under the Personal Property Securities Act 1999) to pay all amounts due to the Operator under the Agreement including any outstanding Monthly Storage Payments and other fees, costs or disbursements including any costs incurred by the Operator in connection with re-entering the Space and selling or disposing of the Goods; and
- (c) third, any excess will be paid by the Operator to the Storer.

10. OPERATOR DISPOSAL OF GOODS

10.1 In addition to any other rights of disposal under the Agreement, the Operator may dispose of the Goods:

- (a) if the Operator reasonably believes that the handling of the Goods or taking an inventory of the Goods will present a health and safety risk to its personnel;
- (b) if they fail to sell when offered for sale or if the Operator is of the opinion the Goods are not saleable, or of insufficient value to warrant the expense of a sale;
- (c) if left unattended in common areas of the Facility or outside the Space; or
- (d) if the Goods are damaged due to fire, flood or other event that in the Operator's opinion has rendered the Goods severely damaged, of no commercial value or dangerous to any people (including the Operator's personnel and other customers) and property (including the Facility and any property stored by other customers within the Facility).

11. NOTICES, CONTACT DETAILS AND PRIVACY

11.1 Notices from the Operator to the Storer under the Agreement may and will usually be provided by email or text message, but may otherwise be delivered or posted to the last notified address or number of the Storer.

11.2 Any notice to the Storer will be deemed to have been received by the Storer if sent per clause 11.1 above and received by the Alternative Contact Person (including by text message or email).

11.3 The Storer must promptly notify the Operator by email of any change to the contact details (address, phone numbers and email address) of the Storer or the Alternative Contact Person.

11.4 The Storer authorises the Operator to discuss any default by the Storer under the Agreement with the Alternative Contact Person and, if the Operator reasonably believes that the Storer will be unwilling or unable to remove any Goods from the Space in the event of termination of the Agreement, it may, in its absolute discretion, and without having to obtain any prior consent from the Storer, allow the Alternative Contact Person to remove any Goods on such terms as agreed between the Operator and the Alternative Contact Person. The Storer indemnifies the Operator from any claim in respect of Goods removed by the Alternative Contact Person pursuant to this clause.

11.5 The Storer acknowledges that the Operator may collect and use and disclose personal information about the Storer in accordance with the Privacy Policy and warrants that the Storer has:

- (a) the right to disclose information to the Operator in relation to the Alternative Contact Person (including personal information) and that the Operator may use that information as it would personal information about the Storer; and
- (b) has informed the Alternate Contact Person that the Storer has made the disclosures referred to in clause 11.5(a).

12. LIMITATION ON OPERATOR'S LIABILITY

- 12.1 Nothing in this section affects the Storer's rights under the Consumer Guarantees Act 1993 and the Fair Trading Act 1986, except if the Storer is using the Space or services in a way that the Consumer Guarantees Act 1993 refers to as business use for business transactions, in which case the provisions of that Act will not apply. Nothing in this section affects the Operator's obligations under the Health and Safety at Work Act 2015.
- 12.2 The Storer agrees that subject to clause 12.1 above, the Operator shall not be liable to the Storer under the Agreement for loss of business opportunity, loss of profit, loss of goodwill, or loss of contracts, or damages payable by the Storer in respect of the Agreement or the Goods, even if such losses are foreseeable, and even if the Operator is advised of the likelihood of such loss or damage occurring.
- 12.3 Subject to clause 12.1 above, all terms, conditions, warranties (whether express or implied) as to the condition, specifications, quality, fitness for purpose, suitability or safety of, or title to the Space, the delivery and dispatch services as may be provided by the Operator and the Goods Handling Equipment are negated and excluded from the Agreement.

13. GENERAL

- 13.1 No failure or delay by the Operator in the exercise of its rights under the Agreement will operate as a waiver of those rights.
- 13.2 The Agreement constitutes these Terms and Conditions, the Confirmation issued by the Operator on the date of the Agreement or in respect of any subsequent variation of the Agreement and all documents attached to or referred to in these documents. These documents are the entire agreement between the parties in respect of the Storer's use of the Space and the Facility and the Agreement supercedes all previous agreements, undertakings, communications and representations, whether written or oral, relating to the subject matter of the Agreement.
- 13.3 If any clause, term or provision of the Agreement is legally unenforceable, inapplicable or in its application would breach any law, that clause, term or provision will be severed or read down so as to maintain all other terms of the Agreement.
- 13.4 The Storer's liability for any outstanding monies, property damage, personal injury, environmental damage and legal responsibility under the Agreement survives the termination of the Agreement.

14. DEFINITIONS

- 14.1 In these Terms and Conditions:
- (a) 'Agreement Particulars' means the details of the Storer's and Alternate Contract Person's name, address and contact details (email address and phone numbers), the Space, the Monthly Storage Payment and (if Storage Insurance is purchased by the Storer) the Monthly Storage Insurance Premium and Storer's Nominated Level of Cover.
 - (b) 'Authority' means any government, administrative, judicial body, department, commission, authority, statutory authority, tribunal or agency and includes any person authorised to carry out any functions of such a body.
 - (c) 'Consumer Guarantee' means the consumer guarantees contained in the Consumer Guarantees Act 1993.
 - (d) 'Confirmation' means the details issued by the Operator on the date of the Agreement recording the Agreement Particulars as at the date of the Agreement or subsequently remove issued by the Operator recording any variation to the Agreement Particulars.
 - (e) 'Customer Storage Insurance Benefit' has the meaning given to that term in the Storage Insurance Terms.
 - (f) 'Law/s' includes all legislation, codes of practice, standards, guidelines of and applicable to the jurisdiction in which the Facility is located.
 - (g) 'Monthly Storage Insurance Premium' means the amount of the monthly payment of the premium payable for the Storage Insurance as may be purchased by the Storer from time to time in respect of the Agreement.
 - (h) 'Monthly Storage Payment' means the amount of the monthly payment for use of the Space stated in the Agreement, as may be subsequently varied from time to time in accordance with the Agreement or by written agreement of the parties;
 - (i) 'Privacy Policy' means the Privacy Policy as published on the Operator's website as at the date of the Agreement and as may be updated by the Operator from time to time in accordance with this Agreement.
 - (j) 'Space' means the storage space identified in the Agreement and each storage space that is, at any time and from time to time, the subject of the Agreement;
 - (k) 'Storage Insurance' means the cover provided by the Customer Storage Insurance Benefit available to the Storer

subject to the Storer's compliance with the Storage Insurance Terms.

- (l) 'Storage Insurance Terms' means the terms and conditions of the Customer Storage Insurance Benefit Information attached to these Terms and Conditions and the Customer Storage Insurance Benefit PDS referred to in that document (a copy of which is available from the Operator's website), read together with the details of any Storage Insurance purchased by the Storer recorded in the Confirmation.
- (m) Storer's Nominated Level of Cover is the amount stated in the Confirmation issued in respect of any application for the Customer Storage Insurance Benefit made by the Storer in respect of the Agreement.
- (n) Capitalised terms that are otherwise undefined have the meaning given to them elsewhere in the documents forming the Agreement.

CUSTOMER STORAGE INSURANCE BENEFIT

Policy Number:

Deductibles	
Natural Disaster:	\$2,500
Vehicles, Trailers and Boats in the open:	\$2,500
All other losses:	\$250

Summary

You have signed a hire storage agreement with your storage provider and additionally, you have elected to take up the optional storage insurance for your property which is offered by your storage provider.

Your storage provider through its insurance broker, Wallace McLean Limited, has arranged this insurance under a Master Policy on behalf of those Customers who have elected to take this insurance. Please be advised that although your storage provider is the Insured, your storage provider has waived any indemnity to claim proceeds due to any Customers insured under the Master Policy.

PROVIDED THAT your storage provider pays us the premium for the Master Policy, those Customers who have elected the optional storage insurance for their property whilst in storage are insured under the Master Policy, subject always to the terms and conditions of this policy.

You, as a beneficiary under the Master Policy, must also (in addition to the Insured) comply with your duty of disclosure and the terms and conditions under this insurance and your storage hire agreement.

Your storage provider holds the Master Policy which contains the full terms and conditions, this document is just a summary of your insurance for your quick and easy reference.

The amount you pay for this insurance includes the premium, GST and any administration costs charged by your service provider.

If you change your mind or decide to cancel this insurance, you may do so by contacting your storage provider advising the date of cancellation. You will be charged any pro-rata proportion of premium and administration costs but there will be no refund of any premium for the early removal of your property from the Premises.

If you have not been provided with a copy of this Insurance Summary, you can either ask your storage provider to issue a copy to you or you may contact the broker, Wallace McLean Limited, www.wallacemclean.co.nz or Telephone : +64 9 358 1407.

If you have other insurance which covers your property, you must inform us and provide details of other insurance.

In the event of a claim and to obtain a claim form, please contact your storage provider (or Wallace McLean) in the first instance.

This insurance is provided by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia). Administration and claims handling services are managed by Ando Insurance Group Limited on behalf of The Hollard Insurance Company Pty Ltd. The Hollard Insurance Company Pty Ltd is a licensed insurer in New Zealand under section 19 of the Insurance (Prudential Supervision) Act 2010.

The Hollard Insurance Company Pty Ltd has a financial strength rating of A- (Excellent) issued by A.M. Best. The rating scale is:

A++, A+ (Superior)	C++, C (Marginal)	E (Under Regulatory Supervision)
A, A- (Excellent)	C, C- (Weak)	F (In Liquidation)
B++, B+ (Good)	D (Poor)	S (Suspended)
B, B- (Fair)		

Further information on these ratings is available at <http://www.ambest.com/home/ratings.aspx>.

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.

Storage – Scope of Cover (Summary Only)

The base Policy Wording is the NZ Broker Ando Agreed Material Damage policy with the following endorsements. Motor Vehicle & watercraft Endorsement

Notwithstanding Exclusions (g) and (f) cover is extended to include motor vehicles, trailers and watercraft (not in excess of 9 meters) whilst in storage at the location noted in the schedule

Additional Exclusions & Excluded Property Endorsement

The following items of property are excluded from cover. These items are in addition to those items of property excluded from cover under the policy wording.

- any flammable liquid or gas;
- any property prohibited by the conditions of the hire agreement;
- any corrosive chemical or nitrate;
- tobacco or cigarettes;
- wine, beer or other alcohol if the total value exceeds NZD 5,000; Unless, these goods are stored in the designated temperature controlled alcohol storage area inside an individually locked and alarmed storage unit, then the limit is increased to NZD 100,000;
- paint;
- tyres in bulk (where the value exceeds NZD 1,000);
- perishable goods;
- money, coin and/or stamp collections, deeds, securities or other negotiable instruments;
- jewellery, watches or furs;
- property that is not contained in a securely locked storage unit, other than motor vehicles and/or trailers and/or watercraft less than nine (9) meters in length stored in the open but within the storage facility perimeter;
- theft of goods from a storage Unit is excluded when there is no sign of forcible entry into the locked Unit.
- theft of motor vehicle, trailer or watercraft accessories unless the entire motor vehicle, trailer or watercraft has been stolen;
- artworks, curios and paintings if the total value exceeds NZD 5,000
- photographic equipment, video and/or audio equipment, computers or any other electronic equipment if the total value exceeds NZD 5,000

Policy Wording Sub limits

- Demolition, Removal of Debris and Other Costs - Included within the sum insured
- Gradual Damage - \$10,000

Moth insect or vermin damage

Notwithstanding Exclusion 4(c), this policy extends to cover Loss or Damage to Insured Property due to the actions of micro-organisms, mould, rot, vermin or insects. Such Loss or Damage is covered provided that action is taken to minimize the Loss or Damage and to prevent any further Loss or Damage and to prevent any further Loss or Damage as soon as the loss is discovered (You must advise the Storage facility manager immediately of any such damage). The Liability of the Company, in respect of any one event, is limited to \$5,000.

Special Conditions

Trailers: All trailers must be locked with an axle, wheel or tow bar lock.

Claims: In the event of a claim, you must notify the storage facility and Insurance broker within 30 days of discovering a loss and provide all supporting documentation for your claim.

Basis of Settlement

Repairable damage: The Insurer will pay the costs of repairs necessary to restore the damaged property to its condition immediately before the occurrence of the damage, less the excess.

Total Loss: The insurer may, at its option, replace the property with an equivalent item, or pay the cost to acquire an equivalent item if the property was less than five (5) years old at the time of the loss. If the property was more than five (5) years old, the insurer will pay the indemnity value of the property immediately before the loss.

Application to access Customer Insurance Benefit:

I wish to access the Customer Storage insurance benefit and by signing this certificate agree to the following:

1. I understand the self-storage provider is not the insurer nor acting as the agent of the insurer. This Insurance has been arranged by Wallace McLean Insurance Brokers.
2. I haven't been provided any recommendation, advice or opinion in relation to the Customer Storage Insurance Benefits.
3. I haven't been refused insurance or had my material damage / contents insurance declined in the past five years.

This certificate has been intended to provide you with a general summary of the insurance. For full details, terms and conditions of the Insurance Policy please refer to the "full policy wording". A policy wording can be supplied upon request via the Storage facility or from Wallace McLean Insurance brokers.

Signed (Customer):	Signed (Self Storage Facility):
Print Name:	Print Name:
Date:	Date: