

Self Storage Insurance

Arranged by Midland Insurance Brokers Australia PTY LTD
ABN: 81 006 528 329 – AFSL NO.238963

PO BOX 404, CARLTON SOUTH VIC 3053 - PH: 1300 306 571 – FAX: 03
93490 2787

The complex where you obtained this brochure has been specifically approved for Customer Storage Insurance because it meets certain construction, operating and underwriting standards.
This insurance is only available from Midland authorised facilities.

Complete the Application for Insurance today! If it's worth storing, it's worth insuring.

1. To apply for self storage insurance, please obtain a "Financial Services Guide" and 'Product Disclosure Statement and Policy' from your Storage Company.
2. Complete an Application for Insurance form and pay the premium to your Storage Company for the correct amount.
3. Self Storage Insurance is issued by Lloyds of London via Miramar Underwriting Agency Pty Ltd ABN 97111534797 / AFS Licence No 314176 You can obtain a Product Disclosure Statement (PDS) for this product from any office of Midland Insurance Brokers or an approved self storage facility. You should consider the PDS in deciding whether or not to buy or hold this product.

In arranging this insurance product, Midland Insurance Brokers is acting as an intermediary for Miramar Underwriting Agency Pty Ltd. In advising you on this insurance product, Midland Insurance Brokers is acting under its AFS Licence No. 238963.

This is general advice only and does not take into account your individual objectives, financial situation or needs (your personal circumstances). Before using this advice to decide whether to purchase this insurance policy, you should consider the appropriateness of it having regard to your personal circumstances, plus obtain and consider the current PDS and policy wording.

YOUR RESPONSIBILITY

Self storage complexes generally do not provide insurance and disclaim liability for damage or loss to your stored property. If you want to insure your property against loss due to the above perils, you must provide your own insurance.

Consider what it would cost to repurchase the goods you are storing. Just a few major items may have a substantial value. Self Storage Insurance can protect your property and your peace of mind. And, you purchase only the amount of insurance you need for as long as you need it.

To be covered against loss or damage, be certain to select a sufficient amount of insurance to cover the cost of your goods.

* Subject to the limitations in the Product Disclosure Statement and Policy wording.

MINIUM PREMIUM \$57

Premium Table (incl. all charges & GST)*

SUM INSURED	TO 3 MONTHS	TO 6 MONTHS	TO 9 MONTHS	TO 12 MONTHS
15,000	57.00	75.00	98.00	120.00
20,000	60.00	90.00	121.00	156.00
25,000	66.00	105.00	145.00	190.00
30,000	75.00	121.00	173.00	217.00
35,000	82.00	138.00	190.00	251.00
40,000	90.00	156.00	220.00	285.00
50,000	105.00	188.00	268.00	345.00

POLICY INFORMATION

- > All applications are subject to approval.
- > All premiums must be pre-paid.
- > Maximum coverage available is \$ 1 00,000 per space. Without reference to Midland Insurance Brokers, burglary is maximum \$75,000.
- > The policy is subject to a \$57 minimum premium.

The policy does not cover:

1. War, warlike operations, invasion, hostilities, civil war, rebellion.
2. Confiscation, requisition or destruction by order of government or statutory authority.
3. Nuclear weapons material, fuel or waste and losses, which are otherwise recoverable from any other insurance contract.
4. Flood.
5. Any consequential loss.

* There is no coverage provided for currency, deeds, securities, money notes, jewellery, watches, precious stones, furs or garments trimmed with fur, paintings, curios and works of art.

* Theft coverage exists when there are **visible signs of forcible entry to your individual storage space or the building.**

* Coverage ceases upon removal of uninsured property from the individual storage space nominated on your application of Insurance.

* **Excess- All claims \$250.00** except for Earthquake, Volcanic Eruption, Subterranean Fire or Tsunami claims \$20,000 or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser: Cyclone Excess: \$20,000 below the 26th parallel and \$50,000 above the 26th parallel per location.

INSURANCE PROTECTION FOR STORAGE CUSTOMERS *

This insurance coverage is designed to protect your household goods and other property against loss and/or damage due to fire, theft (by forcible entry), explosion, malicious damage, windstorm, smoke damage, lightning, earthquake, impact (excluding damage caused by vermin, insects & wildlife) riots and strikes, water damage, storm and/or tempest and/or rainwater. The policy can be extended to cover motor vehicles, boats & jet skis to a maximum sum insured of \$10,000. Commercial goods may also be covered' if approved by Midland.