

## 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 9349 2787

**States Applicable** Queensland, South Australia, Northern Territory and Western Australia

**MINIMUM PREMIUM \$45**

**Premium Table** (incl. all charges & GST)

EFFECTIVE 01.01.2005

Sum Insured	To 3 Months	To 6 Months	To 9 Months	To 12 Months
15,000	45.00	65.00	85.00	104.00
20,000	52.00	78.00	105.00	135.00
25,000	57.00	91.00	126.00	165.00
30,000	65.00	105.00	150.00	188.00
35,000	71.00	120.00	170.00	218.00
40,000	78.00	135.00	190.00	247.00
50,000	90.00	163.00	233.00	298.00

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 of Insurance' from your Storage Company.

2. Complete 'Application for Insurance' and remit your cheque or money order to your Storage Company for the correct amount.

Self Storage Insurance is issued by CGU Insurance Limited ABN 27 004 478 371. An IAG Company. You can obtain a Product Disclosure Statement (PDS) for this product from any office of Midland Insurance Brokers. 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 pursuant to an agreement with CGU Insurance. In advising you on this insurance product, Midland Insurance Brokers is acting under its Australian Financial Services Licence No. 238963.

This is a 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 for the insurance policy.

### POLICY INFORMATION

- > All applications are subject to approval.
- > All premiums must be pre-paid.
- > Maximum coverage available is \$50,000 per space.
- > The policy is subject to a 3 month minimum term and \$45 minimum premium

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### 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 ionizing radiations or contamination by radioactivity therefrom.
4. Losses which are otherwise recoverable from any other insurance contract.
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 insured property from the individual storage space nominated on your application of Insurance within the Product Disclosure Statement.

\* **Excess - \$200 All claims.**

### 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 will indemnify you for such losses.

### YOUR RESPONSIBILITY

Self-storage complexes generally do not provide insurance and disclaim liability for damage or loss to your stored property. The point is this:

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 replace 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 maximum possible loss.

\* Subject to the limitations in the Policy of Insurance