

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, erosions or earth movement.

We do not cover jewellery, watches, precious stones, furs, money, paintings, curios and/or works of art.

This 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.

For our full disclosures please refer to Midland Insurance Broker Australia Pty Limited website **www.midlandinsurance.com.au** for: Privacy Policy; Financial Services Guide; Policy Wording.

Who is the Insurer?

CGU Insurance Limited (CGU) is the underwriter of this insurance policy. ABN 27 004 478 371 AFSL 238291

CGU is wholly owned by Australia's leading general insurer – Insurance Australia Group (IAG). CGU is Australia's largest regional and rural insurer and provides a comprehensive range of Personal and Commercial products to service the needs of individuals and commercial enterprises. CGU has an S&P rating of AA-.

The product information included in this Brochure is only intended to be a summary of the highlights of the cover available. We encourage you to read the full Policy wording for a full description of the terms and conditions. Any advice in this document is general advice only. It does not take into account any person's own objectives, financial situation or needs.



YOUR
SELF STORAGE
SPECIALISTS

Arranged by:

Midland Insurance Brokers
Australia Pty Ltd

ABN: 81 006 528 329

AFSL: 238963

MIDLAND
INSURANCE
BROKERS

You have chosen to trust us with your property.

We make every effort to look after your belongings and/or commercial goods.

Even though we take all precaution to protect against mishaps, events can and do occur – putting your belongings at risk.

Why take out Insurance for your belongings?

When you take out a Storage Unit rental the arrangement is no different from a tenant renting an apartment. This is to say, a landlord doesn't insure their tenant's belongings, therefore we do not insure your belongings.

If you **do not take insurance**, this is known as **self insuring**. However, we can offer you the option of obtaining insurance through our relationship with Midland Insurance.

On the spot Insurance

We can provide you with a quote, invoice you, take payment and issue your Certificate of Insurance for the time period you require.

This is a quick and painless process which we facilitate through our program with the Midland Insurance.

What will it cost?

There is a minimum premium however we, your Self Storage Facility, will be able to provide you with a full quote to meet your specific needs.

How to apply for Cover

- All applications must be processed by us, your Self Storage facility.
- Cover is in place from the time the goods are stored and the premium is paid.
- You will be issued with a '**Certificate of Insurance for Self Storage Customers**'.

Some features of the Policy Cover

This insurance coverage is designed to protect your household goods and other property against:

- lose and/or damage due to fire
- theft (by forcible entry)
- explosion
- malicious damage
- smoke damage
- lightning
- earthquake
- water damage (excluding flood)
- storm and/or rainwater damage
- impact (excluding damage caused by vermin, insects & wildlife)
- accidental damage unless loading or unloading.

The policy can be extended to cover motor vehicles, boats & jet skis to a maximum sum insured of \$10,000. They must be stored in a locked unit and secured by an approved locking device and any battery disconnected and removed (immobilised) – cover must be approved by Midland Insurance. Commercial goods may also be covered if approved by Midland Insurance.

Limits of Cover

Maximum coverage available is \$100,000 per unit. Without reference to Midland Insurance, burglary is maximum \$75,000; **there must be signs of forcible entry**.

Cover is full replacement cost of household goods and effects, plant and equipment, therefore all goods should be insured for their **full replacement value**, i.e. value at the item of a loss. Stock losses are on indemnity basis.

Claim Excesses

An excess of \$250 for each and every claim.