

APPLYING FOR THE CUSTOMER STORAGE INSURANCE BENEFIT**NOTICE**

This document is your Application to access the Customer Storage Insurance Benefit. It outlines important information regarding how the Customer Storage Insurance Benefit operates and important information regarding QBE and the role played by us and Aon in arranging this cover. The benefits provided are outlined in a separate document referred to as Customer Storage Insurance Benefit Product Disclosure Statement (PDS). Before applying for access to the benefits it is important you read the Application and the Customer Storage Insurance Benefit Product Disclosure Statement (PDS) in conjunction.

Application Process

Before you decide to apply, you must read this Application and the Customer Storage Insurance Benefit Product Disclosure Statement (PDS) to ensure you understand the features, benefits and risks of the insurance benefit you are accessing. If you cannot read and understand English, you can refer to the Customer Storage Insurance Benefit Product Disclosure Statement (PDS). Please seek assistance from someone who can help you understand it in your preferred language.

To access the Customer Storage Insurance Benefit, you need to complete this Application and pay the applicable fee. The cost of the insurance benefit is specified in your Application below. The amount payable is calculated according to the value of the goods stored.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms. You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- Reduces the risk we insure you for; or
- Is common knowledge; or
- We know, or should know as an insurer, or
- We waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Money Back Guarantee

If you choose to access the Customer Storage Insurance Benefit and for any reason you change your mind, you can write to us, at the address where your goods are stored, within 21 days of the date you accessed the Customer Storage Insurance Benefit and ask for a full refund. We will provide you with a full refund, provided you are not entitled to make a claim at the time. You still have the right to end your access to the Customer Storage Insurance Benefit rights after this period.

APPLICATION TO ACCESS THE CUSTOMER STORAGE INSURANCE BENEFIT

I wish to access the Customer Storage Insurance Benefit and agree to the following:

- The approximate value of goods stored is \$. This is my maximum sum insured for any and all claims. (The maximum permissible limit is \$50,000.)
- I will pay \$ each month/year to access the Customer Storage Insurance Benefit which will be retained by the storage operator in consideration for arranging the cover as a distributor for Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141 (Aon).
- I understand that cover will only be incepted where I have paid the applicable monthly Access Fee set out above.
- I will bear the first \$100 of every claim I make.
- I will keep details of ownership and value of goods stored.
- I have read and understood the Customer Storage Insurance Benefit Product Disclosure Statement (PDS), together with Aon's Financial Services Guide, and don't have any queries.
- I have read and understood the Exclusions as listed below in this Application which are not covered by the Customer Storage Insurance Benefit.
- I understand that the storage provider is not acting as an agent of the insurer and is not the insurer.
- I haven't been provided any advice, recommendation or opinion in relation to the Customer Storage Insurance Benefit.
- I haven't made any claim for any losses for any goods or items (other than for goods or items as listed in the Exclusions 5 through to 12 that will apply below) exceeding \$5,000 in the last three years under any insurance policy and haven't been refused insurance or had my insurance declined in the past five years.

Signed for and on behalf of and with the authority of all persons seeking to access this Customer Storage Insurance Benefit (if completing online a signature is not required).

Signed:

Name (Please print): Date:

Self-Storage Operator's Signature: Date

WORDS WITH SPECIAL MEANING

When we say	We mean
Aon	Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141 of Level 33, 201 Kent Street, Sydney NSW 2000
Insurer and QBE	QBE Insurance (Australia) Limited ABN 78 003 101 035 AFSL 239545
We, our or us	the Self Storage Operator where you store your goods (not the Insurance company).
You or your	the person(s) named in the application

EXCLUSIONS THAT WILL APPLY TO THE CUSTOMER STORAGE INSURANCE BENEFIT

The Customer Storage Insurance Benefit will not cover:

1. the first \$100 of each and every claim for all Insured Perils, You must bear this amount yourself;
2. damage caused by any means other than an Insured Peril;
3. any unexplained or inventory shortage or disappearance;
4. physical loss or damage caused or contributed to by your incorrect packing or stacking of storage within your locked storage;
5. currency, deeds, securities, money, notes, jewellery, watches, precious stones, gold, precious metals, furs or garments trimmed with fur;
6. motor vehicles and motorcycles;
7. boats or watercraft or aircraft;

8. any flammable liquid, gas or oil such as petrol, kerosene, LPG, aerosols, diesel fuel or engine oil, any corrosive chemicals or nitrates such as chlorine, sulphuric acid or fertiliser;
9. tobacco or cigarettes;
10. paint;
11. tyres in bulk;
12. alcohol, wine or beer unless it is stored in a temperature, humidity and light controlled environment;
13. loss or damage to your goods which is caused by its own:
 - (a) wear, tear, rust, corrosion or deterioration; or
 - (b) mechanical breakdown, electrical breakdown, fault, inherent defect, omission or design;
14. loss or damage directly resulting from vermin, insects, mould, mildew, dampness, excess moisture, spontaneous combustion, atmospheric or climatic conditions (other than storms);
15. loss or damage directly resulting from detention, confiscation, destruction or requisition by customs or other authorities;
16. loss or damage caused by any consequence of war, invasions, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
17. loss or damage or in the incurring of a liability caused by or arising from radioactivity or the use, existence or escape of any nuclear fuel, nuclear waste, or nuclear material;
18. consequential loss including loss due to delay, lack of performance, loss of contract, depreciation or loss of profits or legal liability of any kind;
19. flood, which means the covering of normally dry land by water that has escaped or been released from the normal confines of:
 - (a) any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or
 - (b) any reservoir, canal, or dam;
20. loss or damage caused by subsidence, landslip, erosion or earth movement (other than earthquake);
21. terrorism, which means any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:
 - (a) involves violence against one or more persons; or
 - (b) involves damage to property; or
 - (c) endangers life other than that of the person committing the action; or
 - (d) creates a risk to health or safety of the public or a section of the public; or
 - (e) is designed to interfere with or to disrupt an electronic system;
22. where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 16, 17 or 21 above is also excluded from the Customer Storage Insurance Benefits.

ABOUT THE CUSTOMER STORAGE INSURANCE BENEFIT

All goods stored by us are stored at your risk and subject to our licence agreement with you. You can arrange a beneficial interest in our insurance to cover this risk or choose to bear the risk yourself.

We are not the insurer of the Customer Storage Insurance Benefit. The insurer is QBE

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Insurance (Australia) Limited ABN 78 003 191 035 AFS licence number 239545 of Level 18, 388 George Street Sydney NSW 2000. The policy was arranged by Aon, our appointed insurance broker, and we in turn act as a distributor on behalf of Aon in arranging access to this Customer Storage Insurance Benefit cover to our customers.

The Customer Storage Insurance Benefit are provided under our insurance group policy issued by QBE. Our insurance policy includes coverage for 'customer goods in storage' (as detailed in the Product Disclosure Statement).

If you choose to cover your risk through our insurance policy, you will be considered a third-party beneficiary and eligible to claim under the Customer Storage Insurance Benefit once you have completed your Application and paid the applicable fee (subject to approval by us).

You cannot cancel or vary the Customer Storage Insurance Benefit – only QBE or we can do this. If the Customer Storage Insurance Benefit are cancelled or varied by us, we don't need to obtain your consent.

QBE will not provide you with any notices in relation to the Customer Storage Insurance Benefit. QBE is only required to send us notices and we will provide you with any notices if required under law.

You are not obliged to accept any part of the Customer Storage Insurance Benefit, but if you make a claim, you'll be bound by its terms, conditions, limitations and exclusions.

We do not hold the Customer Storage Insurance Benefit, or the benefits provided under it on trust, for your benefit or on your behalf.

We do not:

- Act on behalf of QBE or you. We act on behalf of Aon in arranging cover to our customers pursuant to a distributor appointment unless otherwise advised,
- Provide, and we are not authorised to provide, any financial product advice, recommendations or opinions about the Customer Storage Insurance Benefits
- Receive any remuneration or other benefits from QBE or Aon.

We can only provide you with factual information about the Customer Storage Insurance Benefit. We cannot provide any recommendations or opinion as to whether this Customer Storage Insurance Benefit is appropriate for you or not. You need to make this decision yourself. You should consider obtaining advice as to whether it is appropriate for your needs from a person who is licensed to give such advice.

Nothing prevents you from entering into other arrangements regarding insurance.

If you have any queries in relation to the Customer Storage Insurance Benefit, you can contact Aon Risk Services Australia Limited ABN 17 000 434 720 AFS licence number 241141 on (02) 9253 7000. Aon is authorised to provide advice on general insurance products.

IMPORTANT INFORMATION QBE

PRIVACY NOTICE

QBE take the security of your personal information seriously. QBE collect personal information when you deal with us, our agents, and other companies in the QBE group or suppliers acting on their behalf. We use your personal information so that we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

QBE's Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by us, please visit qbe.com.au/privacy or contact our Customer Care Unit.

It's up to you to decide whether to give QBE your personal information, but without it we might not be able to do business with you, including not paying your claim. QBE are committed to providing you with quality products and delivering the highest level of service. We also do everything they can to safeguard your privacy and the confidentiality of your personal information.

Aon PRIVACY NOTICE

Aon values the privacy of personal information and are bound by the Privacy Act 1988 (Cth) when Aon collects, uses,

discloses or handles personal information to offer, provide, manage and administer the many financial services and products they and their group of companies are involved in (including those outlined in our FSG). Further information about Aon's privacy practices can be found in their Privacy Policy that can be viewed on the Aon website at www.aon.com.au or alternatively, a copy can be sent to you on request. Please contact your local Aon office or visit Aon's website if you wish to seek access to, or to correct, the personal information Aon collects or discloses about you.

COMPLAINTS

QBE are here to help. If you're unhappy with any of our products or services, or the service of conduct of any of our suppliers, please let us know and we'll do our best to put things right.

Step 1 – Talk to QBE

Your first step is to get in touch with the team looking after your policy or claim. You'll find their contact details on your policy documents, letters or emails from us.

Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

Step 2 – Customer Care

If your complaint isn't resolved by the team looking after your policy or claim, you can ask them to refer your complaint on to our Customer Care team or you can contact Customer Care directly.

Step 3 – Talk to QBE

If your complaint isn't resolved by Customer Care, or indeed at any time, you can ask for your complaint to be escalated for review by our Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision

Step 4 – Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final IDR decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA.

Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

Privacy complaints

If you're not happy with how we've handled your personal information, call or email Customer Care.

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

HOW TO CONTACT QBE CUSTOMER CARE, AFCA OR THE OAIC

How to contact QBE Customer Care	
Phone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"> • complaints@qbe.com, to make a complaint;; • privacy@qbe.com, to contact about privacy or your personal information; • customercare@qbe.com, to give feedback or pay a compliment
Post	Customer Care, GPO Box 219, Parramatta NSW 2124

How to contact AFCA	
Phone	1800 931 678 (free call)
Email	info@acfa.org.au
Online	www.afca.org.au
Post	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

How to contact the OAIC	
Phone	1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	enquiries@oaic.gov.au
Online	www.oaic.gov.au

GENERAL INSURANCE CODE OF PRACTICE

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit QBE to high standards of service
- Promote better, more informed relations between QBE and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between QBE and you
- Promote continuous improvement of the general insurance industry through education and training.

FINANCIAL CLAIMS SCHEME

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria. More information may be obtained from the Australian Prudential Regulation Authority (APRA).

How to contact APRA	
Telephone	1300 558 849
Email	www.apra.gov.au

