

*Paid
via internet
8-5-24
\$ 28,015.47*

Tax Invoice

Big Feta Holdings
45 Hania Street
Mount Victoria
Wellington 6011

Cover Reference: 1757716 / 006
Effective Date: 11/05/2024
Invoice Date: 08/05/2024
Invoice Number: I04228340
GST Number: 87-749-657

SUMMARY

Transaction Description

2024/2025 Insurance Renewal - Big Feta Holdings Ltd.

Amount Due	\$7,323.30
Company Earthquake	\$15,194.11
Fire and Emergency Levy	\$1,843.87
Earthquake Commission Levy	
Subtotal	\$24,361.28
GST	\$3,654.19
TOTAL DUE (NZD)	\$28,015.47

POSTED

Payment is due within 14 days of invoice date.

In accordance with your instructions, we have arranged placement of your insurance as detailed in the attached documents. The Amount Due may include office charges and commission as previously advised, and/or other fees for our services we have agreed with you and as per our Terms of Business. Our arrangements with insurers with whom your insurance is placed, allow us to earn investment income from handling premiums in accordance with the Insurance Intermediaries Act 1994.

PAYING YOUR BILL



DIRECT CREDIT

Please pay into our
NZD ACCOUNT 01 1839 0159564 00.
To easily match our records with your payment,
please include:

Particulars: 0GG2H

Code: I04228340

Reference: BIGFETAHOLDINGS



CREDIT CARD

Paying your insurance bill by credit card is
simple, easy, and secure.

Visit ajg.co.nz/pay-online to make a
payment using Visa or Mastercard. Please
note, a 1% fee applies to all credit card
payments.



REGULAR PAYMENTS PLAN

Pay your bill in instalments with our regular
payments plan offered by Monument Premium
Funding. Interest, administration fees, and
terms and conditions apply. Speak with your
broker for more information or visit
ajg.co.nz/pay-online/pay-monthly.

INVOICE DETAILS

Reference	Description	Invoice Amount (incl GST)
1757716 / 006	SmartPAK Material Damage	\$27,530.78
1757716 / 006	SmartPAK Statutory Liability	\$101.94
1757716 / 006	SmartPAK Public Liability	\$382.75



ARTHUR J. GALLAGHER & CO (NZ) LIMITED
1/15 WILLESTON STREET WELLINGTON CENTRAL 6011
PO BOX 496 WELLINGTON 6140
P: +64 4 802 0040 | AJG.CO.NZ

CLIENT REFERENCE: 191- 0GG2H
BROKER: Steve Minnis

Policy Schedule

SMARTpak Material Damage Insurance

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

THE INSURED	Client No	Cover No
Big Feta Holdings	191-0GG2H	1757716-006 -02
THE INSURER	INSURER POLICY NO	
Monument Insurance (NZ) as underwriting agent for IAG New Zealand Ltd AIG Insurance NZ Ltd Vero Insurance NZ Ltd	PLK2D0WO-5	
PERIOD OF INSURANCE	From 11/05/24 to 11/05/25 at 4:00pm; Local Standard Time	

SCHEDULE OF INSURED PROPERTY

Location	45 Hania Street, Mount Victoria, Wellington, 6011	
Buildings	Indemnity Value only	\$2,010,000
Total Sum Insured		\$2,010,000

POLICY DETAILS

Policy Wording SMARTpak Material Damage Policy Wording 2021

To obtain a copy of this policy wording please visit www.ajg.co.nz/policy-documents and enter the following code in the search engine MDSME2021.

The Policy may be subject to additional conditions which alter the cover provided by your policy. Please see below for any endorsements or warranties that apply.

Standard Material Damage Policy Clauses

MD01 Acts of Civil Authorities	Included
MD02 Alternative Residential Accommodation	Included
MD03 Capital Additions	\$100,000
MD04 Change of Temperature	Included
MD05 Claims Assessment	Included
MD06 Contractual Value	Included
MD07 Designation of Property	Included
MD08 Electrical Damage	\$15,000
MD09 Excess	Included
MD10 Expediting Costs	Included
MD11 General Average	Included
MD12 Goods and Services Tax (GST)	Included

MD13 Gradual Damage	\$10,000
MD14 Hazardous Substance Emergency Expenses	Included
MD15 Keys and Locks	Included
MD16 Landslip and Subsidence	\$500,000
MD17 Money	
Section A	\$20,000
Section B	\$5,000
MD18 Other Interests	Included
MD19 Other Premises Storage	Included
MD20 Professional Fees	Included
MD21 Property in the Care Custody or Control of the Insured	Included
MD22 Property in the Course of Construction	\$100,000
MD23 Property Sold	Included
MD24 Protection Costs	Included
MD25 Redundant Plant	Included
MD26 Redundant Stock	Included
MD27 Reinstatement of the Amount of Insurance	Included
MD28 Reinstatement Memorandum	Included
MD29 Removal of Debris	Included
MD30 Repair or Reinstatement of by the Insured	Included
MD31 Reservoirs, Tunnels and Bridges	\$100,000
MD32 Residential Property – Natural Disaster Damage	Included
MD33 Restoration and Reproduction Costs	Included
MD34 Rewards	Included
MD35 Smoke Damage	Included
MD36 Spoilage	\$20,000
MD37 Temporary Removal	Included
MD38 Theft	Included
MD39 Theft from Motor Vehicle or Storage Container	Included
MD40 Transit of Property	\$30,000
MD41 Undamaged Foundations	Included
MD42 Unharmed Property	Included
MD43 Computer and Electrical Equipment Breakdown.	\$15,000
MD44 Constructive Loss	Included
MD45 Floor Space Ratio	Included
MD46 Pressure Vessel Clause	\$1,000,000
Optional Material Damage Policy Clauses	
MD47 Seasonal Stock Increase	Excluded
MD48 Stock Declaration Conditions	Excluded
MD49 Sustainable Rebuilding Costs	Excluded

ENDORSEMENTS AND / OR WARRANTIES

RENTED PREMISES ENDORSEMENT

The following endorsement attaches to SMARTpak Material Damage Policy Wording:

Rented Premises

This policy is extended to cover Loss or Damage to glass, floor coverings, floating floors, doors and windows including landlord's fixtures and fittings that are not owned by the Insured, but that the Insured is liable for under the terms of the lease or rental agreement.

The Insurers liability under this clause will not exceed \$5,000 for any one event, up to a maximum of \$10,000 in the Period of Insurance.

SMARTPAK MATERIAL DAMAGE ADDENDUM

The following addendum attaches to the SMARTpak Material Damage Policy Wording:

Exclusion 20. Terrorism of this policy is deleted and replaced with the following:

20. Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any act of terrorism regardless of any cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism includes 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.

This policy also excludes loss, damage, death, injury, illness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing, retaliating against or responding to or in any way relating to any act of terrorism.

SMARTPAK MATERIAL DAMAGE SANCTIONS EXCLUSION

The following exclusion applies to the SMARTpak Material Damage Policy Wording:

Exclusion 17. Sanctions of this policy is deleted and replaced with the following:

17. Sanctions

This Sanctions exclusion applies despite anything to the contrary in the policy or any endorsement.

This policy is deemed not to provide any cover, and no payment will be made or benefit provided, to the extent that the provision of such cover, payment, or benefit may breach or risk exposure to any:

- 1. sanction, prohibition or restriction under United Nations resolutions; or
- 2. trade or economic sanction, law or regulation of New Zealand, Australia, the United Kingdom, the United States of America or the European Union.

Any equivalent clause applying to the policy is superseded by the Sanctions exclusion above. An equivalent clause may exclude, restrict, or deny cover, payments, services and/or benefits due to any sanction, prohibition, penalty, or restriction of any United Nations resolution, or the trade or economic sanctions, laws, or regulations of any country, and/or the European Union.

DEDUCTIBLES / EXCESSES

Standard	\$350
Money	\$350
Burglary	\$1,000
Theft	\$2,500
Landslip or Subsidence	\$5,000

Natural Disaster - (Earthquake, Volcanic Eruption, Geothermal Activity, Hydrothermal Activity, Subterranean Fire, Tsunami and Fire following)

For the Regions of Northland, Auckland and the District of Dunedin City for buildings constructed post 1934, and for the District of Christchurch City for buildings constructed post 2004, and any Insured Property located in them.	1% of the Location sum insured, minimum \$1,000.
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For the Region of Wellington for buildings constructed post 1934 and any Insured Property located in them.	5% of the Location sum insured, minimum \$5,000.
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For the rest of New Zealand for buildings constructed post 1934 and any Insured Property located in them.	2.5% of the Location sum insured, minimum \$2,500.
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For pre-1935 Building risks in all Regions. This applies where the Building was constructed prior to 1935, or where Plant / Stock is located in any building constructed prior to 1935.	10% of the Location sum insured, minimum \$10,000.
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The Natural Disaster Excess - applies to the combined Material Damage and Business Interruption loss from any one event at each Common Location. Where the insured property is residential property covered by EQC, the amount of the Natural Disaster Excess is reduced by the amount of the payment from EQC.

'Location Sum Insured' - For the application of the Natural Disaster Excess this means for each Location:

1. the sums insured for any Buildings or Other Property at that Location; plus:
2. Where there is a separate Plant and/or Stock sum insured shown in the Schedule of Insured Property for that Location, those sums insured; or
3. If no Plant or Stock sums insured are shown in the Schedule of Insured Property for that Location, the greater of:
 - a) the value declared to the Insurer for Plant & Stock at that Location for the Period of Insurance in which the event occurred; or
 - b) the amount payable for the Material Damage claim for each of those categories of Insured Property.

'Common Location' - means a common physical Location where the Insured Property is linked to achieve a common business purpose at that Location.

Region - the areas of land in the Regions and Districts as defined in the Local Government New Zealand (LGNZ) Regional and Districts boundaries map.

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Monument Insurance (NZ) as underwriting agent for			
IAG New Zealand Ltd	40	AA	S&P
AIG Insurance NZ Ltd	30	A	S&P
Vero Insurance NZ Ltd	30	AA-	S&P

CLIENT REFERENCE: 191-0GG2H
BROKER: Steve Minnis

Policy Schedule

SMARTpak Public Liability Insurance

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

THE INSURED	CLIENT NO.	COVER NO.
Big Feta Holdings	191-0GG2H	1757716-006 -04
THE INSURER		INSURER POLICY NO.
Monument Insurance (NZ) as underwriting agent for IAG New Zealand Ltd AIG Insurance NZ Ltd Vero Insurance NZ Ltd		PLK2D0WO-5
PERIOD OF INSURANCE	From 11/05/24 to 11/05/25 at 4:00pm; Local Standard Time	

DETAILS OF INSURANCE

Business of the Insured	Non-Residential Property owners	
Public Liability	Limit any one Occurrence	\$2,000,000
Products Liability	Limit in the aggregate	\$2,000,000
Policy Territory	New Zealand Only	

POLICY DETAILS

Policy Wording SMARTpak Public Liability Policy Wording 2021

To obtain a copy of this policy wording please visit www.ajg.co.nz/policy-documents and enter the following code in the search engine PLSME2021.

The Policy may be subject to additional conditions which alter the cover provided by your policy. Please see below for any endorsements or warranties that apply.

Automatic Coverage Clauses

Additional Insureds	Included
Advertising Liability	\$1,000,000
Business Advice or Service	Included
Contractors or Sub-Contractors Additional Insureds	Included
Defective Design Liability	\$250,000
Defective Workmanship and Property being worked on	\$100,000
Goods on Hook	\$250,000
Innkeepers Liability	Included
Landlord's Liability	Included
Lost or Stolen Keys	\$250,000
Mechanical Plant Liability and Carpark Liability	Included

Product Withdrawal Costs (NZ only)	\$100,000
Property in Care, Custody or Control	\$500,000
Punitive or Exemplary Damages (NZ only)	\$2,000,000
Remotely Piloted Aircraft Systems	\$1,000,000
Tenant's Liability	Included
Underground Services (NZ only)	Included
Vehicle or Watercraft, Equipment or Machinery Service or Repair (NZ only)	\$500,000
Vibration or Removal of Support (NZ only)	Included
Visits to North American Countries	Included
Warrant of Fitness	\$500,000

ENDORSEMENTS AND / OR WARRANTIES

SMARTPAK PUBLIC LIABILITY ADDENDUM

The following addendum attaches to the SMARTpak Public Liability Policy Wording (January 2021):

Condition 1 (Cancellation) of this policy is deleted and replaced with the following:

1. Cancellation

This Policy may be cancelled:

- 1.1 by the Insured at any time by providing written notice by post or email to the Insurer stating when the cancellation will be effective. In the event of such cancellation the Insurer will refund to the Insured a pro-rata proportion of the premium subject to any minimum premium chargeable; or
- 1.2 by the Insurer, at any time and without having to give any reason, by providing written notice by post, by hand, or email to the Insured or to the broker or insurance representative that the Insurer has on record for the Insured. Any such notice will be deemed to have been received by the Insured:
 - (a) if sent to the Insured's, or the Insured's broker's or insurance representative's, last known email or postal address that the Insurer has on its records;
 - (b) if delivered by hand to the Insured's registered office, or to the last known address that the Insurer has on its records for the Insured or for the Insured's broker or insurance representative;
 - (c) at the time of transmission, if sent by email, on the third business day after the date of posting, if sent by post, or at the time of delivery, if delivered by hand.

Cancellation takes effect at 4pm on the 30th day after the notice is deemed to have been received by the Insured. The Insurer will refund any unused portion of any premium the Insured has already paid to the Insurer subject to any minimum premium chargeable.

Additional exclusions are added to this policy:

24. Communicable Disease

The Insurer shall not indemnify the Insured for any actual or alleged loss, liability, claim, cost or expense:

- (a) caused by or attributable to a Communicable Disease, or
- (b) directly or indirectly attributable to or in connection with any orders, actions or measures of a public authority (including any act, error, or omission by any person in connection with any such order, action or measure) to control, prevent, respond to, or suppress any diseases, conditions or circumstances described in this exclusion.

For the purpose of this exclusion, the following definition shall apply:

'Communicable Disease' means any:

- a) disease stated to be a quarantinable disease under the Health Act 1956 or in respect of which a state of emergency has been declared under the Civil Defence Emergency Management Act 2002; or
- b) outbreak of disease declared as a pandemic or epidemic by the World Health Organisation or the New Zealand government or any New Zealand government agency or lawful authority; or
- c) disease declared by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC).

References in this exclusion to legislation and legislative and official terms include any amended, replacement, re-enacted, successor, equivalent, substituted, corresponding, or similar legislation (including any secondary legislation made under such legislation) and legislative and official terms.

25. Cyber

The Insurer shall not indemnify the Insured for any actual or alleged loss, liability, claim, cost, or expense, directly or indirectly contributed to by, resulting from, arising out of, or in connection with:

- (a) a Cyber Act including any action taken in controlling, preventing, suppressing, remediating, or responding to a Cyber Act; or
- (b) a Cyber Incident including any action taken in controlling, preventing, suppressing, remediating, or responding to a Cyber Incident; or
- (c) a Loss of Data resulting from a Cyber Act or a Cyber Incident.

This exclusion does not apply in respect of liability arising out of:

1. Property Damage unexpected and unintended by any Insured (for clarity, Property Damage does not include Loss of Data), or
2. Personal Injury unexpected and unintended by any Insured except that Personal Injury does not include shock, fright, mental anguish, mental injury or invasion of privacy.

For the purpose of this exclusion, the following definitions shall apply:

'Cyber Act' means an unauthorised, malicious, or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

'Cyber Incident' means:

- (a) any error or omission or series of related errors or omissions in creating, amending, entering, deleting or using any Data; or
- (b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access or process Data.

'Loss of Data' means any loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss, or theft of any Data, including any amount pertaining to the value of such Data.

'Data' means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in electronic or digital form to be used, accessed, processed, transmitted or stored by a Computer System.

'Computer System' means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller and including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, whether owned or operated by the Insured or any other party.

'Policy', 'Property Damage', 'Personal Injury' and 'Insured' have the same meanings as those provided in the Policy.

SMARTPAK PUBLIC LIABILITY SANCTIONS EXCLUSION

The following exclusion applies to the SMARTpak Public Liability Policy Wording:

Exclusion 19. Sanctions of this policy is deleted and replaced with the following:

19. Sanctions

This Sanctions exclusion applies despite anything to the contrary in the policy or any endorsement.

This policy is deemed not to provide any cover, and no payment will be made or benefit provided, to the extent that the provision of such cover, payment, or benefit may breach or risk exposure to any:

1. sanction, prohibition or restriction under United Nations resolutions; or
2. trade or economic sanction, law or regulation of New Zealand, Australia, the United Kingdom, the United States of America or the European Union.

Any equivalent clause applying to the policy is superseded by the Sanctions exclusion above. An equivalent clause may exclude, restrict, or deny cover, payments, services and/or benefits due to any sanction, prohibition, penalty, or restriction of any United Nations resolution, or the trade or economic sanctions, laws, or regulations of any country, and/or the European Union.

DEDUCTIBLES / EXCESSES

Standard	\$500
Advertising Liability	\$1,000
Defective Design Liability	\$1,000
Defective Workmanship and Property being worked on	\$1,000
Goods on Hook	\$2,500

Lost or Stolen Keys	\$1,000
Product Withdrawal Costs	\$1,000
Property in Care, Custody or Control	\$1,000
Remotely Piloted Aircraft Systems	\$1,000
Underground Services	\$2,500
Vehicle or Watercraft Service or Repair	\$1,000
Equipment or Machinery Service or Repair	\$2,500
Vibration or Removal of Support	\$2,500
Warrant of Fitness	\$1,000

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Monument Insurance (NZ) as underwriting agent for			
IAG New Zealand Ltd	40	AA	S&P
AIG Insurance NZ Ltd	30	A	S&P
Vero Insurance NZ Ltd	30	AA-	S&P



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CLIENT REFERENCE: 191-0GG2H
BROKER: Steve Minnis

Policy Schedule

SMARTpak Statutory Liability Insurance

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

THE INSURED	CLIENT NO	COVER NO
Big Feta Holdings	191-0GG2H	1757716-006 -05
THE INSURER		INSURER POLICY NO
Monument Insurance (NZ) as underwriting agent for IAG New Zealand Ltd AIG Insurance NZ Ltd Vero Insurance NZ Ltd		PLK2D0WO-5
PERIOD OF INSURANCE	From 11/05/24 to 11/05/25 at 4:00pm; Local Standard Time	

DETAILS OF INSURANCE

Business of the Insured	As shown in the Public Liability Insurance Policy Schedule	
Limit of Indemnity	Any one claim and in the aggregate	\$1,000,000
Jurisdiction		New Zealand Only
Retroactive Date		Unlimited

POLICY DETAILS

Policy Wording SMARTpak Statutory Liability Policy Wording 2021

To obtain a copy of this policy wording please visit www.aig.co.nz/policy-documents and enter the following code in the search engine SLSME2021.

The Policy may be subject to additional conditions which alter the cover provided by your policy. Please see below for any endorsements or warranties that apply.

ENDORSEMENTS AND / OR WARRANTIES

SMARTPAK STATUTORY LIABILITY ADDENDUM

The following addendum attaches to the SMARTpak Statutory Liability Policy Wording (January 2021):

Condition 3 (Cancellation) of this policy is deleted and replaced with the following:

3. Cancellation

This Policy may be cancelled:

- 3.1 by the Insured at any time by providing written notice by post or email to the Insurer stating when the cancellation will be effective. In the event of such cancellation the Insurer will refund to the Insured a pro-rata proportion of the premium subject to any minimum premium chargeable; or
- 3.2 by the Insurer, at any time and without having to give any reason, by providing written notice by post, by hand, or email to the Insured or to the broker or insurance representative that the Insurer has on record for the Insured. Any such notice will be deemed to have been received by the Insured:
- (a) if sent to the Insured's, or the Insured's broker's or insurance representative's, last known email or postal address that the Insurer has on its records;
 - (b) if delivered by hand to the Insured's registered office, or to the last known address that the Insurer has on its records for the Insured or for the Insured's broker or insurance representative;
 - (c) at the time of transmission, if sent by email, on the third business day after the date of posting, if sent by post, or at the time of delivery, if delivered by hand.

Cancellation takes effect at 4pm on the 30th day after the notice is deemed to have been received by the Insured. The Insurer will refund any unused portion of any premium the Insured has already paid to the Insurer subject to any minimum premium chargeable.

Additional exclusions are added to this policy:

11. Communicable Disease

The Insurer shall not indemnify the Insured for any actual or alleged claim, liability, or cost or expense (including Defence Costs), or investigation, inquiry, prosecution, proceeding, complaint, Fine, statutory damages, or reparation:

- (a) caused by or attributable to a Communicable Disease, or
- (b) directly or indirectly attributable to or in connection with any orders, actions or measures of a public authority (including any act, error, or omission by any person in connection with any such order, action or measure) to control, prevent, respond to, or suppress any diseases, conditions or circumstances described in this exclusion.

For the purpose of this exclusion, the following definition shall apply:

'Communicable Disease' means any:

- a) disease stated to be a quarantinable disease under the Health Act 1956 or in respect of which a state of emergency has been declared under the Civil Defence Emergency Management Act 2002; or
- b) outbreak of disease declared as a pandemic or epidemic by the World Health Organisation or the New Zealand government or any New Zealand government agency or lawful authority; or
- c) disease declared by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC).

References in this exclusion to legislation and legislative and official terms include any amended, replacement, re-enacted, successor, equivalent, substituted, corresponding, or similar legislation (including any secondary legislation made under such legislation) and legislative and official terms.

12. Statutory Damages

Definition 5 (Defence Costs) section 5.3 is deleted.

The Insurer shall not indemnify the Insured for any:

- (a) damages recoverable under the Privacy Act 2020 or the Human Rights Act 1993 for any breach of the applicable Act of Parliament; or

- (b) costs, fees, or expenses (including Defence Costs) to defend any claim for such damages.

Nothing in this exclusion will be construed to extend coverage to, or imply the existence of cover for, any liability that would not have been covered by this Policy in the absence of this exclusion. This exclusion will take priority in the event of any conflict with any other term in the Policy or other endorsement.

SMARTPAK STATUTORY LIABILITY SANCTIONS EXCLUSION

The following exclusion applies to the SMARTpak Statutory Liability Policy Wording:

Exclusion 8. Sanctions of this policy is deleted and replaced with the following:

8. Sanctions

This Sanctions exclusion applies despite anything to the contrary in the policy or any endorsement.

This policy is deemed not to provide any cover, and no payment will be made or benefit provided, to the extent that the provision of such cover, payment, or benefit may breach or risk exposure to any:

- 1. sanction, prohibition or restriction under United Nations resolutions; or
- 2. trade or economic sanction, law or regulation of New Zealand, Australia, the United Kingdom, the United States of America or the European Union.



DISCLOSURE STATEMENT

1. The following information has been supplied to Capital Commercial (2013) Limited ("Bayleys") to be made available for distribution on the vendor's behalf to potential purchasers to assist purchasers with their due diligence and to use at the purchaser's discretion.
2. Bayleys and the Vendor do not warrant the accuracy or completeness of the information and recommends that all recipients undertake their own due diligence, obtain their own reports to their satisfaction and seek independent advice prior to committing to purchaser.