



Body corporate certificate – Specified Two-lot Schemes

Body Corporate and Community Management Act 1997, section 205(4)

This form is effective from 1 August 2025

For the sale of a lot included in a community titles scheme under the *Body Corporate and Community Management (Specified Two-lot Schemes Module) Regulation 2011*.

WARNING - Do not sign a contract to buy a property in a community titles scheme until you have read and understood the information in this certificate. Obtain independent legal advice if needed.

You may rely on this certificate against the body corporate as conclusive evidence of matters stated in the certificate, except any parts where the certificate contains an error that is reasonably apparent.

This certificate contains important information about the lot and community titles scheme named in the certificate, including:

- property details and contacting the body corporate ...[Page 3](#)
- by-laws and exclusive use areas ...[Page 4](#)
- lot entitlements and financial information ...[Page 5](#)
- common property, assets, and contracts ...[Page 7](#)
- insurance ...[Page 8](#)

This certificate does not include information about:

- physical defects in the common property or buildings in the scheme;
- body corporate expenses and liabilities for which no lot owner agreements have been made;
- body corporate decisions made by lot owner agreements (other than lot owner agreements about agreed body corporate expenses);
- current, past or planned body corporate disputes or court actions;
- orders made against the body corporate by an adjudicator, a tribunal or a court; or
- the lawful use of lots, including whether a lot can be used for short-term letting.

Search applicable planning laws, instruments and documents to find out what your lot can be used for. If you are considering short-term letting your lot, contact your solicitor, the relevant local government or other planning authority to find out about any approvals you will need or if there are any restrictions on short-term letting. It is possible that lots in the community titles scheme are being used now or could in future be used lawfully or unlawfully for short-term or transient accommodation.

Becoming an owner

When you become an owner of a lot in a community titles scheme, you:

- automatically become a member of the body corporate and have the right to make decisions about the scheme with the owner of the other lot in the scheme;
- must pay contributions towards agreed body corporate expenses (for example, insurance);
- must comply with the body corporate by-laws.

A body corporate under the *Body Corporate and Community Management (Specified Two-lot Schemes Module) Regulation 2011* consists of the owners of the two lots in the scheme. The two lot owners make body corporate decisions by agreement (called 'lot owner agreements').

You must tell the body corporate that you have become the owner of a lot in the scheme within 1 month of settlement. You can do this by using the [BCCM Form 8 – Information for body corporate roll](#). Fines may apply if you do not comply.

The information in this certificate is current as at: 13 / 08 / 2025

How to get more information

You can inspect the body corporate records which will provide important information about matters not included in this certificate. To inspect the body corporate records, you can contact the person responsible for keeping body corporate records (see page 3), or you can engage the services of a search agent. Fees will apply.

Planning and development documents can be obtained from the relevant local government or other planning authority. Some relevant documents, such as the development approval, may be available from the body corporate, depending on when and how the body corporate was established.

The community management statement

Each community titles scheme has a community management statement (CMS) recorded with Titles Queensland, which contains important information about the rights and obligations of the owners of lots in the scheme. The seller must provide you with a copy of the CMS for the scheme before you sign a contract.

The Office of the Commissioner for Body Corporate and Community Management

The Office of the Commissioner for Body Corporate and Community Management provides an information and community education service and a dispute resolution service for those who live, invest or work in community titles schemes. Visit www.qld.gov.au/bodycorporate.

You can ask for a search of adjudicators orders to find out if there are any past or current dispute applications lodged for the community titles scheme for the lot you are considering buying www.qld.gov.au/searchofadjudicatorsorders.

Property details and contacting the body corporate

Name and number of the community titles scheme (Example – Seaview CTS 1234)

Westdale CTS 8241

Lot and plan details

Lot number: 1

Plan type and number (Example – BUP 1234): BUP 6995

Plan of subdivision: Standard Format Building Format Volumetric Format

The plan of subdivision applying to a lot determines maintenance and insurance responsibilities.

Building management statements

A building management statement is a document, which can be put in place in certain buildings, that sets out how property and shared facilities are accessed, maintained and paid for by lots in the building. It is an agreement between lot owners in the building that usually provides for supply of utility services, access, support and shelter, and insurance arrangements. A lot can be constituted by a community titles scheme's land.

Does a building management statement apply to the community titles scheme?

Yes

No

If yes, you can obtain a copy of the statement from Titles Queensland: www.titlesqld.com.au. You should seek legal advice about the rights and obligations under the building management statement before signing the contract – for example, this can include costs the body corporate must pay in relation to shared areas and services.

Body corporate manager

Bodies corporate often engage a body corporate manager to handle administrative functions.

Is there a body corporate manager for the scheme?

Yes. The body corporate manager is:

Name: Company:

Phone: Email:

No

Accessing records

Who is responsible for keeping the body corporate's records?

The body corporate manager named above.

The following person:

Name: Role:

Phone: Email:

By-laws and exclusive use areas

The body corporate may make by-laws (rules) about the use of common property and lots included in the community titles scheme. You must comply with the by-laws for scheme. By-laws can regulate a wide range of matters, including noise, the appearance of lots, carrying out work on lots (including renovations), parking, requirements for body corporate approval to keep pets, and whether smoking is permitted on outdoor areas of lots and the common property. However, by-laws cannot regulate the type of residential use of lots that may lawfully be used for residential purposes. You should read the by-laws before signing a contract.

What by-laws apply?

The by-laws that apply to the scheme are specified in the community management statement for the scheme provided to you by the seller.

The community management statement will usually list the by-laws for the scheme. If the statement does not list any by-laws, Schedule 4 of the *Body Corporate and Community Management Act 1997* will apply to the scheme.

General by-laws

- The community management statement includes the complete set of by-laws that apply to the scheme.
- The community management statement specifies the by-laws in Schedule 4 of the *Body Corporate and Community Management Act 1997* apply to the scheme.

Exclusive use areas

Individual lots may be granted exclusive use of common property or a body corporate asset, for example, a courtyard, car park or storage area. The owner of a lot to whom exclusive use rights are given will usually be required to maintain the exclusive use area unless the exclusive use by-law or other allocation of common property provides otherwise.

Are there any exclusive use by-laws or other allocations of common property in effect for the community titles scheme?

- Yes
- No

If yes, the exclusive use by-laws or other allocations of common property for the schemes are:
(select all that apply)

- listed in the community management statement.
- given with this certificate.

Lot entitlements and financial information

Lot entitlements

Lot entitlements are used to determine the proportion of body corporate expenses each lot owner is responsible for.

The community management statement contains two schedules of lot entitlements – a contribution schedule of lot entitlements and an interest schedule of lot entitlements, outlining the entitlements for each lot in the scheme. The contribution schedule lot entitlement for a lot (as a proportion of the total for both lots) is used to calculate the lot owner's contribution to most body corporate expenses, and the interest schedule lot entitlement for a lot (as a proportion of the total for both lots) is used to calculate the lot owner's contribution to insurance expenses in some cases. Lots may have different lot entitlements and therefore may pay different contributions to the body corporate's expenses.

You should consider the lot entitlements for the lot compared to the lot entitlements for other lots in the scheme before you sign a contract of sale.

Contribution schedule

Contribution schedule lot entitlement for the lot: 1

Total contribution schedule lot entitlements for both lots: 2

Interest schedule

Interest schedule lot entitlement for the lot: 1

Total interest schedule lot entitlements for both lots: 2

Financial accounts

Does the body corporate keep one or more financial institution accounts (for example, a bank account)?

- Yes
 No

If yes, the name and amount held in the account/s and the person/s authorised to operate the account/s are:

- given with this certificate
 as follows:

Name of financial institution: _____

Name of the person/s authorised to operate the account:

Current amount held in the account: \$ _____

Body corporate debts

If any contributions or other body corporate debt (including penalties or reasonably incurred recovery costs) owing in relation to the lot are not paid before you become the owner of the property, YOU WILL BE LIABLE TO PAY THEM TO THE BODY CORPORATE. Before signing the contract, you should make sure that the contract addresses this or provides for an appropriate adjustment at settlement.

Owner contributions and amounts owing

Agreed body corporate expenses

An *agreed body corporate expense* is an item of expenditure that the body corporate has decided, by a lot owner agreement, to incur. An agreed body corporate expense also includes expenses the body corporate is required to incur to comply with the Act, a statutory order or notice given to the body corporate, an order of an adjudicator, a judgment or order of a court, or an order of QCAT. The owner of each lot is required to pay a contribution to an agreed body corporate expense.

Are there any agreed body corporate expenses that the owner of the lot is liable to pay a contribution to?

- Yes
- No

If yes, the contributions payable by the owner of the lot that this certificate relates to are listed below.

WARNING: you may have to contribute additional amounts if a liability arises that is not already covered by an agreed body corporate expense.

Contributions payable by the lot

Total amount of contributions for lot ___ for the current financial year: \$

Number of instalments: (outlined below)

Due date	Amount due	Purpose of expense	Paid
... / ... / ...	\$ _____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
... / ... / ...	\$ _____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
... / ... / ...	\$ _____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
... / ... / ...	\$ _____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Other amounts payable by the lot owner

For the current financial year there are:

- No other amounts payable for the lot.
- Amounts payable under exclusive use by-laws, totalling \$
- Amounts payable under service agreements (that are not included in body corporate contributions for the lot), totalling \$
- Other amounts, totalling \$ (see explanation given with this certificate)

Summary of amounts due but not paid by the current owner

At the date of this certificate:

- All payments for the lot are up to date.
- The following amounts are due but not yet paid for the lot:
 - Overdue contributions for agreed body corporate expenses: \$
 - Other amounts due but not paid: \$

Total amounts due but not paid: \$

Common property, assets and contracts

When you buy a lot in a community titles scheme, you also own a share in the common property and assets for the scheme. Common property can include driveways, lawns, gardens and shared facilities. Assets can include gym equipment and pool furniture.

The body corporate is usually responsible for maintaining common property in a good and structurally sound condition. However, an owner is responsible for maintaining common property or assets that their lot has been allocated exclusive use of, or for maintaining improvements to common property or utility infrastructure that is only for the benefit of their lot. The body corporate may have additional maintenance responsibilities, depending on the plan of subdivision the scheme is registered under. For more information, visit www.qld.gov.au/buyingbodycorporate.

Improvements the lot owner is responsible for

A lot owner may make improvements to the common property for the benefit of their lot if authorised by the body corporate or under an exclusive use by-law. The owner of the lot is usually responsible for maintenance of these improvements, unless the body corporate authorises an alternative maintenance arrangement or it is specified in the relevant by-law.

- There are no authorised improvements to the common property that the owner of the lot is responsible for maintaining in good condition.
- Details of authorised improvements to the common property that the owner of the lot is responsible for maintaining in good condition are given with this certificate.

Body corporate assets

Are there any body corporate assets more than \$1,000 in value?

- Yes – details of the relevant assets are given with this certificate.
- No

Service contracts

A body corporate may engage service contractors to provide services to the body corporate to assist in the management of the scheme.

The maximum term of a service contract that can be entered into by a body corporate is 1 year.

You may inspect the body corporate records to find information about engagements entered into by the body corporate, including the term of the engagement, as well as duties required to be performed and remuneration payable by the body corporate under the engagement.

Embedded network electricity supply

Is there an arrangement to supply electricity to occupiers in the community titles scheme through an embedded network?

- Yes
- No

More information about embedded networks in community titles schemes is available from: www.qld.gov.au/buyingbodycorporate.

Insurance

The body corporate must insure the common property and assets for full replacement value and public risk.

The body corporate must insure, for full replacement value, the following buildings where lots in the scheme are created:

- under a building format plan of subdivision or volumetric format plan of subdivision - each building that contains an owner's lot (e.g. a unit or apartment); or
- under a standard format plan of subdivision - each building on a lot that has a common wall with a building on an adjoining lot.

Current policies

Details of each current insurance policy held by the body corporate including, for each policy, the:

- type of policy;
- name of insurer;
- sum insured;
- amount of premium; and
- excess payable on a claim.

are given with this certificate.

Alternative insurance

Where the body corporate is unable to obtain the required building insurance, an adjudicator may order that the body corporate take out alternative insurance. Information about alternative insurance is available from www.qld.gov.au/buyingbodycorporate.

Does the body corporate currently hold alternative insurance approved under an alternative insurance order?

Yes

No

Lot owner and occupier insurance

The occupier is responsible for insuring the contents of the lot and any public liability risks which might occur within the lot. The owner is responsible for insuring buildings that do not share a common wall if the scheme is registered under a standard format plan of subdivision, unless the body corporate has set up a voluntary insurance scheme and the owner has opted-in.

More information about insurance in community titles schemes is available from your solicitor or www.qld.gov.au/buyingbodycorporate.

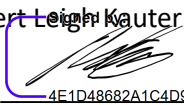
Body corporate authority

This certificate was completed by:

- The owners of both lots in the community titles scheme (i.e. the body corporate);
- A body corporate manager or other authorised agent on behalf of the body corporate;
- The owner of the lot to which this certificate relates (authorised by a lot owner agreement);
- The owner of the other lot in the community titles scheme (authorised by a lot owner agreement).

Name/s Robert Leigh Kauter

Signature/s



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Date

23.08.2025

Copies of documents given with this certificate:

- details of exclusive use by-laws or other allocations of common property (if applicable)
- details of financial accounts (if applicable)
- details of amounts due to the body corporate for another reason (if applicable)
- details of improvements the owner is responsible for (if applicable)
- details of body corporate assets (if applicable)
- details of insurance policies held by the body corporate



LONGITUDE INSURANCE – POLICY SCHEDULE

POLICY TYPE: Residential Strata Package LONGRSI 12 03-2024

POLICY NUMBER: LNG-STR-20056955

INSURED: The BC for Westdale CTS 8241.

THE BUSINESS: Residential Strata as per attached schedule

PERIOD OF INSURANCE: 12 November 2024 expiring on 12 November 2025 at 4pm Local Standard Time

INTERESTED PARTIES: Nil advised

SITUATION: 59 BOTANICAL DRIVE, LABRADOR, QLD 4215

PERCENTAGE OF BUILDING OCCUPIED BY COMMERCIAL OCCUPANTS: 0.00%

SECTION 1 - PROPERTY: PHYSICAL LOSS, DESTRUCTION OR DAMAGE

Buildings	\$930,962
2.1 i) fixed artwork or sculptures	\$50,000
Common Contents	\$9,310
2.2 g) pots, plants, shrubs, trees, rockwork and lawns	\$9,310
2.2 h) money	\$9,310
2.2 i) artwork of sculptures (other than fixed)	\$9,310
Storm Surge (caused by and immediately following a named tropical cyclone) any one event and in the aggregate Period of Insurance	\$930,962
Optional Covers	
Loss of Market Value	Insured
Flood	Not Insured
Costs Incurred by the Lot Owner	
All sub-sections 5.16 (a) - (h) combined	\$500,000
Lot Owners fixtures and fittings (per lot)	\$300,000
Temporary Accommodation & Loss of Rent	\$139,644
Lot Owners Optional Covers	
Paint & Wallpaper (applies to NSW & ACT only)	Not Insured
Floating floorboards	Insured



Catastrophe Cover (sub-section 5.1)

Buildings	30%
Common Contents	30%
Costs Incurred by the Lot Owner	30%
Additional Benefits	30%

Excesses

Loss, destruction or damage caused by or arising from earthquake, subterranean fire or volcanic eruption (each and every claim)	\$2,000
All other losses (each and every Claim)	\$2,000

SECTION 2 - VOLUNTARY WORKERS PERSONAL ACCIDENT

Accidental Death & Disablement	\$200,000
Weekly Benefits	up to \$2,000 per week for Total Disablement and up to \$1,000 per week for Partial Disablement as outlined in the Table of Benefits
All per Policy Table of Benefits	

Excess

Excluded Period of Claim (each and every Claim)	7 days
All Per Table of Benefits	

SECTION 3 - OFFICE BEARERS LIABILITY - NOT INSURED

SECTION 4 - FIDELITY GUARANTEE

Any one Loss and in the Aggregate Period of Insurance	\$100,000
Excess	
Each and every Claim	\$2,000

SECTION 5 - EQUIPMENT BREAKDOWN - NOT INSURED

SECTION 6 - PUBLIC LIABILITY

Personal Injury or Property Damage Limit of Liability (any one Occurrence)	\$10,000,000
Excess	
Each and every Claim	\$2,000

SECTION 7 - GOVERNMENT AUDIT COSTS, WORKPLACE HEALTH & SAFETY BREACHES AND LEGAL EXPENSES



(a) Taxation and Audit Costs

Limit of Liability (in the aggregate Period of Insurance)	\$30,000
Excess (each and every Claim)	\$500

(b) Workplace Health and Safety Breaches

Limit of Liability (in the aggregate Period of Insurance)	\$150,000
Excess (each and every Claim)	\$500

(c) Legal Defence Expenses

Limit of Liability (in the aggregate Period of Insurance)	\$50,000
Excess (each and every Claim)	\$1,000
Contribution (each and every Claim)	10.00% of Legal Expenses Incurred

Special Notation

Property No Claim Bonus included	YES
Customer Loyalty Discount included	YES
Number of years with Longitude	3

ENDORSEMENTS / CONDITIONS:

If any endorsement or conditions are shown under this part of the Policy Schedule they will vary the standard terms of Your Policy. They may expand, reduce, or impose additional conditions on Your cover as set out in the standard Policy terms and should be read carefully.

IMPORTANT INFORMATION

Your Policy

This policy is issued by Longitude Insurance Pty Ltd (ABN 86 152 337 267) as an Authorised Representative (AR 424867) of Austagencies Pty Ltd (ABN 76 006 09 464) (Austagencies). Austagencies have binding authority from Chubb Insurance Australia Ltd (ABN 23 001 642 020, AFSL 239687)

Target Market Determination

The product issuer Chubb Insurance Australia Ltd (Chubb) AFSL 239687 ABN 23 001 642 020, has prepared a Target Market Determination (TMD) for this product as required under section 994B of the Corporations Act 2001 (Cth). The TMD sets out who this product has been designed for and who it is not suitable for and identifies the conditions and restrictions on its distribution. A copy of the TMD for this product can be found on [here](#)

The TMD is not a Product Disclosure Statement (PDS) and is not a summary of the product features or terms of the product. Persons interested in acquiring this product should carefully read the PDS before deciding whether to purchase this product.

Endorsements and Conditions

As outlined in our e-mail sent with this attachment.

Credit terms - Sections 1 to 7 - 60 days from inception.

Please contact us if any of the above is incorrect as it may affect the terms and conditions under which we will provide cover.



No terms or conditions contained in any broker’s slip are included unless specifically stated as being included. Unless stated otherwise, cover is as per the Longitude Policy Wording and Product Disclosure Statement (PDS). Commissions payable are calculated on the base premium only.

Please note in the event that you cancel this policy prior to expiry, in accordance with the policy conditions, we will retain the proportion of the premium, (less our fees which we deem to be fully earned at policy inception) which is equal to the proportion that the remaining policy period bears of the total policy period.

To ensure your client maintains continuous cover, please ensure that your written instructions be provided to our office prior to expiry.

This Policy has been issued based on the following information provided by You

Construction

Walls	Brick Veneer
Floors	Concrete Slab
Roof	Tiles

Has there been any Expanded Polystyrene (EPS), Aluminium Composite Panelling (ACP) or like materials used in the construction of the property? **NO**

Is there any known Asbestos in the building? **NO**

Are there any known building defects? **NO**

Claims Information

Policy Year Ending	No. of Claims	Aggr. Attritional Losses
2020	0	\$0.00
2021	0	\$0.00
2022	0	\$0.00
2023	0	\$0.00
2024	0	\$0.00

BASE PREMIUM SPLIT BY SECTION	\$2,117.20
SECTION 1 - PROPERTY: PHYSICAL LOSS, DESTRUCTION OR DAMAGE	\$1,880.17
SECTION 2 - VOLUNTARY WORKERS PERSONAL ACCIDENT	\$30.00
SECTION 4 - FIDELITY GUARANTEE	\$25.00
SECTION 6 - PUBLIC LIABILITY	\$122.03
SECTION 7 - GOVERNMENT AUDIT COSTS, WORKPLACE HEALTH & SAFETY BREACHES AND LEGAL EXPENSES	\$60.00



***BASE PREMIUM	\$2,117.20
* EMERGENCY SERVICES LEVY	\$0.00
GST	\$211.72
* STAMP DUTY	\$209.61
LONGITUDE FEE	\$250.00
FEE GST	\$25.00
TOTAL PREMIUM	\$2,813.53 Plus Broker Fee
LESS BROKERAGE	\$423.44
LESS GST ON BROKERAGE	\$42.34
NET PAYABLE TO LONGITUDE	\$2,347.75

* The amount included as part of the premium takes into account the Insurer's obligations (actual or in some cases estimated) to pay Stamp Duty and Emergency Services Levies to the Government. You can ask us for more details.