

**APPLYING FOR THE CUSTOMER STORAGE INSURANCE BENEFIT****Application Process**

Before you decide to apply, you must read this Application form and the Customer Storage Insurance Benefits Product Disclosure Statement (PDS) to ensure you understand the features, benefits and risks of the insurance benefit you are accessing.

To access the Customer Storage Insurance Benefits, you need to complete this Application form 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.

**Money Back Guarantee**

If you choose to access the Customer Storage Insurance Benefits 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 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 insurance benefits rights after this period.

**APPLICATION TO ACCESS CUSTOMER STORAGE INSURANCE BENEFIT**

I wish to access the Customer Storage Insurance Benefits 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 Benefits.
- 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 Benefits Product Disclosure Statement (PDS) and don't have any queries.
- 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 recommendation or opinion in relation to the Customer Storage Insurance Benefits.
- I haven't made any claim for any material damage losses for any goods 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 Benefits (if completing online a signature is not required).

Signed:

Name (Please print):

Dated:

Self-Storage Operator's Signature:

Date

**NOTICE**

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

You cannot cancel or vary the Customer Storage Insurance Benefits – only QBE or us can do this. If the Customer Storage Insurance Benefits 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 Benefits. QBE is only required to send us notices.

You are not obliged to accept any part of the Customer Storage Insurance Benefits, 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 Benefits, or the benefits provided under it on trust, for your benefit or on your behalf.

**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
Langton's	Langton's Brokerage Pty Ltd ABN 94 115 229 199 ACN 115 229 199
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 form

We do not:

- Act on behalf of QBE or you
- 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.

We can only provide you with factual information about the Customer Storage Insurance Benefits. 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 Benefits, 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.**

**ABOUT THE CUSTOMER STORAGE INSURANCE BENEFITS**

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 Benefits. The insurer is QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS licence number 239545 of Level 5, 2 Park Street, Sydney 2000.

The Customer Storage Insurance Benefits are provided under our insurance 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 Benefits once you have completed your application and paid the applicable fee (subject to approval by us).

## IMPORTANT INFORMATION

### QBE PRIVACY NOTICE

They'll collect personal information when you deal with QBE, their agents, and other companies in the QBE group or suppliers acting on their behalf. They use your personal information so that they can do business with you, which includes issuing and administering their products and services and processing claims. Sometimes they might send your personal information overseas. The locations they 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 they collect personal information, as well as where they store it and the full list of ways they could use it. To get a free copy of it please visit [qbe.com.au/privacy](http://qbe.com.au/privacy) or contact their customer care unit.

It's up to you to decide whether to give QBE your personal information, but without it they 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. They also do everything they can to safeguard your privacy and the confidentiality of your personal information.

### Aon PRIVACY NOTICE

Privacy legislation regulates how Aon collect, use and disclose the personal information you provide. Aon will only collect information from or about you for the purpose of providing cover and handling any claims you make under this policy. Aon will only use and disclose your personal information for a purpose you would reasonably expect. You can access the Aon Privacy Policy at [www.aon.com.au/australia/legal/privacy-policy.jsp](http://www.aon.com.au/australia/legal/privacy-policy.jsp).

### RESOLVING COMPLAINTS AND DISPUTES

QBE are committed to providing you with quality products and delivering the highest level of service. They also do everything they can to safeguard your privacy and the confidentiality of your personal information.

#### Something not right?

QBE know sometimes there might be something you're not totally happy about, whether it be about their staff, representatives, products, services or how they've handled your personal information.

#### Step 1 – Talk to QBE

If there's something you'd like to talk to QBE about, or if you'd like to make a complaint, you can speak to a QBE staff member. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact QBE's Customer Care Unit directly to make your complaint. QBE's Customer Care Unit's aim is to resolve all complaints within 15 business days.

#### Step 2 – Escalate your complaint

If QBE haven't responded to your complaint within 15 days, or if you're not happy with how they've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give them more time.

#### Step 3 – Still not resolved?

If you're not happy with the final decision, or if QBE have taken more than 45 days to

respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service Australia (FOS Australia). FOS Australia is an ASIC approved external dispute resolution body.

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia's decisions - but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

#### Disputes not covered by the FOS Australia Terms of Reference

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with QBE's decision then you may wish to seek independent legal advice.

#### Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how QBE handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

### HOW TO CONTACT QBE CUSTOMER CARE, FOS OR THE OAIC

How to contact QBE Customer Care	
Telephone	1300 650 503 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).
Email	- <a href="mailto:complaints@qbe.com">complaints@qbe.com</a> , to make a complaint; - <a href="mailto:privacy@qbe.com">privacy@qbe.com</a> , to contact about privacy or your personal information; - <a href="mailto:customercare@qbe.com">customercare@qbe.com</a> , to give feedback or pay a compliment
Post	Customer Care, GPO Box 219, PARRAMATTA NSW 2124

How to contact FOS Australia	
Telephone	1800 367 287
Email	<a href="mailto:info@fos.org.au">info@fos.org.au</a>
Online	<a href="http://www.fos.org.au">www.fos.org.au</a>

How to contact the OAIC	
Telephone	1300 363 992
Email	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Online	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>

### 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	<a href="http://www.apra.gov.au">www.apra.gov.au</a>