

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: complete this Application form either online or in person at your Kennard's location; and pay the applicable fee (subject to approval by Kennard's). 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 your Kennards location within 21 days of the date you paid your application fee and ask for a full refund. Kennards will refund your application fee, provided you're not entitled to make a claim at the time.

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 \$100,000.)
- 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 Kennard's isn't the insurer and does not act as agent of 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 You or your the person(s) named in the application form

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.

ABOUT THE CUSTOMER STORAGE INSURANCE BENEFITS

The Customer Storage Insurance Benefits are provided under an insurance policy we issued to Kennard's for the period of insurance which includes coverage for 'Customer Goods in Storage' (as detailed in the Product Disclosure Statement). You will be considered a third-party beneficiary and eligible to claim under the Customer Storage Insurance Benefits once you have completed your application, either online or in person at your Kennard's location and paid the applicable fee (subject to approval by Kennard's).

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
Customer Goods in Storage	The insurance policy we issued to Kennard's
Customer Storage Insurance Benefits	A separate document outlining the benefits included and to be read in conjunction with this application form. Also referred to as a Product Disclosure Statement (PDS).
Kennard's	Kennard's Storage Management Pty Limited, ABN 87 109 442 917 trading as Kennard's Self Storage. Kennard's is a self-storage operator not an insurance company. Kennard's doesn't hold an Australian Financial Services Licence issued by the Australian Securities and Investments Commission as required by the Corporations Act 2001. Kennard's can't provide financial services or financial advice in relation to the Customer Storage Insurance Benefits.
Kennard's location	A storage location operated by Kennard's
Langton's	Langton's Brokerage Pty Ltd ABN 94 115 229 199 ACN 115 229 199
We, our or us	QBE Insurance (Australia) Limited ABN 78 003 101 035 AFSL 239545

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

We do not provide you with any notices in relation to the Customer Storage Insurance Benefits. We are only required to send notices to Kennard's.

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. Kennard's does not hold the Customer Storage Insurance Benefits, or the benefits provided under it on trust, for your benefit or on your behalf.

- Kennard's does not:
- Act on behalf of us or you
 - Provide, and is not authorised to provide, any financial product advice, recommendations or opinions about the Customer Storage Insurance Benefits
 - Receive any remuneration or other benefits from us.

If you are seeking to access the Customer Storage Insurance Benefits, 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.

IMPORTANT INFORMATION

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.