

JLT STRATA INSURANCE

JLT SPECIALTY | PRODUCT INFORMATION

STRATA SOLUTION FOR NORTH QUEENSLAND (NQ) BODY CORPORATES

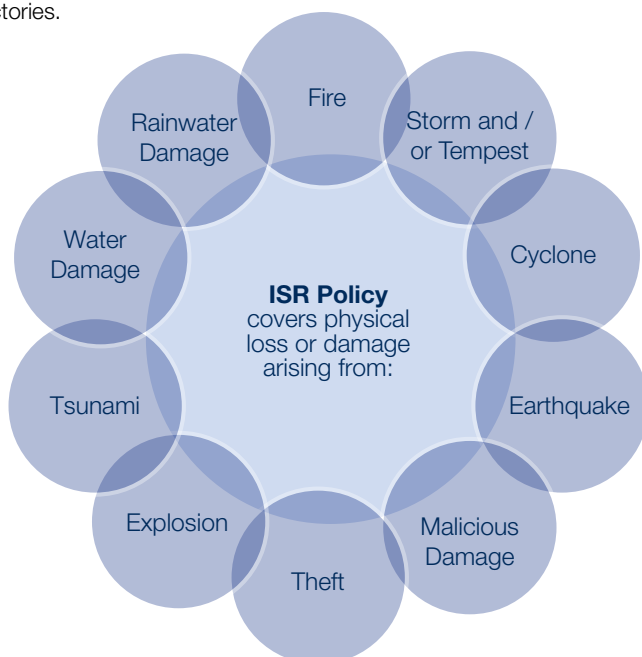
JLT is pleased to offer you a highly competitive alternative for larger strata complexes in NQ.

The tailored package is supported by a global insurer (Standard & Poor's A / Stable) and Lloyd's of London.

Having recognised the lack of options for larger strata complexes in NQ, JLT has developed a "strata-specific" ISR policy based on our negotiated and exclusive wordings.

JLT'S BESPOKE ISR POLICY

An ISR policy is the market-preferred industry policy for large commercial, retail and industrial risks such as hotels, resorts, shopping centres and factories.



BENEFITS

- Building Catastrophe Cover (15% additional to building declared value)
- Loss of rent, re-letting costs, removal costs and temporary accommodation costs (15% additional to building declared value; however, limits can be selected according to individual needs)
- Covers Common Contents of the Body Corporate
- Broad definition of insured property to cater for strata properties' specific needs
- Includes Lot Owners Improvements under insured property definition
- Landscaping to \$50,000 (most strata policies only cover up to \$10,000)
- Automatic Machinery Breakdown in respect of all plant and equipment which is the responsibility of the Body Corporate irrespective of size of motors. Most strata policies limit cover to fusion on motors up to 5kw in size
- Includes Storm Surge / Action of the Sea (excluded under strata policies and most other property policies)
- Option to buy down Named Cyclone Deductible
- Highly competitive premiums with large capacity
- Competitive broker fees
- Public Liability, Office Bearers Liability and Voluntary Workers arranged as part of our strata package.

ABOUT JLT

Jardine Lloyd Thompson (JLT) is one of the world's largest providers of insurance, reinsurance and employee benefits related advice, brokerage and associated services. JLT's client proposition is built upon our deep specialist knowledge, client advocacy, tailored advice and service excellence. We place our clients first, champion innovative thinking and expect to be judged on the results we deliver.

JLT is quoted on the London Stock Exchange and owns offices in 39 territories with more than 9,100 employees. Supported by the JLT International Network, we offer risk management and employee benefit solutions in 135 countries.

Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please visit www.jlta.com.au or contact JLT for the relevant Product Disclosure Statement, or for further information. Current as at June 2013.

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TESTIMONIALS

MURRAY WORTHINGTON – LAGOONS @ PORT CTS 35761

"The JLT Strata Package offered a more specific and tailored solution to the insurances for our resort.

Apart from the premium saving the additional protection of Storm Surge, higher Landscaping limits and other policy inclusions was extremely attractive".

DENNIS DONAGHY – CALYPSO PLAZA CAIRNS

"Since moving over to the JLT Strata package two years ago we have achieved considerable premium savings during a very volatile period in the insurance market when very few alternatives were available.

The package also provided us with some additional comfort knowing we had Storm Surge cover which we have been unable in the past to obtain".

GRAEME BROWN – MARQUIS APARTMENTS

"The JLT Strata Package not only saved us substantial premium but also provided us with better coverage which included Storm Surge, a risk we have been unable to obtain cover for in the past"

"The policy also has the benefit of automatically including Lot owners improvements without a specified limit which is a significant cover difference where individual owners have made major improvements to their unit such as floating flooring etc.

Their claim service has been excellent and I could highly recommend them".

YVONNE TODD – BODY CORP 101

"The JLT Strata package was recommended to our client as an option to traditional Strata packages when very few other options were available.

Apart from the premium saving on offer, the JLT Strata package and JLT's service has proven invaluable with claims during a difficult time in the insurance market".



FOR MORE INFORMATION
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