

StoreProtect Addendum

Our Self Storage Licence Agreement contains a limitation on Our liability. Subject to the conditions set out in this Addendum, We can provide extended liability under StoreProtect for Loss or Damage directly related to the storage services We provide.

We are not providing you with financial product advice regarding StoreProtect. You should consider whether StoreProtect is suitable for your needs, objectives and financial situation. **Please take the time to read the detailed terms in the table below, as it contains important information about the product, including benefits, features, and exclusions.** In particular, 'Exclusions – what StoreProtect does not provide for' as this includes exclusions and restrictions which apply in certain circumstances. We recommend that You seek independent advice if You are unsure about the suitability of this product.

StoreProtect is not an insurance contract. We are not an insurance company, and We are not acting as the agent of an insurance company or as Your agent. StoreProtect gives You the right to request a claim for repair or replacement of Your lost or damaged stored Goods. Your claim may not be accepted, and You may not receive repaired or replaced Goods.

Detailed terms	
Target Market Assessment	<p>You can access the Target Market Determination (TMD) by visiting www.storeprotect-notifications.com/TMD. The TMD outlines the key attributes of the product and the types of Customers for whom the product may be suitable.</p> <p>StoreProtect is not available if You meet any of the following criteria:</p> <ul style="list-style-type: none"> × You have separately arranged insurance for Loss or Damage to stored Goods; × You intend to store Goods with a Maximum Replacement Value (as new) below \$100 or exceeding \$100,000; × You require protection for Goods that are not permitted or restricted, including Prohibited Goods, or for an excluded cause (see Exclusions – what StoreProtect does not provide for); and/or × You require protection for loss or damage to goods however caused, where such loss or damage occurs in circumstances outside the self storage operator's reasonable control. <p>We will use reasonable endeavours to ensure You are within the intended target market for StoreProtect, per the Target Market Determination. However, due to the nature of Our services, We may not have sufficient information to check your circumstances before offering StoreProtect. If You believe You meet any of the above criteria, You must not accept StoreProtect. Please contact Us if You are unsure.</p>
Definitions	<p>For the purposes of this Addendum, the following definitions shall apply:</p> <ul style="list-style-type: none"> • "ACL" means the Australian Consumer Law set out in Schedule 2 of the <i>Competition and Consumer Act 2010</i> (Cth). • "Claims Administrator" means the company appointed by Us to manage claims under StoreProtect. • "Liability Claim Notification Procedure" means the Liability Claim Notification Procedure conditions set out in this Addendum. • "Loss" or "Damage" means identifiable losses, destruction of or damage to Your Goods while the Goods are in the storage Space that are within Our control or are Our responsibility. • "Maximum Replacement Value" means the sum total of the Replacement Value for all Goods stored in the Space at any time during the Self Storage Licence Agreement. StoreProtect is not available if You are storing Goods with a Maximum Replacement Value exceeding \$100,000. • "Replacement Value" means the cost of replacing Your Goods stored in the Space as new, except for: <ul style="list-style-type: none"> ▪ household linen and clothing, where the replacement value allows for the age, quality, degree of use, existing damage and consequent market value; ▪ any Goods that cannot be purchased new and beer, wine and spirits, where the replacement value shall be the current market value; and ▪ documents, where the replacement value shall be calculated as the physical cost of replacing the documents and/or cost of reprinting, re-issue and/or reconstitution, but excluding the value of the information contained in the documents. • "StoreProtect" means the extended liability provided by Us as described in this StoreProtect Addendum. • "StoreProtect Fees" means the cost for accepting StoreProtect. <p>Unless a term has been defined above, the Definitions in the Self Storage Licence Agreement will apply. If there is an inconsistency, the definition under the Self Storage Licence Agreement applies.</p>
What do I receive?	<ul style="list-style-type: none"> • StoreProtect gives You the right to request a claim for replacement or payment following Loss or Damage to Your Goods caused by a breach of Our Duty of Care (as defined below) while Your Goods are in the Space. The rights provided to You under StoreProtect are additional to Your rights and remedies under applicable laws, including the ACL. • If You accept StoreProtect, the extended liability will commence from the time Your Goods are placed by You into Your storage Space and the door is securely locked by You. StoreProtect ceases immediately upon removal of Your Goods from the Space. • Our liability under StoreProtect for Loss or Damage to Your Goods is to be assessed as a sum equivalent to the cost of (a) repair or cleaning or (b) the Replacement Value, whichever is the smaller sum. • Claims are subject to an administration fee of \$100 and this will be deducted from any settlement awarded to You ("Claims Administration Fee"). • StoreProtect is not available if You are storing Goods with a Maximum Replacement Value exceeding \$100,000.
Our Obligations under StoreProtect	<ul style="list-style-type: none"> • Our liability in relation to Your Goods under StoreProtect is extended to that of a reasonably careful person under like circumstances ("Duty of Care"). We will only be liable if We determine, in Our reasonable discretion, that We have caused Loss or Damage to Your Goods following a breach of Our Duty of Care. • We are not liable for any Loss or Damage to Your Goods, however caused, while the Goods remain in the Space or under Our care, custody or control, unless it is determined that the Loss or Damage resulted from a breach of Our Duty of Care. • We are not liable for Loss or Damage if it is determined that Loss or Damage would have been unavoidable regardless of whether We exercised our Duty of Care.

<p>Your Responsibility</p>	<p>If You accept StoreProtect, it is Your responsibility to:</p> <ul style="list-style-type: none"> • Complete, and return to Us the Self Storage Licence Agreement with StoreProtect Acceptance which includes the Maximum Replacement Value; • Pay the StoreProtect Fees, set out in the Storage Costs listed in the Self Storage Licence Agreement; • Provide an updated Maximum Replacement Value to Us periodically to ensure the value declared is adequate at all times; and • Comply with the Liability Claim Notification Procedure.
<p>Exclusions – what StoreProtect does not provide for</p>	<p><u>StoreProtect cannot be provided for:</u></p> <ul style="list-style-type: none"> × any motor car, van, truck, trailer, caravan, boat or other kind of vehicle, including all goods in, and fixed to, that vehicle (“Vehicles”) UNLESS stored inside Your storage Space; or × alcohol, wine or beer unless it is stored in a temperature, humidity and light-controlled environment. <p><u>Restricted Goods under StoreProtect</u></p> <p>StoreProtect protection is not provided for Goods worth in excess of the amounts stated below:</p> <ul style="list-style-type: none"> × Jewellery, watches, precious stones, precious metals, and stamps of all kinds exceeding \$1,000 combined total; and × Electronic Items exceeding \$25,000 combined total. “Electronic Items” is defined as all items of consumer and commercial electrical appliances and instruments, including but not limited to televisions, computers, laptops, computers, tablets, mobile phones, cameras, hi-fi’s, stereos and the like. Heavy electrical items such as switchgear, turbines, generators and the like shall not be deemed to be electronics. <p>We are not liable for Loss or Damage to such Goods beyond the limits stated above or the Replacement Value, whichever the lesser, in any event.</p> <p><u>Risks excluded from StoreProtect</u></p> <p>StoreProtect is not available for the following:</p> <ul style="list-style-type: none"> × mysterious disappearance and/or unexplained shortage of Your Goods except as a result of theft evidenced by forcible entry to Your Space; × Loss or Damage which is discovered after Your Goods are removed from the Facility; × Loss or Damage to Your business, if any, including, but not limited to, indirect or consequential loss, lost profits, income or savings, wasted expenditure or business interruption; × Loss or Damage caused by (i) moth, insect and vermin unless from a source external to Your Space; (ii) ordinary leakage, ordinary loss in weight or volume, evaporation or nature of the property stored; (iii) leakage of liquid from any receptacle or container unless caused by a source external to Your Space; (iv) inherent vice and latent defect; (v) mould, mildew or rust, unless proven to be as a result of water ingress from a source external to Your Space; (vi) atmospheric or climatic causes, including, but not limited to, Loss or Damage to Goods which are not suitable for storage; (vii) electrical, electronic or mechanical derangement to any electronic items or mechanical Goods, or any Loss or Damage to electronic items resulting from a configuration failure of the controlling software and/or microchip, except where this results directly from external physical damage; × Depreciation following repair; × Wear and tear; × Any value an item might have acquired simply because it is part of a pair or set, also excluding the value of an undamaged part of a pair or set; × Any value which is purely sentimental; × Loss or Damage caused by or as a consequence of non-compliance with relevant laws and regulations by You or Your Agents; and × Loss or Damage caused by the act or omission of You or Your Agents including but not limited to any failure to secure the Space after visiting, failure to pack or stack the Goods properly and securely, the manner of storing the Goods within the Space, the conduct of You or Your Agents in the Space or at the Facility, the loading or unloading of Goods into or from the Space.
<p>General Conditions, Exclusions and Limitations</p>	<ul style="list-style-type: none"> • We are not liable under StoreProtect for Loss or Damage which occurs in circumstances that are outside of Our reasonable control. • StoreProtect excludes and limits certain types of Loss or Damage, as set out in the Self Storage Licence Agreement. Please read these exclusions and limitations carefully – they apply whether or not You accept StoreProtect. • There may be circumstances where Goods You are not permitted to store are stored in Your Space without Our knowledge. If You store Goods in breach of the Self Storage Licence Agreement or this Addendum, You agree that You will bear the risk of any Loss or Damage to such Goods. • We are not liable for Loss or Damage to Your Goods unless You notify Us in accordance with the requirements set out in the Liability Claim Notification Procedure. • Force Majeure: We shall not be considered to be in breach of this Agreement nor liable for any delay in performing or failure to perform any of Our obligations under this Agreement or any resulting Loss or Damage to Goods if such delay, failure, Loss or Damage results from events, circumstances or causes outside of Our reasonable control. Such circumstances include (but are not limited to) any Act of God, riot, strike or lock-out, trade dispute or labour disturbance, threat of or actual terrorism or environmental or health emergency or hazard or recommended restrictions, or entry into any Space including the Space or the Facility by, or arrest or seizure or confiscation of Goods by, competent authorities. If this happens, We will not be responsible for failing to allow access to the Goods, the Space and/or the Facility for so long as the circumstances continue. We will try to minimise any effects arising from such circumstances. • In the event of a claim payment following the total loss or destruction of Your Goods or any single item which has suffered Loss or Damage, We reserve the right to take possession of the item(s) and retain any salvage value.

Consumer Rights	The terms of this StoreProtect Addendum complement all rights and remedies stipulated under consumer protection legislation, including the Australian Consumer Law. The StoreProtect Addendum does not compromise the rights given by relevant consumer laws, including entitlements under statutory warranty provisions and the option to claim damages should We fail to meet Our contractual commitments.
Maximum Liability	<p>There shall be no indemnity under StoreProtect in any circumstances for Loss or Damage to Your Goods over and above the Maximum Replacement Value, where applicable, or the actual value of Your Goods either lost or damaged if this is less than the Maximum Replacement Value.</p> <p>Australian Consumer Law:</p> <p>We provide services which come with guarantees that cannot be excluded under the ACL. If there is a major failure with Our service, You have certain rights and are entitled to certain remedies. The contractual rights You benefit from under StoreProtect are in addition to these statutory rights. Nothing in the StoreProtect Addendum will be read or applied so as to exclude, restrict or modify or have the effect of excluding, restricting or modifying any condition, warranty, guarantee, right or remedy implied by law (including the ACL) and which by law cannot be excluded, restricted or modified.</p>
Proportional Reduction	If the Maximum Replacement Value You provide is less than the actual total Replacement Value of all of Your Goods stored in the Space at the time of Loss or Damage, then Our liability will be reduced to reflect the proportion that Your declared Maximum Replacement Value bears to the actual total Replacement Value (" Proportional Reduction "). (For example: if the actual total Replacement Value of Your Goods is \$10,000, but You have declared a Maximum Replacement Value of \$5,000 for StoreProtect, Our liability will be reduced by 50%. So, if \$3,000 worth of Your Goods are lost or damaged, Our liability would be \$1,500.)
Our Agreement	The StoreProtect Addendum extends Our liability under the Self Storage Licence Agreement. Any term, condition or exclusion not expressly included in this StoreProtect Addendum applies in full, and your remedies in that respect are limited to those described under the Self Storage Licence Agreement.
Failure to pay StoreProtect Fees	<ul style="list-style-type: none"> • If You fail to pay the StoreProtect Fees in full on the due date for payment, Our liability will not be extended under StoreProtect. • At Our sole discretion, We may choose to reinstate extended liability under StoreProtect on payment of any overdue and/or outstanding StoreProtect Fees, unless any Loss or Damage to Your Goods has already occurred prior to payment of such charges.
Termination/ Cancellation	<p>Your right to discontinue StoreProtect</p> <p>You have the right to discontinue StoreProtect at any time prior to removal of Your Goods from the Space, by giving Us written notice. Our obligations toward You for the rest of the period of storage then will be governed by the remaining provisions of the Self Storage Licence.</p> <ul style="list-style-type: none"> • If You discontinue StoreProtect prior to the storage services commencing, We will refund to You all StoreProtect Fees paid by You. • If You discontinue StoreProtect after the storage services have started, We will refund to You any StoreProtect Fees that You have paid in advance in respect of the period after cancellation (e.g. from the date that We receive Your notice to discontinue). <p>Our right to terminate StoreProtect</p> <ul style="list-style-type: none"> • Our extended liability under StoreProtect will terminate automatically if You do not make all payments when due under the Self Storage Licence Agreement. • We may cease extending Our liability under StoreProtect at any time by giving You thirty (30) days' notice in writing after which time this Addendum will cease to have effect. • Where We terminate StoreProtect, We will refund to You all StoreProtect Fees paid by You in advance in respect of the period after termination (e.g. from the termination date We notify to You). <p>General</p> <ul style="list-style-type: none"> • Our liability to You after the StoreProtect termination date or the date You discontinue StoreProtect will revert to the liability provisions in the Self Storage Licence Agreement. • You must comply with all notice requirements in accordance with the Self Storage Licence Agreement.
Complaints Handling	<ul style="list-style-type: none"> • If You have a complaint about StoreProtect, including but not limited to a complaint about non-payment of a claim, please notify Us. We are committed to managing complaints fairly and promptly. • You will be asked to provide details to help investigate your complaint. Your complaint will be reviewed, and additional information may be requested if required. You will receive a response to Your complaint within a reasonable time.
Privacy	<ul style="list-style-type: none"> • You agree that any information or data disclosed to Us under the StoreProtect Addendum is not confidential or proprietary to You. Furthermore, You agree that We may collect and process data on your behalf when We provide StoreProtect and may share such data with third parties in accordance with Our Privacy Policy and where it is necessary. Additionally, if You request a claim for Loss or Damage, You accept We may disclose information to a Claims Administrator.

Liability Claim Notification Procedure

Where Your Goods are Lost or Damaged - Notification Condition

1. If You accept StoreProtect, and You discover Loss or Damage to Your Goods:
 - i. When the Facility is attended by Our employees, You must notify Us in person as soon as reasonably practical upon discovery and before the removal of any affected Goods from Your Space.
 - ii. When the Facility is not attended by Our employees at the time You discover Loss or Damage, to evidence that this occurred during the Storage Period in Your Space, You must comply with the following conditions:
 - a. You must send notification via email to **australia@storeprotect-notifications.com** as soon as reasonably practical upon discovery of any Loss or Damage, including, but not limited to: (a) a written description of which Goods are affected and the nature of the Loss or Damage; and (b) photographs of any affected Goods before removal of from Your Space, or, if this is not practical, photographs clearly showing affected Goods in the vicinity of Your Space within the Facility. Your email must be provided before any affected Goods are removed from the Facility. ("**Email Notification Conditions**").
 - b. We shall not be liable for any Loss or Damage which is notified after Your Goods are removed from the Facility unless the Email Notification Conditions are complied with.
 - c. If it is not possible for You to fully comply with the Email Notification Conditions set out, You must notify Us in person, via telephone or in writing as soon as reasonably practical after You discover Loss or Damage.
 - iii. If You wish to submit a claim, You must provide as many details as is practical of any Loss or Damage via email to **australia@storeprotect-notifications.com** within seven (7) days of discovering such Loss or Damage. This time limit may be extended where You request this in writing, provided such request is reasonable and is received within seven (7) days of discovery of any Loss or Damage or as soon as reasonably possible thereafter. The sooner that You notify Us of any Loss or Damage to Your Goods, the sooner the cause can be established, and Your claim can be properly investigated.
 - iv. We will not be liable for any Loss or Damage to Your Goods, including any increased or additional Loss or Damage caused by an unreasonably delayed notification caused by You unless You notify Us in compliance with the requirements set out in this Liability Claim Notification Procedure.
2. **Additional Conditions:** (a) You must make every reasonable effort to prevent further Damage to Your Goods; (b) If any Goods are wet or damp, You must make every reasonable effort to move them away from any undamaged Goods and away from the water source. Please inform Us if You require Our assistance to comply with this requirement (subject to availability, We will endeavour to provide an additional storage area to You free of charge). (c) For Your own safety, do not touch any Goods damaged by vermin of any kind or affected by mould; (d) You must retain and not dispose of any Damaged Goods until We have had a reasonable opportunity to inspect (if necessary) any Damage; and (e) We may make such enquiries as necessary to investigate the Loss or Damage to Goods, and You agree to co-operate with Us in any enquiries, providing any additional relevant information without delay where when requested (including, but not limited to, the information set out under the Additional Claim Requirements section shown below).
3. **If You accept StoreProtect and We discover Loss or Damage to Your Goods, We shall make every reasonable effort to assist You with submitting Your claim, including complying with the Additional Conditions set out above and the Additional Claim Requirements set out below.**
4. If You deliberately provide misleading or incorrect information relating to a claim for Loss or Damage to Your Goods or make a claim that is fraudulent, false or significantly exaggerated, We reserve the right to reject the claim and terminate the StoreProtect Addendum without refund of StoreProtect Fees. In the event of fraud, We reserve the right to recover from You any costs reasonably incurred in dealing with Your claim.
5. We reserve the right to appoint a Claims Administrator to handle claims for Loss or Damage on Our behalf.

StoreProtect - Additional Claim Requirements

Once a claim has been submitted, depending on the circumstances, the following information may be requested by Our Claims Administrator:

6. Estimates for cleaning, repairs or replacement.
7. As many details as possible about the affected Goods, including photographs of any areas of damage and also any damaged Goods in their entirety.
8. Photographs showing all of Your Goods in Your storage Space, including those which are undamaged (i.e. the entire Space before the removal of any Goods).
9. For any damaged electrical items, photographs of any manufacturer labels showing the make/model of the item.
10. Where You believe that Your Goods have been stolen, photographs of the door, walls or padlock to evidence forced access to Your Space. You must also notify the Police as soon as possible after discovery and obtain a Crime Reference Number.
11. Where You believe that Your Goods have been damaged by an ingress of water, photographs to evidence the alleged source of the ingress.
12. Where Your Goods can be professionally repaired, You will be required to provide estimates before the work is carried out.
13. For any Goods lost/stolen or damaged beyond recognition, proof of ownership (including receipts) may be required, along with details of any make/model and evidence to show replacement value.
14. It may be requested that damaged Goods are cleaned, where possible, including dry cleaning or home laundry before any claim payment will be considered. Reasonable cleaning costs may be considered as part of the claim payment.

We recommend You prepare all relevant evidence as soon as is practical after Loss or Damage is first discovered.