Strata Title Administration Ltd
bc@stratatitle.co.nz
www.bodycorporate.co.nz

Auckland Phone (09) 307 3721
PO BOX 3187, Auckland 1140
Wellington Phone (04) 974 1011
PO Box 384, Wellington 6140
Christchurch Phone (03) 925 8749
Unit 5, 71 Gloucester Street,
Christchurch 8013

18 June 2024

Dear Owner,

Re: Body Corporate 124834
Property at 87 Wallace Road, Papatoetoe, Auckland 2025
Annual General Meeting

We advise that the Annual General Meeting of your Body Corporate will be held in person, and via video conference facility at 2:00pm on Wednesday, 3 July 2024 at Strata Title Administration Ltd, 1st Floor, Dilworth Building, cnr Queen Street and Customs Street East, Auckland.

Should you need to attend remotely, please use the link below to register before the meeting date. You will then receive an MS Teams link to access the meeting.

Register for BC 124834 AGM

If you are unable to attend in person or via online video link, to enable the meeting to reach a quorum please would you complete the proxy form appointing a representative who will attend (either in person or via video link). If you wish you may nominate Strata as your proxy. You may alternatively complete and submit the postal voting form or use the pre-meeting voting link in your owner's portal (you will receive an automated email from Strata regarding this shortly). If you appoint a proxy or submit a postal voting form, please ensure you sign the form before emailing it to Strata. If you want to vote electronically during the meeting, please send your vote via email to bc@stratatitle.co.nz or you can text your vote to the number which will be advised by your chairperson in the meeting. We thank you for your understanding and cooperation with respect to the convening of your AGM.

Please find enclosed:

- the Agenda and supporting documentation for the meeting;
- a postal voting form for you to complete if you are unable to attend the meeting, and wish your vote to be counted without appointing a proxy; and
- a proxy form for you to complete if you wish to appoint someone to represent you.

For your easy reference, a copy of the agenda, along with all the documents for the Annual General Meeting can also be accessed by logging in to your owners portal here

Please bring the agenda and the attachments with you to the Annual General Meeting.

I look forward to seeing you at the meeting.

Yours sincerely,

Chantel de Vos
Body Corporate Manager

BODY CORPORATE NO 124834 (BODY CORPORATE)

Property at 87 Wallace Road, Papatoetoe, Auckland 2025

NOTICE IS HEREBY GIVEN that the **ANNUAL GENERAL MEETING** (AGM) of the Body Corporate will be held at Strata Title Administration Ltd, 1st Floor, Dilworth Building, cnr Queen Street and Customs Street East, Auckland on Wednesday, 3 July 2024 commencing at 2:00pm.

A link to register to attend the meeting online via MS Teams has also been emailed to all owners.

AGENDA:

1 APPOINTMENT OF CHAIRPERSON OF THE MEETING
To consider resolving: That the Body Corporate elects a representative of Strata Title Administration Ltd (Strata) to chair the meeting.

2 APOLOGIES, PROXIES, POSTAL AND PRE-MEETING ELECTRONIC VOTES
To consider resolving: That the apologies, proxies, postal and pre-meeting electronic votes be accepted and the meeting declared quorate.

3 FINANCIAL STATEMENTS
Discussion of the attached financial report.
To consider resolving: That the Body Corporate approves the financial report for the period 1 June 2023 to 31 May 2024.

4 REPORT FROM THE COMMITTEE
In accordance with Unit Titles Regulations 28(1) and 28(3) to receive a report from the Committee *(to be tabled)*.
To consider resolving: That the Committee's report is adopted.

5 CHAIRPERSON OF THE BODY CORPORATE
A nomination has been received for Mukesh Chand to be appointed as Chairperson of the Body Corporate and Chairperson of the Committee.
To consider resolving: That the Body Corporate appoints Mukesh Chand as the Chairperson of the Body Corporate and Committee.

6 COMMITTEE
(I) Nominations have been received for Mukesh Chand, Mohammed Ali, Ranjeev Kumar and Myur Jain to be candidates for election as committee members.
To consider resolving: That the Body Corporate elects a committee of four members, which shall have a quorum of [insert number] members, comprising: Mukesh Chand, Mohammed Ali, Ranjeev Kumar and Myur Jain

(ii) Conflict of interest register: In accordance with Unit Title Regulation 6(5)(ca) to receive a copy of the body corporate committee interests register (attached).
To consider resolving: That the Interests Register is received.

7 DELEGATION OF DUTIES
To consider resolving by special resolution: That pursuant to Section 108(1) of the Unit Titles Act (the Act) until the end of the next annual general meeting of the Body Corporate all of its powers and duties are delegated to the Committee, save those powers reserved to the Body Corporate under Section 108(2); and that this resolution is evidence of the Committee's authority to perform the powers and duties so delegated to it; and serves as notice of delegation; that the Chairperson's duties set out in Regulation 11 are delegated to the Committee; and that the Committee will report to the Body Corporate on an annual basis regarding its performance of these powers and duties.

8 OFFICE BEARERS LIABILITY (OBL) INSURANCE
To acknowledge the liability on owners elected to the positions of chairperson and members of a committee, and also the Body Corporate as an entity. Please see attached quotations.
To consider resolving: That the Body Corporate Committee accepts the quote for $ (amount) from Chubb for OBL cover of $ (amount), to cover both indemnity and defense costs, for the period 17 July 2024 to 17 July 2025, and provide placing instructions to Strata prior to 17 July 2024.

9 BODY CORPORATE REINSTATEMENT INSURANCE

Discussion of the Body Corporate's reinstatement insurance and valuation requirements and the attached quotation.

To consider resolving: That the Body Corporate Committee insures with AIG for principal cover at the quoted premium of $9,928.61 for the period 17 July 2024 to 17 July 2025; and that Strata is to arrange the annual reinstatement valuation every second year and pay the cost as per the budget; and that for the alternate years when a valuation is not obtained the sum insured is to be the figure from the previous year's valuation increased by a further 5% to allow for inflation.

10 INSURANCE EXCESS

To consider resolving: That the owner, and not the Body Corporate, is to pay any excess in the event of a claim except where a claim relates to common property in which case the Body Corporate is to pay the excess, notwithstanding that if the damage being claimed for is attributable to the actions, or inaction, of an owner(s) or their resident(s) then the owner(s) of the unit is to pay the excess.

11 COMMON MAINTENANCE MATTERS

To consider resolving: That the Body Corporate's Chairperson and Committee is to agree, approve and arrange the maintenance required over the forthcoming year.

12 LONG TERM MAINTENANCE PLAN (LTMP)

To discuss the Body Corporate's obligation to have a LTMP and review it at least every three years.

The Body Corporate has a LTMP drafted by Solutions in Engineering which is reviewed by the Committee each year to plan annual maintenance and set the proposed contingency fund budget (see budget and levy item of the agenda) to fund the LTMP.

To consider resolving:

(i) That the Committee is to continue to review the Body Corporate's LTMP drafted by Solutions in Engineering on an annual basis and arrange for any changes arising as a result of the review process to be incorporated into the LTMP.

(ii) That the Body Corporate's Committee is to continue to arrange the required maintenance set out in the plan as and when required.

13 LONG TERM MAINTENANCE FUND (LTMF)

Explanation of Section 117 of the Act pertaining to a LTMF.

To consider resolving by special resolution: That the Body Corporate does not maintain a LTMF but utilises a Contingency Fund to finance its LTMP.

14 HEALTH & SAFETY AT WORK ACT 2015

The Body Corporate has a health & safety report and hazard register for the complex which the Committee review and update to ensure any hazards noted are removed, minimised or highlighted and any new hazards are noted. Owners are encouraged to ensure they have reviewed the Hazard Register and advise any other relevant parties, including tenants of these hazards where necessary.

To consider resolving: That the Body Corporate instructs the Committee to continue to update the hazard register for the complex and to attend to any hazards as may be required to either remove, minimise or highlight them to ensure a safe environment for all residents, owners and visitors.

15 BUDGET AND LEVIES

To review the proposed budget *(attached)* for the Body Corporate for the forthcoming financial year.

To consider resolving:

(i) That the Body Corporate adopts an **operating account budget** of **$ 19,325.86** and a **contingency fund budget** of **$10,712.25** for the period 1 June 2024 to 31 May 2025 and sets the levies to be due in two equal instalments on 1 November 2024 and 1 March 2025**.**

(ii) That Strata is authorised to pay standard/regular accounts on behalf of the Body Corporate as they fall due, which accounts relate to the day to day operation of the Body Corporate in accordance with the approved budget, but that any non-standard accounts are to be approved by the Chairperson/Committee.

16 DEBT RECOVERY REGIME

To consider resolving: That the Body Corporate reaffirms its previous comprehensive debt collection regime resolution that seeks to recover from owners who do not pay their levies on time, the full costs associated with all aspects of collecting those levies which term includes all other sums due from the owners to the Body Corporate (please see minutes of previous AGM's detailing the Debt Collection Regime which are on the Body Corporate's 'Owner Portal' at www.bodycorporate.co.nz).

17 TAX AGENT

To consider resolving: That the Body Corporate authorises Strata to appoint a tax agent on their behalf which shall have access to the Body Corporate's tax types and be able to liaise with the Inland Revenue Department and obtain information from the Inland Revenue Department on the Body Corporate's behalf.

18 AUDIT OF THE BODY CORPORATE'S FINANCIAL STATEMENTS

Explanation of section 132(8) of the Act.

To consider resolving by special resolution: That all transactions of the Body Corporate are to be made through the Strata Trust Account, which is subject to a two monthly transactional audit by Forbes, Chartered Accountants, and that any interest earned on Body Corporate funds be retained by Strata to offset the Trust Account operating and audit costs; and that in terms of Section 132(8) of the Unit Titles Act 2010, the Body Corporate does not appoint an auditor for the financial statements for the most recently completed financial year.

19 COMMUNICATION

To consider resolving: That if Strata has an email address on file for an owner, all correspondence will be sent by email only and not by post, notwithstanding that if Strata is notified in writing by an owner that correspondence is to be sent to them by post that this request will be actioned and no information will be sent to that owner by email.

20 MINUTES TO BE A RECORD OF THE BUSINESS OF THE ANNUAL GENERAL MEETING

To consider resolving: That if within thirty days of distribution of the minutes Strata does not receive any written request from a person who attended the meeting to amend any part of the minutes, that the minutes are adopted as a true and accurate record of the Annual General Meeting.

21 GENERAL BUSINESS

Please note that no "new" items of business may be tabled for voting on at the AGM that are not already set out on the AGM agenda. Comments may however be tabled for notation in the minutes of the AGM.

22 AGM CLOSURE

NOTES:

(a) Quorum: For a valid meeting 25% of unit owners must be present either by postal votes or in person or by proxy. If a quorum is not reached the meeting must be adjourned until the same day 1 week later and the reconvened meeting must be held at the same time and place. The number of unit owners at the adjourned meeting are deemed to be a quorum.

(b) Voting at the Meeting: You cannot vote at the meeting unless all levies and any other money due from the owner has been paid to the Body Corporate.

(c) Resolutions: For voting purposes an ordinary resolution is passed if a majority of eligible voters who vote on the resolution vote in favour of the resolution. A special resolution is passed if 75% of eligible voters who vote on the resolution vote in favour of the resolution.

(d) Payment of levies: A levy notice will be distributed with the minutes of this AGM. Levies can be paid electronically by:

- **Internet Banking** - Banking details will be shown on the levy notice.
- **Eftpos** - Eftpos facilities are available at Strata's office.
- **Credit Card** - Credit card payments can be made by phone or at the offices of Strata. Please note that any payment by credit card attracts a 4% merchant fee. **Visa/Mastercard only.**

(e) Strata Owner Portal Access:

Owners have 24 hour access to their body corporate information via Strata's website. To access this service visit www.bodycorporate.co.nz and click on the Owner Portal button to login. If owners require their personal login details would they please email bc@stratatitle.co.nz and we will issue/reissue the necessary access login and password.

Information which can be accessed via the owner portal is:

- Personal address details (which can be changed on owner's instructions);
- Personal levy account history; and
- **Copies of many body corporate documents including: recent AGM notices, agendas, minutes, insurance certificate and your Body Corporate's rules.**

(f) Code of Conduct for body corporate committee members: The members of a body corporate committee must comply with the code of conduct for committee members as prescribed in the regulations below:

- A member must have a commitment to acquiring an understanding of anything in the Unit Titles Act, including the code of conduct, that is relevant to the member's role on the committee.
- A member must act honestly and fairly in performing the member's duties as a committee member.
- A member must not unfairly or unreasonably disclose information held by the body corporate, including information about an owner of a unit, unless authorized to do so by law.
- A member must act in the best interests of the body corporate in performing the members duties as a committee member, unless it is unlawful to do so.
- A member must comply with the Act, these regulations, including this code, and any other applicable legislation relating to matters for which the committee has responsibility in performing the members duties as a committee member.
- A committee member who is eligible to vote must disclose to the committee any conflict of interest the member may have in a matter before the committee.

FOR FURTHER INFORMATION ON THE:
UNIT TITLES ACT 2010: please go to the link

<http://www.legislation.govt.nz/act/public/2010/0022/latest/DLM1160440.html>

UNIT TITLES REGULATIONS 2011: please go to the link

<http://www.legislation.govt.nz/regulation/public/2011/0122/latest/DLM3695701.html>

Strata Title Administration Ltd
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Statement of Financial Position
As at 31/05/2024

Auckland Phone (09) 307 3721
PO BOX 3187, Auckland 1140
Wellington Phone (04) 974 1011
PO Box 384, Wellington 6140
Christchurch Phone (03) 925 8749
Unit 5, 71 Gloucester Street,
Christchurch 8013

Body Corporate 124834 — 87 Wallace Road, Papatoetoe Auckland 2025

	Current period
Owners' funds	
Operating Account	
Operating Surplus/Deficit--Operating	(172.98)
Owners Equity--Operating	21,631.27
	21,458.29
Contingency Fund	
1 Operating Surplus/Deficit--Contingency	10,349.98
1 Owners Equity--Contingency	18,292.05
	28,642.03
Net owners' funds	**$50,100.32**
Represented by:	
Assets	
Operating Account	
Cash at Bank--Operating Account	19,280.52
Receivable--Levies--Operating	2,177.77
	21,458.29
Contingency Fund	
1 Cash at Bank--Contingency	27,328.09
1 Receivable--Levies--Contingency	1,313.94
	28,642.03
Unallocated Money	
Cash at Bank--Unallocated	1,678.34
	1,678.34
Total assets	51,778.66
Less liabilities	
Operating Account	
	0.00
Contingency Fund	
	0.00
Unallocated Money	
Prepaid Levies	1,678.34
	1,678.34
Total liabilities	1,678.34
Net assets	**$50,100.32**

Strata Title Administration Ltd
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Statement of Financial Performance - Group for the financial year to 31/05/2024

Auckland Phone (09) 307 3721
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Christchurch 8013

Body Corporate 124834 — 87 Wallace Road, Papatoetoe Auckland 2025

Operating Account

	Current period 01/06/2023-31/05/2024
Revenue	
Levies Due--Operating	17,068.22
Total revenue	17,068.22
Less expenses	
Admin--Management Fees--Standard	3,330.00
Insurance--Office Bearers Liability	1,063.75
Insurance--Premiums	9,074.45
Maint Bldg--General Maintenance & Disbursements	537.37
Maint Grounds--Lawns & Landscaping	2,000.00
Utility--Electricity (Common Area)	1,235.63
Total expenses	17,241.20
Surplus/Deficit	(172.98)
Opening balance	21,631.27
Closing balance	**$21,458.29**

Contingency Fund

	Current period 01/06/2023-31/05/2024
Revenue	
1 Levies Due--Contingency Fund	10,349.98
Total revenue	10,349.98
Less expenses	
Total expenses	0.00
Surplus/Deficit	10,349.98
Opening balance	18,292.05
Closing balance	**$28,642.03**

WALLACE McLEAN
A howden company

12 June 2024

Insurance Quotation for Body Corporate 124834

87 Wallace Road, Papatoetoe, Auckland

Renewal Period	17 July 2024 to 17 July 2025
Property Description	8 x Residential Units
Replacement Value 2023 -2024	$3,065,000 + GST
Replacement Value 2024 – 2025	$3,218,250 + GST Sum Insured Inflationary Adjusted as Requested Valuation Dated – 11 April 2023 Replacement Value increase of $153,250 – Increase of 5%
Claims Costs Paid – Excluding GST	2017 – $844.44 2021 - $1,429.52

Current Insurer 2023 – 2024	Expiry Premium
AIG Insurance New Zealand AIG	$9,074.45 Including GST

The premiums quoted below include the following Compulsory Government Levy charges which are calculated in accordance with the Guidelines provided:

- **Fire & Emergency NZ Ltd (previously known as Fire Service Levy)**
- **Earthquake Commission (EQC)**

Total Government Levies including GST for this year is $5,680.31

Insurer Quotes Provided 2024 – 2025	Excess Structure	Quoted Premium
AIG Insurance New Zealand AIG	$500 All Claims, except $1,000 for Burglary & Malicious Damage $2,500 for Theft claims (no evidence of forced entry) $20,000 for Landslip/Subsidence Earthquake – 1% of Material Damage Sum Insured, Minimum $1,000	$9,928.61 Including GST
NZI, a business division of IAG New Zealand Limited	Declined to Quote	
VERO Insurance New Zealand Limited vero	Declined to Quote	

Coming off the Auckland Floods and Cyclone Gabrielle, all insurers across all risks are increasing premiums/rates regardless of whether the clients have claimed or not.

Standard increases are starting at 20% through to 40% for those that have had claims costs in the last 12 months.

In additional to increases, all insurers are taking a much more conservative approach to underwriting risks and we are seeing over and over again them declining more risks and being way more cautious in their approach.

Please also note the replacement value increase as noted on the front page above as this impacts the premium increase as well.

Office Bearers Liability Renewal

This Policy covers the Chairperson, Committee Members and Bodies Corporate/Entity for their legal liability and associated defence costs for Wrongful Acts (as defined within the policy) arising from their Bodies Corporate duties.

Definition of Wrongful Act
any actual or alleged act, error, omission, breach of duty, breach of trust, breach of authority, misstatement or misleading statement by the Insured Person(s) while acting in their capacity as Insured Person(s) performing the Activities.

Chubb Insurance New Zealand Limited	**Limit of Indemnity**		**Quoted Premium** Including GST
CHUBB Standard and Poor's AA- Rating (Very Strong) Please see full details below	$1,000,000 Any one Claim and in the aggregate		$713.00
	$2,000,000 Any one Claim and in the aggregate		$1,063.75
	$5,000,000 Any one Claim and in the aggregate		$2,328.75
	Excess	$1,000 All Claims	
	Subject to receipt of a fully completed Office Bearers Liability Declaration prior to renewal date.		
Extensions	- Unlimited Retroactive Date - Bodies Corporate/Entity Liability to the Limit of Indemnity - One Automatic Reinstatement of Limit of Indemnity - Liability of an Insured Persons Spouse - Liability of an Insured Person's Estate, Heir or Legal Representative - Advancement of Defence Costs - Continuous Cover - Investigations, Inquiries, Prosecutions (Criminal or Otherwise) - Discovery Period – 12 Months - Loss of Documents - Libel & Slander - Intellectual Property – unintentional breaches - Work Health and Safety Defence Costs – Limit to $250,000 - Costs In Addition with respect to a Section 9 Charge – Limited to 10% - Severability and Non Imputation		
Significant Exclusions	- Fraud or Dishonesty & Personal Profits - Prior Known Matters - Pollution - Asbestos - Property Damage - Contractual Undertaking – Bodies Corporate/Entity Only - Communicable Disease Exclusion – Failure to Follow Protocols - Consequential Loss - Controlling Interests - Terrorism - Insolvency of the Bodies Corporate/Entity - Non Complaint Cladding - Failure to Maintain Adequate Insurance – this exclusion does not apply if the Property was fully insured for the previous 12 months		

Insurer Financial Strength Ratings

AIG New Zealand Limited	A	Standard & Poor's
Allianz New Zealand Limited	AA-	Standard & Poor's
Ando Insurance Group	A-	AM Best
Chubb Insurance New Zealand	AA-	Standard & Poor's
NZI, a business division of IAG New Zealand Limited	AA-	Standard & Poor's
QBE Insurance (Australia) Limited (NZ Branch)	A+	Standard & Poor's
Vero Insurance New Zealand Limited	A+	Standard & Poor's
Vero Liability Insurance Limited	A+	Standard & Poor's
Zurich New Zealand	A+	Standard & Poor's

The following is an explanation of the Rating:

Standard & Poor's

AAA	Extremely Strong
AA	Very Strong
A	Strong
BBB	Good
BB	Marginal
B	Weak
CCC	Very Weak
CC	Extremely Weak
SD	Selective Default
D	Default
R	Regulatory Supervision
NR	Not Rated

The ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form.

A full description of this rating scale can be obtained from www.standardandpoors.com.

AM Best

A++, A+	Superior
A, A-	Excellent
B++, B+	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspended

Ratings from "A" to "C" also may be enhanced with a "++" (double plus), "+" (plus) or "- "(minus) to indicate whether credit quality is near the top or bottom of the category.

Outlook	**Definition**
Positive	Indicates possible rating upgrade due to favourable financial/market trends relative to the current rating level.
Negative	Indicates possible rating downgrade due to unfavourable financial/market trends relative to the current rating level.
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.

BODIES CORPORATE - CLAIM PROCEDURES

Please complete the claim form and return (see contact details below) along with any supporting documentation including photos and quotes to repair/replace, plus any other reports where applicable.

It is in your best interests to return the completed claim form as soon as possible so the claim and be lodged and claim number allocated and then the other documentation can follow if required.

Once received we will forward to the Insurer for their consideration and let you know if an Assessor is required. An Assessor is appointed based on the type and extent of damage and depends on what the excess level will be for the type of claim being lodged.

Please note:

- For us to provide a claim number, we require the fully completed claim form to be returned so we can lodge with your Insurer who will issue the claim number, and
- Your excess applies to every claim and if recovery is an option, it will only be reimbursed after recovery is successful.

Water Leaks

If your claim involves leaking plumbing/roof, you need to arrange for a Plumber/Builder straight away to locate and fix the leak to stop additional damage from occurring. Knowing the cause of the leak is essential for the Insurer's to determine if the resultant damages are covered or not.

Please provide the Plumbers invoice so the cause can be confirmed.

If you have wet carpet, ceilings/gib board etc, in the first instance please arrange for someone to come and remove the water and start the drying process. The likes of Chem-Dry or Jaes are recommended. Until the drying process is complete, the full extent of the damages will not be known.

Glass Breakages

If your claim involves glass breakage and it causes a security issue, please ensure photos are taken to support your claim and arrange for replacement as soon as possible.

Please return the claim form, along with photos and invoice.

Malicious Damage, Break Ins/Burglary & Theft

Please ensure these situations are reported the the Police as soon as possible and that the Police File Number or Acknowledgement Slip is included when the claim form and other supporting documentation is returned.

Wallace McLean Staff

- *Please ensure your Bodies Corporate Number is in the subject line of your email*

Broker	Rebecca Redford	rebecca@wmmi.co.nz
Assistant	Lisa Russell	lisar@wmmi.co.nz
Claim Forms	https://www.wallacemclean.co.nz/claims/	

WALLACE MCLEAN LIMITED
FINANCIAL ADVISER DISCLOSURE STATEMENT

Who are we?

Name of Financial Adviser	Rebecca Redford FSP Number 85181	Lisa Russell FSP Number 635929
Financial Service Provider	Wallace McLean Limited FSP Number 39628	
Telephone Number	+64 9 358 7230	+64 9 358 1407
Mobile Number	021 733 586	N/A
Email address	rebecca@wmmi.co.nz	lisar@wmmi.co.nz
Address	Level 3, 2 Emily Place, Auckland	
Website	www.wallacemclean.co.nz	
This Disclosure Statement was prepared on the 15th March 2021.		

Important Information
This information will help you choose a Financial Adviser that best suits your needs. It will also provide some useful information about the Financial Adviser you choose and the regulations that exist to protect you.

What sort of Financial Adviser am I?
We are Registered Financial Adviser (RFA) that give advice on behalf of Wallace McLean Limited who is a licensed Financial Adviser Provider by the Financial Market Authority of New Zealand (FMA) https://www.fma.govt.nz/.
We can give you advice about all types of commercial and domestic insurances.
We cannot give you advice on any investment products or any investment linked insurance contracts.

How do Wallace McLean get paid for the financial advice and products that are provided to you?
If you decide to utilise our services and take insurance, the Insurer will pay Wallace McLean Ltd a commission, called Brokerage, based on the amount of the premium. Commissions range between 5 – 10% for Natural Disaster Insurance, 10 – 15% for Motor Insurance and 10 to 25% for other policy types.

Alternatively, Wallace McLean Limited may charge an agreed Service Fee, in lieu of commission (nett of brokerage).

Wallace McLean Limited do not receive commission on the Government Levies including the Fire & Emergency NZ Levy (FENZ) and the Earthquake Commission Levy (EQC) and any Taxes (GST).

Wallace McLean may charge a small additional Administration Fee which will be included on our premium invoices. This Administration Fee covers our processing costs.

How do we act with integrity and avoid conflicts of interest?
To ensure that we prioritise your interests above Wallace McLean's, we follow an advice process that ensures recommendations are made based on your best interests. Our recommendations will consider the quantum of the premium, the policy coverage, the insurer's financial strength rating and our experience of the insurer's claims and general service. We will complete ongoing training about how to manage conflict of interests and a register of interests is maintained.

You should be aware there are potential conflicts of interest that you may need to take into consideration when you decide to seek and accept financial advice from Wallace McLean Limited or our Advisers. We will make you aware of any known conflicts when giving advice.

Complaints Process

If you have a problem, concern or are dissatisfied with either a product or financial advice service that we have provided and you require action to be taken, please tell Wallace McLean Limited so that we can help to fix the issue. To make a complaint please follow this link http://wmmi.co.nz/ which will give details on our Complaints Process and how to make a complaint.

If you feel your complaint is not resolved to your satisfaction using our complaints process or you are dissatisfied with the response or resolution, you can contact the Financial Services Complaints Ltd (FSCL), which is a dispute resolution scheme of which we are a member**.**

This service will cost you nothing and is an independent service that will help investigate or resolve the complaint. You can click on this link to find out how to make a complaint to FSCL. http://www.fscl.org.nz/complaints/how-make-complaint

You can contact FSCL at:

Postal Address	PO Box 5967, Wellington 6145	Email	info@fscl.org.nz
Telephone	0800 347 257	Website	http://www.fscl.org.nz/

Our duties to You

As Financial Advisers, we give financial advice to clients on Wallace McLean Limited's behalf. When giving advice we must:

- Hold a Level 5 New Zealand Certificate in Financial Services
- Maintain competence, knowledge, and skills for giving financial advice by completing continuing professional development.
- Abide by the Code of Professional Conduct for Financial Services and have ethical behaviour, good conduct and provide client care, available at https://www.mbie.govt.nz/assets/a96d1b4800/code-of-professional-conduct-for-financial-advice-services.pdf
- Listen to you carefully to discover your needs.
- Recommend products or services that meet your needs and explain why.
- Give clear and concise communication.
- Protect your information.
- Give priority to the your interests when giving financial advice.

Who licenses and regulates us?

The Financial Markets Authority. You can report information about us to the Financial Markets Authority at: https://www.fma.govt.nz/contact/ or email questions@fma.govt.nz but if you want to complain you should use our dispute resolution procedures described under ***Complaints Process.***

Declaration

I, Rebecca Redford/Lisa Russell declare that, to the best of our knowledge and belief, the information contained in this Disclosure Statement is true and complete and complies with the disclosure requirements in the Financial Markets Conduct (Regulated Financial Advice) Disclosures Amendment Regulations 2020.

WALLACE McLEAN
A howden company

BODIES CORPORATE - MAJOR POLICY COVER/LIMIT/EXTENSION COMPARISON

COVER TYPE	NZI, a business division of IAG New Zealand Limited	VERO Insurance New Zealand Limited	AIG Insurance New Zealand	Chubb Insurance New Zealand Limited	Ando Insurance Group Ltd on behalf of The Holland Insurance Company Pty Ltd	Zurich Australian Insurance Limited (New Zealand)
Insurer Financial Rating	AA- Strong - Standards & Poor's	A+ Strong - Standards & Poor's	A+ Strong - Standards & Poor's	AA- Very Strong - Standards & Poor's	A -Excellent - AM Best	A+ Strong - Standards & Poor's
APPLIES TO ALL UNITS REGARDLESS OF USE						
Margins Clause - The additional sum insured over and above the replacement value sum insured	10% Excluding Natural Disaster perils	25% Including Natural Disaster perils	25% Excluding Natural Disaster perils	10% Excluding Natural Disaster perils	25% Excluding Natural Disaster perils	10% Excluding Natural Disaster perils
Gradual Water Damage - Covers Hidden Gradual Damage to the building caused by water leaks from internal water system (meaning pipes) within the apartment	$5,000 any one Event $50,000 maximum for all Units	$5,000 per Unit $20,000 any one Period of Insurance	$5,000 per Unit $25,000 in the Aggregate	$5,000 per Unit $50,000 in the Aggregate	$5,000 per Unit $50,000 in the Aggregate	$5,000
Stolen or Lost Keys Cover - The costs of altering locks and replacing keys when access keys are lost or stolen	$25,000	$50,000	$50,000	$10,000	$10,000	Included
Unlawful Substances - providing Landlord Obligations below as fully met	Caused by the manufacture, storage or distribution of Methamphetamine $30,000 for each unit/period including $250,000 in total for all claims during the annual period Landlord Contents	Contamination caused by the manufacture, supply, storage, possession, distrubution or use of any controlled drug as defined in the Misue of Drugs $50,000 any one occurrence to a maximum to $250,000 any one insurance year	All loss resulting from the manufacture, storage or distribution of any Controlled Drug as defined in the Misue of Drugs Act 1975. $50,000 any one loss but limited to $250,000 any one insurance year	Contamination resulting from the manufacture, storage or distribution of any Controlled Drug as defined in the Misue of Drugs Act 1975. $50,000 any one loss but limited to $250,000 any one insurance year	Loss or Damage in connection with the manufacture, storage, distribution or use of any Controlled Drug as defined in the Misue of Drugs Act 1975. $50,000 per Unit but limited to $250,000 any one period of insurance	$50,000 any one loss but limited to $250,000 any one insurance year

Landlord Obligations	The following must be complied with for this extension to provide cover: 1.Satisfactory verbal & written references be obtained from all Tenants 2.An internal & external examination be undertaken every 3 months or on change of Tenants. A written record be kept of the outcome of each Inspection.	The following must be complied with for this extension to provide cover: 1.Satisfactory verbal & written references be obtained from all Tenants 2.An internal & external examination be undertaken every 6 months or on change of Tenants. A written record be kept of the outcome of each Inspection.	The following must be complied with for this extension to provide cover: 1.Satisfactory verbal & written references be obtained from all Tenants 2.An internal & external examination be undertaken every 3 months or on change of Tenants. A written record be kept of the outcome of each Inspection.	The following must be complied with for this extension to provide cover: 1. Exercise reasonable care in the selection of tenant(s) by obtaining at least satisfactory verbal or written references; 2. An external & internal inspection of the property every 3 months & upon the change of every tenancy A written record be kept of the outcome of	The following must be complied with for this extension to provide cover: 1.Satisfactory verbal & written references be obtained from all Tenants 2.An internal & external examination be undertaken every 3 months or on change of Tenants. A written record be kept of the outcome of each Inspection.	The following must be complied with for this extension to provide cover: 1.Satisfactory verbal & written references be obtained from all Tenants 2.An internal & external examination be undertaken every 3 months or on change of Tenants. A written record be kept of the outcome of each Inspection.
Electric Motors/Fusion/Self Ignition - Covers accidental loss to electric motors, switchboards, or electronic locking systems, caused by abnormal electric current	Limited to 10kw	Motors up to 5kw	Motors up to 5kw or $5,000 if in excess of 5kw	Motors up to 5kw	A written record be kept of the outcome of each Inspection.	A written record be kept of the outcome of each Inspection.
Malicious Damage by Tenants - Covers intentional damage caused by tenants to your unit	$5,000 per Unit any one loss $50,000 in total for nay one loss and in the period of insurance	Included	Included to the Policy Limit	Included to the Policy Limit	Included to the Policy Limit	Included to the Policy Limit
Machinery Breakdown (applies to Lifts) - Covers the cost of repairing broken machinery; e.g. Lifts and Air Conditioning Units – but does not cover wear and tear	$20,000 any one event	$10,000 any one event $50,000 any one period of insurance	$10,000 per claim $20,000 per year	$20,000	$10,000 any one event $10,000 any one period of insurance	$50,000
Subsidence /Landslip (Sudden not Gradual) - Damage to the building and contents, not the land. Please refer to the Earthquake Commission for details of what coverage is available for your Land	$500,000	$250,000	$100,000	$500,000	$500,000	$250,000
Public Liability	$10,000,000	$10,000,000	$10,000,000	$10,000,000	$10,000,000	$10,000,000
Statutory Liability	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
APPLIES TO ALL RESIDENTIAL USE UNITS						
Loss of Rents – Long Term Tenanted Residential Units - Covers the rent you receive from your tenant under the Tenancy Agreement if the unit becomes uninhabitable as a result of an accepted property claim	$100,000 per Unit	$100,000 per Unit	$100,000 Per Unit	$100,000 per Unit	$100,000 per Unit	$100,000 per Unit
Alternative Accommodation – Owner Occupied Units - Covers your reasonable additional living expenses, including boarding out your domestic cat or dog, if the unit becomes uninhabitable as a result of an accepted property claim	$100,000 per Unit	$100,000 per Unit	$100,000 Per Unit	$100,000 per Unit	$100,000 per Unit	$100,000 per Unit

Indemnity Period - The maximum period you can claim for loss of rents or alternative accommodation starting from the date of loss	24 Months	24 Months	24 Months	24 Months	24 Months	24 Months
Landlords Fixtures/Fittings for Tenanted Residential Units - When your unit is tenanted, this extension covers your units' fixtures, fittings, including appliances and carpets	$25,000 per Tenanted Unit $500,000 max any one period of Insurance	$25,000 per Tenanted Unit	$25,000 per Tenanted Unit	$25,000 per Tenanted Unit	$25,000 per Tenanted Unit	$25,000 per Tenanted Unit
APPLIES TO ALL COMMERCIAL USE UNITS						
Loss of Rents – Limit is for all Units, not per Unit	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Claims Preparation Costs (if Loss of Rents are Insured)	$50,000	$50,000	$50,000	$50,000	$50,000	$50,000
Indemnity Period - The maximum period you can claim for loss of rents or alternative accommodation starting from the date of loss	24 Months	24 Months	24 Months	24 Months	24 Months	24 Months

WALLACE McLEAN

BODY CORPORATE
OFFICE BEARERS LIABILITY DECLARATION

YOUR DETAILS

Insured Body Corporate

Address ____

Number of Units: Residential ____________________ Commercial ____________________

If Commercial Units, please advise nature of Commercial Activities:____________________

____

COVER REQUIRED

Limit Options: $1,000,000 ☐ $2,000,000 ☐ $5,000,000 ☐

CLAIMS AND CIRCUMSTANCES

Has any Office Bearer of the Body Corporate ever been refused this type of insurance or had similar insurance cancelled, or declined to renew, or any special terms provided. NO / YES

If the Office Bearers were insured under this policy now, would any of them have a claim pending that would be covered? NO / YES

After enquiry, is any person proposed for insurance aware of any circumstances which may give rise to a claim against any of them? NO / YES

Has the body corporate placed property insurance which will remain in place throughout the next 12 months on all buildings and other improvements on the land to their full insurable value NO / YES

If You have answered Yes to any of the above, please provide details in the space provided below:

____

____

DECLARATION

I/We hereby declare that:

The above statements are true, and I/We have disclosed all material facts and should any information given by me/us alter between the date of this Proposal form and the inception date of the insurance to which this Proposal relates I/We shall give immediate notice thereof. I/We authorize the instructed insurer, to collect or disclose any personal information relating to this insurance to/from any other insurers or the Insurance Claims Register. I/We also confirm that the undersigned is/are authorised to act for and on behalf of all persons who may be entitled to indemnity under any policy which may be issued pursuant to this Proposal Form.

Chairperson/Committee Member Signature____________________

Date _____/______/______

Strata Title Administration Ltd
bc@stratatitle.co.nz
www.bodycorporate.co.nz

Proposed Budget
to apply from 01/06/2024

Auckland Phone (09) 307 3721
PO BOX 3187, Auckland 1140
Wellington Phone (04) 974 1011
PO Box 384, Wellington 6140
Christchurch Phone (03) 925 8749
Unit 5, 71 Gloucester Street,
Christchurch 8013

Body Corporate 124834 — 87 Wallace Road, Papatoetoe Auckland 2025

Operating Account

		Proposed budget	Actual 01/06/2023-31/05/2024	Previous budget
Revenue				
143000	Levies Due--Operating	19,325.86	17,068.22	17,068.20
	Total revenue	19,325.86	17,068.22	17,068.20
Less expenses				
154000	Admin--Management Fees--Standard	3,433.50	3,330.00	3,330.00
159101	Insurance--Office Bearers Liability	1,063.75	1,063.75	1,063.75
159100	Insurance--Premiums	9,928.61	9,074.45	9,074.45
165802	Maint Bldg--Fire Protection--Extinguishers	100.00	0.00	100.00
167200	Maint Bldg--General Maintenance & Disbursements	1,500.00	537.37	1,500.00
178200	Maint Grounds--Lawns & Landscaping	2,000.00	2,000.00	1,000.00
190200	Utility--Electricity (Common Area)	1,300.00	1,235.63	1,000.00
	Total expenses	19,325.86	17,241.20	17,068.20
Surplus/Deficit		0.00	(172.98)	0.00
	Opening balance	21,458.29	21,631.27	21,631.27
Closing balance		$21,458.29	$21,458.29	$21,631.27

Total units of entitlement	1000000		1000000
Levy contribution per unit entitlement	$0.02		$0.02

Contingency Fund

		Proposed budget	Actual 01/06/2023-31/05/2024	Previous budget
Revenue				
243000	1 Levies Due--Contingency Fund	10,712.25	10,349.98	10,350.00
	Total revenue	10,712.25	10,349.98	10,350.00
Less expenses				
261500	1 Maint Bldg--Building Wash	1,107.00	0.00	0.00
264800	1 Maint Bldg--Electrical	443.00	0.00	0.00
272200	1 Maint Bldg--Plumbing & Drainage	665.00	0.00	0.00
272800	1 Maint Bldg--Roof Repairs	1,241.00	0.00	0.00
276801	1 Maint Grounds--Driveway & Plants	3,947.00	0.00	0.00
276800	1 Maint Grounds--Fencing--Boundary	1,676.00	0.00	0.00
	Total expenses	9,079.00	0.00	0.00
Surplus/Deficit		1,633.25	10,349.98	10,350.00
	Opening balance	28,642.03	18,292.05	18,292.05
Closing balance		$30,275.28	$28,642.03	$28,642.05

Total units of entitlement	1000000		1000000
Levy contribution per unit entitlement	$0.01		$0.01

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Christchurch 8013

Body Corporate 124834
Property at: 87 Wallace Road, Papatoetoe, Auckland 2025

As per Section 114(C) of the 2010 Unit Titles Acts, the Body Corporate Committee is to keep a register of all disclosed conflicts of interest made by the committee members.

Name	Unit #	Conflict of Interest	Date Lodged

Definition of a matter of interest:

- May derive a financial benefit from the matter: or
- Is the spouse, civil union partner, de facto partner, child or parent of a person who may derive a financial benefit from the matter; or
- May have a financial interest in a person to whom the matter relates; or
- Is a partner, director, officer, board member, or trustee of a person who may have a financial interest in a person to whom the matter relates; or
- May be interested in the matter because the body corporate's operational rule say so.

POSTAL VOTING FORM
Form 12

(pursuant to Section 103, Unit Titles Act 2010)

TO MANAGER: Chantel @ Strata Title Administration Limited

EMAIL ADDRESS: chantel@stratatitle.co.nz

BODY CORPORATE: 124834

PROPERTY AT: 87 Wallace Road, Papatoetoe, Auckland 2025

Instructions

You are entitled to vote at the Body Corporate AGM by casting a postal vote. The motions to be decided at the meeting are summarised in the table below and more particularly set out in the notice of meeting. If you intend to cast a postal vote, you must indicate your vote by ticking one of the 3 right hand columns of the table.

I/We, ______________________________

being the owner(s) of Unit(s) ______________ intend to cast the following postal vote at the meeting of Body Corporate Number 124834 to be held at 2:00pm on Wednesday, 3 July 2024.

Important: this completed Postal Voting form needs to be returned via email to bc@stratatitle.co.nz, or via post to PO Box 3187, Auckland 1140, to be received by Strata Title Administration no later than 2:00pm on Wednesday, 3 July 2024.

		Vote For	Vote Against	Abstain
Item	***See agenda for wording of resolution***	***Please tick one of the boxes to vote.***		
1	Appoint a Chairperson of the Meeting	☐	☐	☐
2	Accept Apologies, Proxies, Postal & Pre-Meeting Electronic Votes	☐	☐	☐
3	Financials	☐	☐	☐
4	Report from the Committee	☐	☐	☐
5	Chairperson Nominee	☐	☐	☐
	Mukesh Mirzaei	☐	☐	☐
6(i)	Committee	☐	☐	☐
	Mayur Jain	☐	☐	☐
	Mukesh Mirzaei	☐	☐	☐
	Rajeev Kumar	☐	☐	☐
	Ram Ali	☐	☐	☐
6(ii)	Conflict of Interest	☐	☐	☐
7	Delegating powers & duties to Committee (Section 108)*	☐	☐	☐
8	Office Bearer's Liability Insurance	☐	☐	☐
9	Renewal of Insurance policy	☐	☐	☐
10	Insurance Excess	☐	☐	☐
11	Common Maintenance	☐	☐	☐
12(i)	Review Long Term Maintenance Plan	☐	☐	☐

		Vote For	Vote Against	Abstain
Item	***See agenda for wording of resolution***	***Please tick one of the boxes to vote.***		
12 (ii)	Arrange required Maintenance	☐	☐	☐
13	Long Term Maintenance Fund*	☐	☐	☐
14	Health & Safety – Hazard Register	☐	☐	☐
15(i)	Budget adopted and levy due date set	☐	☐	☐
15(ii)	Strata to pay standard/regular accounts	☐	☐	☐
16	Debt Collection regime	☐	☐	☐
17	Tax Agent	☐	☐	☐
18	Audit*	☐	☐	☐
19	Communication	☐	☐	☐
20	Minutes to be a record	☐	☐	☐

***** *Special Resolution required whilst all others require Ordinary Resolutions to pass*

Date:

Signature/s of eligible voter/s

If the unit is owned by more than 1 person, every owner must sign the form.

Notes

1 Your postal vote will not be counted if any body corporate levies, or other amounts that are payable in respect of your unit, are outstanding.

2 If a poll is requested, your ownership interest will be counted as part of the poll. If no poll is requested, your postal vote will be counted as 1 vote. You cannot request a poll.

3 If at the general meeting of the body corporate the wording of a motion is materially altered, your postal vote in relation to that motion will not be counted. It is the responsibility of the chairperson to decide what constitutes a material alteration. If you are concerned that your postal vote may not be counted as a result of an amendment to a motion, you should consider appointing a proxy to attend and vote at the meeting on your behalf. If a general meeting is adjourned, an electronic vote relating to the meeting remains valid for the purpose of the reconvened meeting, unless the voter who cast the vote attends the reconvened meeting in person or by proxy.

4 If a quorum is not present at the general meeting of the body corporate, and regulation 13(1) of the Unit Titles Regulations 2011 does not apply, the meeting will be adjourned until the same day 1 week later and your postal vote will be counted at that meeting.

5 If the unit owner is a body corporate or an unincorporated body, the form must be signed by the representative (recorded in the register of unit owners) of the unit owner.

6 If the unit is owned by more than 1 person, every owner or his or her authorised representative must sign the form.

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Christchurch 8013

PROXY APPOINTMENT FORM

Form 11: Section 102(3), Unit Titles Act 2010

TO MANAGER: Chantel @ Strata Title Administration Limited

EMAIL ADDRESS: chanteldevos@stratatitle.co.nz

BODY CORPORATE: 124834

PROPERTY AT: 87 Wallace Road, Papatoetoe, Auckland 2025

PROXY APPOINTMENT

I/We, ____________________

being the owner(s) of Unit(s) ________ and therefore an eligible voter within the meaning of section 96(1) of the Unit Titles Act 2010, appoint: ____________________

as my**/**our proxy for the purposes of the general meeting of the Body Corporate to be held at: 2:00pm on Wednesday, 3 July 2024

If the general meeting is adjourned and reconvened, this proxy appointment is valid for the purposes of the reconvened meeting.

Date

____

Signature/s of eligible voter/s

____

(If the unit is owned by more than 1 person, every owner must sign the form).

Important: this completed Proxy form needs to be submitted to Strata Title Administration Limited by 2:00pm on Wednesday, 3 July 2024

Notes

1) This proxy appointment expires at the end of the general meeting referred to in the form or, if that meeting is adjourned, the end of the reconvened meeting.
2) The full texts of motions are contained in the notice of general meeting, a copy of which should be provided to the proxy.
3) Your proxy may not vote unless all body corporate levies, and other amounts that are owing in respect of your unit, have been paid.
4) If the unit owner is a body corporate or an unincorporated body, the representative (recorded in the register of unit owners) of the unit owner must sign the form.
5) The chairperson is not required to ensure that the proxy follows the direction of the eligible voter that is set out in the proxy appointment form.
6) If the unit is owned by more than 1 person, every owner must sign the form.
7) If the unit is owned by more than 1 person, one of the unit owners may be appointed as proxy.

ing this proxy form signs as duly authorised agent of the owner.

	AGENDA ITEMS | Summary of Motions	TYPE OF RESOLUTION	DIRECTION ON RESOLUTION (i.e. how does the eligible voter want to vote on the resolution)
1	Appoint a Chairperson of the Meeting	*Ordinary Resolution*	
2	Accept Apologies, Proxies, Postal & Pre-Meeting Electronic Votes	*Ordinary Resolution*	
3	Financials	*Ordinary Resolution*	
4	Report from the Committee	*Ordinary Resolution*	
5	Chairperson Nominee	*Ordinary Resolution*	
	Mukesh Mirzaei	*Ordinary Resolution*	
6(i)	Committee	*Ordinary Resolution*	
	Mayur Jain	*Ordinary Resolution*	
	Mukesh Mirzaei	*Ordinary Resolution*	
	Rajeev Kumar	*Ordinary Resolution*	
	Ram Ali	*Ordinary Resolution*	
6(ii)	Conflict of Interest Register	*Ordinary Resolution*	
7	Delegating powers & duties to Committee (Section 108)*	*Special Resolution*	
8	Office Bearer's Liability Insurance	*Ordinary Resolution*	
9	Renewal of Insurance policy	*Ordinary Resolution*	
10	Insurance Excess	*Ordinary Resolution*	
11	Common Maintenance	*Ordinary Resolution*	
12(i)	Review Long Term Maintenance Plan	*Ordinary Resolution*	
12(ii)	Arrange required Maintenance	*Ordinary Resolution*	
13	Long Term Maintenance Fund*	*Special Resolution*	
14	Health & Safety – Hazard Register	*Ordinary Resolution*	
15(i)	Budget adopted and levy due date set	*Ordinary Resolution*	
15(ii)	Strata to pay standard/regular accounts	*Ordinary Resolution*	
16	Debt Collection regime	*Ordinary Resolution*	
17	Tax Agent	*Ordinary Resolution*	
18	Audit*	*Special Resolution*	
19	Communication	*Ordinary Resolution*	
20	Minutes to be a record	*Ordinary Resolution*	

Note: *This is not a voting form and is for reference only. If you wish to vote and cannot attend the meeting, please complete the Postal Voting Form or vote using the link in the owner's portal.*