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Christchurch 8013

5 Febuary 2026

Dear Owner,

Re: Body Corporate 184031
Property at 373 Khyber Pass Road, Epsom, Auckland
Annual General Meeting

We advise that the Annual General Meeting of your Body Corporate is to be held at 6:00pm on Thursday, 19 February 2026 at the office of Strata Title Administration Ltd, Level 1, Dilworth Building, Corner of Queen Street and Customs Street East, Auckland and via MS Teams video conference facility.

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

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.

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,

Kyle O'Reilly
Auckland Head of Body Corporate Management

BODY CORPORATE NO 184031 (BODY CORPORATE)

Property at 373 Khyber Pass Road, Epsom, Auckland

NOTICE IS HEREBY GIVEN that the **ANNUAL GENERAL MEETING** (AGM) of the Body Corporate will be held at the office of Strata Title Administration Ltd, Level 1, Dilworth Building, Corner of Queen Street and Customs Street East, Auckland and via MS Teams video conference facility on Thursday, 19 February 2026 commencing at 6:00pm.

A link 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 Mr Kyle O'Reilly, 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 votes and pre-meeting electronic votes be accepted and the meeting declared quorate.

3 REPORT FROM THE COMMITTEE

In accordance with Unit Titles Regulations 28(1) and 28(3) to receive a report from the Committee *(attached)*.

To consider resolving: That the Committee's report is adopted.

4 ITEMS RAISED BY JOAN LINN

Ms Joan Linn, owner of Unit 4, has proposed various items for discussion at the AGM. Please refer to the document attached, provided by Ms Joan Linn. Ms Linn will be invited to speak to these items at the meeting.

A summary of these items are detailed below:

1. Concerns about the current and future Chairperson and Committee.
- Ms Linn has proposed specific options for the appointment of a Chair and Committee, which will be dealt with under item 5 of this agenda.

2. Roof.

3. Reimbursement of Management Fee's by Strata Title.

4. Water Credit.

5. Asbestos Reports.

6. Amendment of Meeting Minutes.

7. Work Approval Guidelines.

8. Body Corporate Education.

9. Fire Safety.

10. Asbestos On-Charging.

11. Apology.

12. Bullying.

5 CHAIRPERSON & COMMITTEE

(i) Nomination have been received for Mr Mark Cooper & Ms Joan Linn to be appointed as Chairperson of the Body Corporate and Chairperson of the Committee.

To consider resolving: That the Body Corporate appoints [insert nominee] as the Chairperson of the Body Corporate and Committee.

(ii) Nominations have been received for Mr Mark Cooper, Mr Peter Buchanan, Ms Rebecca Brandon, Mr Dan Zhu, Ms Jill Watt, Ms Joan Linn, Ms Susan Diao and Mr David Gilbert to be candidates for election as committee members.

To consider resolving: That the Body Corporate elects a committee of [insert number] members, which shall have a quorum of [insert number] members, comprising:

(iii) 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.

6 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.

7 FINANCIAL STATEMENTS

Discussion of the attached financial report.

To consider resolving: That the Body Corporate approves the financial report for the period 1 January 2025 to 31 December 2025.

8 BODY CORPORATE REINSTATEMENT INSURANCE

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

To consider resolving: That the Body Corporate insures with NZI for principal cover at the quoted premium of $22,238.47 inc GST for the period 1 March 2026 to1 March 2027 and that Strata is to arrange the annual reinstatement valuation and pay the cost as per the budget.

IMPORTANT NOTE: The quotations provided are ALL SUBJECT TO:

No New Claims prior to Renewal.

No Housing New Zealand, Kainga Ora, Emergency or Transitional Housing - unless noted in the Property Description (page 1) or specifically noted on the insurer quotation document.

Unit owners must report the above and also advise the insurance brokers (Lisa.Russell@howdengroup.com) of any long-term Air BnB/Short Term Accommodation usage.

9 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 the attached OBL renewal quotations.

To consider resolving: That the Body Corporate accepts the quote from Chubb for $724.50 for OBL cover of $1 million, to cover both indemnity and defence costs, for the period 1 March 2026 to 1 March 2027.

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/Committee is to agree, approve and arrange the maintenance required over the forthcoming year.

The following items have been put forward to be discussed by Mr Peter Buchanan:

- A full investigation with recommendations is required regarding the recent external lighting issue and balcony water permeation/egress, which was identified some years ago but not formally discussed or communicated. It is concerning that this issue was previously identified but not disclosed to all relevant parties or given high priority.

- That the Committee understand all factors of the electrical problem, including balcony/maintenance/remediation issues, assess likely costs and provide recommendations for actions, including cost apportionment.

- That the Committee are to deliver at least 3-monthly updates to property owners.

- That $150.00 per unit be budgeted for the works noted above.

- There is currently no vegetation management plan, leading to issues such as overgrowth, pest control, damage from falling avocados, debris accumulation, uncontrolled weed growth, allergen release, reduced amenity value and potential damage to shared fences.

- That a budget of $750.00 per unit be raised to allow for the Committee to compile a vegetation management plan (with site map) addressing problems, remediation options, post-remediation maintenance costs and priorities.

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.

The Body Corporate also resolved procedures in relation to the induction of contractors to site and asbestos at its previous AGM.

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 **$66,644.76 + GST** and a **contingency fund budget** of **$45,354.93 + GST** for the period 1 January 2026 to 31 December 2026 and sets the levy due date as **1 May 2026.**

(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 if a duly authorised levy or any sum payable by an owner to the Body Corporate is not paid by due date that the owner is liable to the Body Corporate for interest on the outstanding balance at 10% per annum; all debt collecting costs; including Tenancy Tribunal/court costs incurred by the Body Corporate in accordance with the following procedure:

- If payment of the levy notice is not made by the due date a reminder letter is sent to the defaulting owner requesting payment of the levy and stating that if the levy is not paid within seven (7) days a Late Payment Charge of $126.50 including GST (if any) will be incurred; [letter #1]
- If payment of the levy notice is not received within seven (7) calendar days of the due date, a letter is sent to the defaulting owner requesting payment of the levy and the $126.50 including GST (if any) Late Payment Charge, and advising that if these amounts are not paid within seven (7) calendar days an additional Late Payment Charge of $253.00 including GST (if any) will be incurred; [letter #2]
- If payment of the levy notice and Late Payment Charges are not received within seven (7) calendar days of Letter #2 being sent, a third letter is sent to the defaulting owner requesting payment of the levy plus all accumulated Late Payment Charges and advising that if these amounts are not paid within seven (7) calendar days an additional Late Payment Charge of $253.00 including GST (if any) will be applied; [letter #3]
- If payment of the levy notice and accumulated Late Payment Charges are not received within seven (7) calendar days of Letter #3 being sent, a "Notice of Impending Legal Action" letter is sent to the defaulting owner requesting payment of the levy plus all accumulated Late Payment Charges and advising that the debt will be turned over to a solicitor if the total outstanding amount is not paid within seven (7) calendar days; [letter #4] and
- Pursuant to Section 171(3) of the 2010 Act, the Body Corporate hereby appoints Price Baker Berridge (PBB) to act as its agent on its behalf in relation to any dispute.

17 TAX AGENT

To consider resolving: That the Body Corporate authorises Strata to appoint Bendall and Cant Limited, Chartered Accountants, on their normal terms and conditions, to act as tax agent for the Body Corporate for all tax types and to obtain information from Inland Revenue as required about the Body Corporate.

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, on the proviso that any monies other than those in the working/operational account, may at the direction of the Committee be held in a separate deposit (saver/fixed term deposit) account with interest accruing for the benefit of the Body Corporate, less handling and administration fees; 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 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.

21 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.

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.stratatitle.co.nz and click on the Owner Portal button to log in. If owners require their personal login details would they please email bc@stratatitle.co.nz and we will issue/reissue the necessary access login.

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>

Body Corporate 184031
373 Khyber Pass Road, Newmarket, Auckland
Committee AGM Report

Prepared by: Mark Cooper (Chairperson).
Committee: Dan Zhu, Peter Buchanan, Rebecca Brandon, Victoria Finch.

The committee was elected at the February 2025 AGM and I took over as Chairperson from Joan Linn after being elected at an EGM on 7 May 2025.

The Committee has worked diligently over the past year to address key issues and ensure the well-being of all owners and tenants. Our focus has been on maintaining the property, resolving challenges, and fostering a sense of community.

Below is a summary of our efforts:

Asbestos Contamination:
The committee took action to address asbestos contamination, engaging contractors for testing, obtaining quotes, and overseeing the clean-up process.
The clean-up was successfully completed and signed off by Auckland Council and Worksafe.
To keep everyone informed, we held a town hall meeting to explain the process and address concerns.
Efforts to recover the clean-up costs are ongoing.

Improved Security Lighting:
Committee member Peter Buchanan led the project to resolve long-standing issues with rear security lights. New lights were installed, and further electrical improvements are planned for 2026.

Tree Maintenance:
Recognizing the impact of overgrown trees on the property, Peter Buchanan consulted arborists to prioritize maintenance.
The avocado tree and numerous privet trees will be addressed to prevent roof damage and pest access, ensuring a safer and cleaner environment for all.

Garden Replanting:
Gardens outside units 13/14, removed during the asbestos clean-up, were replanted with the help of Container Nurseries, who generously provided free plants, advice, and labour. This saved the Body Corporate over $2,500.

Bird Control Efforts:
The committee collaborated with the owner of Unit 1 to deep clean the Unit 7 balcony and Unit 1 courtyard, installing bird netting to prevent further issues.
This joint effort avoided costs exceeding $16,000.
The committee continues to work with Unit 1 to explore bird spikes or wire for long-term solutions.

Pest Control:
After reviewing multiple quotes, Rentokil was selected for pest control services due to their excellent service and competitive offer. The baits used by Rentokil are considerably more potent than those available to the public and several extra stations were required for complete control.

Gardening Services:
A new gardener was selected after a thorough review process. The committee is pleased with the initial results and will continue to refine the scope of work to meet the community's needs.

Building Maintenance:
Gutter cleaning was completed after delays caused by the asbestos clean-up.
Building cleaning was postponed due to budget constraints, the building will be cleaned again once this year's levies are paid.

The committee remains committed to ensuring the property is well-maintained, safe, and enjoyable for all owners and tenants. We are proud of the collaborative efforts and cost-effective solutions achieved this year and look forward to continuing to serve the community in 2026.

The committee expresses thanks to onsite owner-occupiers for their vigilance in identification of various property matters this year and notifying as appropriate to Strata for action.

Please consider volunteering for your body corporate committee in future years'.

Proposals and Concerns from Flat 4 31.01.2025

1.Concerns about the Current and Future Chairperson and Committee

The current Chairperson and at least one Committee member have no knowledge of the UTA and other body corporate legislation. Information and encouragement were shared in 2025 that the Committee might participate in Strata Community Association Workshops but no interest was expressed and it is not known if this or any other kind of training was sought

" A (committee) member must have a commitment to acquiring an understanding of anything in the Act and the regulations, including the code of Conduct that is relevant to the member's role on the committee"

The annual and, other work approved at the 2025 AGM and paid for in our levies has not been attended to. The property and surrounds have not looked as untidy as they are, since 2019. The weekly maintenance of the gardens and surrounding Council berm and grass has been neglected. The Wet and Forget not applied. The buildings not washed, residents also commenting on this and some washing their own balcony areas down. The twice annually, gutter wash not carried out. The safety trim to be installed in 2025 on the new stairways constructed in 2024 has not been installed. The pergola repair work approved by formal resolution at the 2025 AGM has not been carried out. The amendment of the Rules work approved by formal resolution at the AGM (a second time now as there was also interference with the Committee work in 2021) has not been followed through on and while still Chair I had instructed this of Strata myself after the 2025 AGM and more than once

The Chairperson has advised of wanting to do things differently instead.

A Committee cannot however vote differently about items that Owners have voted on at an AGM or any other formal meeting

The Chairperson wanted to engage in significant tree work instead during 2025 but there has been no approval given for this and, no budget either, Mark wanted the budget straight away and was not happy that there was no money automatically available for this. In the absence of anyone else apparently and, the other Committee members could have helped Mark with this also, I tried to explain that the Committee is essentially only engaged by the Owners each year to carry out the work approved by the Owners each year but this was not well received

Historically the tree work topic has come up before and been deferred until after we complete our backlog of building maintenance

I suggested to Mark that he liaise with Kyle at Strata to help him with the work.

"The body corporate manager (Kyle) will be able to quickly demonstrate to the Committee that they have a set process for the fundamental tasks a body corporate must regularly undertake. This will give surety to the Committee around the majority of, if not all, compliance matters"

While Mark has constantly reported the Committee happy within their enclave, the Committee has not demonstrated an understanding of, or compliance with the legislation

I believe that this has been our single biggest problem with our Body Corporate for years, certainly since we became owners in 2018 and, under General business to be discussed at the AGM I have suggested free education be made available to any Owner interested, not just the Chairperson and Committee. We have a good year or two here, then we have some other catastrophe and it's just not necessary and, it is stressful too

NO ONE has licence to think that they know better, their idea better, than what the legislation dictates. It's fine to have ideas, great even, but any action must be approved and carried out according to legislation, not even one step sideways away from that

Committee meeting minutes as to where the Committee was up to and whatever their prospective plans were not available when asked for as is required. An itemised list of current expenses was not available when asked for. Historic formal Minutes have been tampered with. Ongoing denial of asbestos reports. No report provided to Owners to explain how the on-charges will be met and the timeframe for this as is usual when a lot of money is involved. Mark will complain about how many emails I have sent in in the last 8 months, if it is on the portal as it should have been and, the work being carried out as it should have been, there would have been no need for any emails at all
"A (committee) member must comply with the Act, these regulations including this code (Code of Conduct) and any other applicable legislation relating to matters for which the committee has responsibility in performing the member's duties as a committee member"

Writing to Owners of having years of property experience is misleading when having no knowledge of the workings and legislation of bodies corporate. Writing to Owners to imply that I acted inappropriately in obtaining the asbestos reports without prior approval when Chairperson, is not necessarily the case in an emergency if the Committee has become dysfunctional and, to give your opinion as fact when you don't have this knowledge either, is not okay. Writing to say you have not received an email sent to you when you clearly have is not okay. Writing to Owners to imply that all is well at the property at Christmas when you have just instigated a call by the Police to our unit about a 'tiff' is not okay and, the action time wasting for the Police and unbecoming of a Committee and Chairperson
"A (committee) member must act honestly and fairly in performing the member's duties as a committee member"

I am pedantic about Rules, as they work. They work, to enable **everything** to just function quietly and easily without trouble. What else could anyone possibly want. We keep having trouble here though because people don't follow the Rules and I am really sick of it

All in all, Mark did not have a good time with me in late 2025 and, I did not have a good time with him/the Committee either. In an effort to break the cycle I did ask Mark and, twice last year, if he would like to have a coffee or brunch and we just talk about something different to the Body Corporate in an effort to work towards mending relationships. Relationships absolutely must be mended within our Body Corporate at some point in time. Mark was not interested. I think that a poor attitude for a Chairperson

We must get back to work.
For 2026 I have 2 suggestions:

Option 1.

- I carry out the role of Chairperson.
- David of Flat 11 and Susan of Flat 24 have offered to be on the Committee with me.
- We address all of the outstanding work approved at the AGM in 2025.
- There was also my chairperson's letter in that agenda, with pics. referencing the remaining outstanding building maintenance work – we finally this year, achieve that too, that all outstanding work be right up to date.
- We address any other work approved by Owners at the 2026 AGM.
- We have already discussed a meeting and report to Owners of 30 minutes every 2 and just leaving the Committee members alone outside of that
- This Option provides representation for Both Building A and Building B

That is a year's work
I have the knowledge of the legislation, Kyle is always around somewhere too and, I have already demonstrated that I can get through a lot of work in a single year

Option 2

- I carry out the role of the Chairperson for no other reason than I am more familiar with the legislation than anyone else.
- David of Flat 11, Susan of Flat 24, Mark of Flat 14, Dan of Flat 15, Dianne of Flat 16 if Dianne has any interest, be the Committee
- We do the same work as detailed above
- I do explain legislation in the course of the Chair role so it is an opportunity to learn
- This Option is more Owner inclusive which is what a Body Corporate supposed to be
- This Option also provides representation for both Building A and Building B

2.Roof

I think it very important that the current roofs and guttering not be tampered with at all, as suggested each year and again this week by contractors wanting to be able to better access some of the gutters for cleaning

Reasons:

(i)

The watertightness of the roof is of paramount importance and if you interfere to modify one thing in one place, you may invite problems elsewhere

(ii)

The Body Corporate currently has the ability to seek significant compensation for the non -compliant roof until at least 2030 if we ever decide to do so, but if we tamper with the roof in any way we would negate that possibility

3.Reimbursement

I would like to ask that Kyle at Strata please reimburse our bank account the sum of $1800.00 plus GST to correct an inadvertent overcharge in our base contract fee in 2021, 2022 and 2023

4. Water Credit?

There was a higher than normal water invoice received during the year. If this was in relation to a leak we will be able to apply for a water credit

5.Concern that Not All Asbestos Reports Obtained Have been Accepted Into Our Records

The two criteria required to ‘accept reports ‘are:

a) That there was reasonable justification for obtaining the report at the time

b) That the content of that report was relevant to the issue at hand

Each and every report obtained by myself as Chairperson at the time was obtained during the course of an asbestos emergency at the property and with the Committee in a dysfunctional state at the time, prior approval was not possible.

A body corporate Chairperson has the authority to act alone in such an emergency temporarily if they believe their purpose to be in the best interests of the Body Corporate. That was the exact situation

Following this, as long as the reports obtained meet a) and b) above the process is that the reports be ‘accepted retrospectively

All reports that were obtained belong in our records

The asbestos incident was a significant event

The management of the property should only be with honesty, integrity and transparency at all times and our files the same accordingly

6.Concern About the Misreporting of and, Amending of Formal Minutes Outside of the Timeframe Allowed for Change

This has been an issue during 2025 to reflect a different picture than was the case at several formal meetings. Those Minutes concerned need to be corrected

7.The Body Corporate is classed as a PCBU (Person conducting a Business or Undertaking) and has a Legal Responsibility to ensure the Safety and Wellbeing of the Property and Residents at All Times

The Body Corporate is legally liable for any omission of this

I think it would be a very good idea that any work at the property where the cladding of the building might be disturbed require, not only a proposal and an AMP provided to the Body Corporate for its consideration and approval first, but also **a CCC from Council**

This would protect the Body Corporate from any liability should anything go wrong and, less importantly but still very beneficial to the Body Corporate, save the Committee an awful lot of headache to help with their own approval process that can sometimes be under pressure

8. Opportunity for Free Education to be Provided to All Owners on Everything to Do with a Body Corporate at Various Intervals Throughout the Year

The Strata Community Association, widely recognised and approved throughout New Zealand for their friendly and professional workshops, hold online, after hours seminars, two or three times each year, these being of approximately 1.5 hours each time

I think it would be a very good idea that the Body Corporate pick up the cost on proof of a receipt, each time that any Owner night like to attend any of these workshops, to help to encourage education within our Body Corporate

I believe that the lack of knowledge of how a body corporate is required to operate, the single biggest downfall within our Body Corporate and, this having been historic right through to the present day. All of the troubles that I have witnessed over 8 years have been the case anyway, otherwise all Owners seem to be very nice

The benefit of Owners having an increased knowledge that we have less to no issues arise at the property (wouldn't that be fabulous), would far outweigh the cost of this

9. Fire Hoses - Portable Fat/Oil Extinguishers - Evacuation Point Established - Siren

(i)

The 4 fire hoses we currently have are the longest available, but none of these are long enough to reach the end of either building.

I think it would be a good idea that it be added to the list of our Long Term Maintenance Items to be specifically met by our Long Term Maintenance Levies paid in **2028** (if not earlier as first approved by Owners at a general meeting), that 4 more fire hoses be installed, one at each end of each building

(ii)
We have no fire extinguishers on site to deal with any 'household type fire' in any unit

I think it would be a good idea that it be added to our list of Long Term Maintenance Items to be specifically met by our Long Term Maintenance Levies paid in **2027** (if not earlier, as first approved by Owners at a general meeting) that a portable fat/oils type fire extinguisher be mounted next to the exterior of the main entrance door of every unit and, that the Body Corporate also cover the annual cost of checking these extinguishers but, the cost of any extinguisher requiring replenishing be met by that unit owner

(iii)
Currently we have no designated meeting point should there be any emergency occur on the property

I think it would be a good idea that during the **2026** Body Corporate year medium sized signage detailing this be attached to the rear face of each of the 2 entrance gates to the property

(iv)
We should be prepared, have a responsible plan in place to enable anyone to be able to notify all residents of any emergency at the property without putting themselves in danger

I think it would be a good idea that we have 'an alarm/ siren in a glass box' installed during the **2026** Body Corporate year at a distance from the buildings to be sure that it remains accessible in any emergency at the buildings themselves

The cost each of the above proposals may also decrease our insurance premium a little each time we carry out one of the above. This has usually been the case in my experience

10.On-charges re. the Asbestos Incident

Could someone please explain to all Owners what the terms of the repayment of this money back into the Body Corporate bank account are

11.Apology

I would like to apologise to everyone that we had an asbestos incident occur.

Contrary to the alterations in the Minutes to now imply that all of the Committee members approved the window work, I did not. I would also like to apologise for my own stress passed on to you all, all though the year. I am a nightmare when I get stressed I know but I do just really care about our property. I'm sorry. Joan Linn.

BODY CORPORATE 184031

PROPERTY AT 373 KHYBER PASS ROAD, EPSOM, AUCKLAND

SPECIAL PURPOSE FINANCIAL REPORTS

FOR THE FINANCIAL YEAR 01 JANUARY 2025 TO 31 DECEMBER 2025

INDEX

Strata Title Administration Ltd
Dated: 27 January 2026

bc@stratatitle.co.nz
www.stratatitle.co.nz

Auckland Phone (09) 307 3721
PO Box 3187, Auckland 1140

Wellington Phone (04) 974 1011

South Island Phone (03) 925 8749
Gloucester Street
Christchurch 8013

Statement of Financial Position

As at 31/12/2025

Body corporate 184031 — 373 Khyber Pass Road, Epsom Auckland 1023

	Current period
Owners' funds	
Operating Account	
Operating Surplus/Deficit--Operating	19,242.33
Owners Equity--Operating	16,946.44
	36,188.77
Contingency Fund	
1 Operating Surplus/Deficit--Contingency	15,365.14
1 Owners Equity--Contingency	54,903.72
	70,268.86
Net owners' funds	**$106,457.63**
Represented by:	
Assets	
Operating Account	
Cash at Bank--Operating Account	91.14
Receivable--Owners--Operating	40,850.40
	40,941.54
Contingency Fund	
1 Cash at Bank--Contingency	51,000.50
1 Investments--TD--Contingency	19,052.81
	70,053.31
Unallocated Money	
Cash at Bank--Unallocated	2,167.51
	2,167.51
Total assets	113,162.36
Less liabilities	
Operating Account	
Creditor--GST--Operating	4,752.77
	4,752.77
Contingency Fund	
1 Creditor--GST--Contingency	(215.55)
	(215.55)
Unallocated Money	
Prepaid Levies	2,167.51
	2,167.51
Total liabilities	6,704.73
Net assets	**$106,457.63**

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South Island Phone (03) 925 8749
Street
Christchurch 8013

Statement of Financial Performance for the financial year to 31/12/2025

Body corporate 184031 — 373 Khyber Pass Road, Epsom Auckland 1023

Operating Account

	Current period 01/01/2025-31/12/2025	Annual budget 01/01/2025-31/12/2025
Revenue		
Admin--Transfer from Contingency Fund	4,500.00	0.00
Levies Due--Operating	71,935.57	71,935.57
Recovery--Legal Fees & Debt Collection	434.78	0.00
Recovery--Other	35,466.09	0.00
Total revenue	112,336.44	71,935.57
Less expenses		
Admin--Legal/Professional Fees	1,591.64	0.00
Admin--Management Fees--Standard	6,000.00	6,000.00
Admin--Prof. Fee--IRD Returns (GST/ICT)	925.00	1,150.00
Insurance--Office Bearers Liability	630.00	630.00
Insurance--Premiums	19,965.58	19,965.57
Insurance--Valuation	640.00	640.00
Levy / Other Credits	5,000.00	0.00
Maint Bldg--Building Wash	0.00	5,000.00
Maint Bldg--General Maintenance & Disbursements	4,669.07	7,200.00
Maint Bldg--Health & Safety (Inspection/Report/Expenses)	0.00	10,000.00
Maint Bldg--Special Projects	35,466.09	0.00
Maint Grounds--Gardens & Plants	1,393.48	6,000.00
Utility--Electricity (Common Area)	1,273.47	1,100.00
Utility--Rubbish & Waste Removal	5,885.12	5,750.00
Utility--Water & Wastewater	9,654.66	8,500.00
Total expenses	93,094.11	71,935.57
Surplus/Deficit	19,242.33	0.00
Opening balance	16,946.44	16,946.44
Closing balance	**$36,188.77**	**$16,946.44**

Contingency Fund

	Current period 01/01/2025-31/12/2025	Annual budget 01/01/2025-31/12/2025
Revenue		
1 Levies Due--Contingency Fund	23,063.07	23,063.04
1 Net Intt. on Investments--Cont.	777.97	0.00
Total revenue	23,841.04	23,063.04
Less expenses		
1 Contingency--Bank/Admin. Fee	38.90	0.00
1 Contingency--Other Expenses	3,937.00	0.00
1 Contingency--Transfer to Operating Account	4,500.00	0.00
Total expenses	8,475.90	0.00
Surplus/Deficit	15,365.14	23,063.04
Opening balance	54,903.72	54,903.72
Closing balance	**$70,268.86**	**$77,966.76**

BODY CORPORATE 184031
PROPERTY AT 373 KHYBER PASS ROAD, EPSOM, AUCKLAND

NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR 01 JANUARY 2025 TO 31 DECEMBER 2025

1. STATEMENT OF ACCOUNTING POLICIES

(A) Reporting Body Corporate

These special purpose financial statements of ***Body Corporate 184031*** property at ***373 KHYBER PASS ROAD, EPSOM, AUCKLAND*** are prepared for the purpose of reporting to the Body Corporate members on the receipts and payments of the Body Corporate for the period mentioned. Under the Unit Titles act 2010 the Body Corporate must present financial statements each year.

(B) Measurement Base

The accounting principles recognised as appropriate for the measurement and reporting of earnings and financial position on a historical cost basis have been used, except for certain items for which specific accounting policies have been identified.

The Financial Statements of the Body Corporate are prepared on a going concern basis.

(C) Specific Accounting Policies Base

The Financial Statements are prepared on a cash basis. The amount shown as Levies Due represents the full amount levied in the period, not the levies paid.

(D) Goods And Services Tax

The Body Corporate is ***GST registered*** and the amounts shown in the Financial Statements are ***exclusive*** of GST where applicable.

(E) Taxation

Income from Interest and Dividends are taxable in the Body Corporate's hands. The correct tax is deducted at source or available by way of Imputation Credits. All interest/dividends are recorded net of tax.

(F) Changes In Accounting Policies

There have been no changes in accounting policies. All policies have been applied on basis consistent with those in previous years.

2. NOTES TO THE ACCOUNTS

(A) Capital Commitments

The Body Corporate has no capital commitments ***as at 31 December 2025.***

(B) Levies contained in the Statement of Financial Position

The Body Corporate has no outstanding levies ***as at 31 December 2025.***

(C) Outstanding Owners' Invoices contained in the Statement of Financial Position

The Body Corporate has outstanding owners' invoices ***as at 31 December 2025.*** *(Please see attached Outstanding Owners Report).*

Strata Title Administration Ltd
Dated: 27 January 2026

(D) Outstanding Accounts contained in the Statement of Financial Position

The Body Corporate has no outstanding accounts ***as at 31 December 2025.***

(E) Temporary Loans contained in the Statement of Financial Performance

- **General Contingency Fund** temporarily loaned $4,500 to **General Operating Account.** This loan may be budgeted and repaid next financial year.

(F) Variances in Accounts contained in the Statement of Financial Performance

Operating Account

- **Recovery – Other** related to the asbestos expenditure on-charged to lot 19.

- **Admin – Legal / Professional Fees** was unbudgeted and related to the Tenancy Tribunal order fees.

- **Levy / Other Credits** was related to the refund for letter box discount to the owners.

- **Maint Bldg – Special Projects** was not budgeted. It related to the asbestos reporting and remediation work.

- **Utility – Electricity (Common Area)** exceeded the annual budget due to increased costs and higher consumption.

- **Utility – Water & Wastewater** exceeded the annual budget due to pricing increases.

Contingency Fund

- **1 Contingency – Other** related to a) painting of the stairs, handrail and rear deck, and b) outdoor lighting upgrades.

Strata Title Administration Ltd
Dated: 27 January 2026

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The iCentre, Lvl 1, 50 Manners Street
Te Aro, Wellington 6011

Christchurch Phone (03) 925 8749
Unit 5, 71 Gloucester Street,
Christchurch 8013

Body Corporate 184031

Property at: 373 Khyber Pass Road, Epsom, Auckland

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.

Level 17, Vero Centre
48 Shortland Street, Auckland 1010
howdeninsurance.co.nz

Insurance Quotation for Body Corporate 184031

2 February 2026

Situation of Risk	373 Khyber Pass Road, Newmarket, Auckland
Renewal Period	1 March 2026 to 1 March 2027
Property Description	24 x Residential Units
Replacement Value 2025 -2026	$6,550,000 + GST
Replacement Value 2026 – 2027	$6,615,000 + GST Valuation Dated – 22 January 2026 Replacement Value increase of $65,000
Claims costs paid – excluding GST	2024 - $4,106

Current Insurer 2025 – 2026	Expiry Premium
AIG Insurance New Zealand AIG	$22,960.41 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 $16,717.99

Insurer Quotes Provided 2026 – 2027	Excess Structure	Quoted Premium
NZI, a business division of IAG New Zealand Limited	$250 for Owner Occupied Units $400 for Tenanted Units $500 for Common Area & Liability Claims $1,000 for Unoccupied Units & Burglary $2,500 for Theft claims (no evidence of forced entry) & Air BNB/Short Term Accommodation & Water Damage $10,000 for Landslip/Subsidence Earthquake – 2.5% of Material Damage Sum Insured, Minimum $2,500 Loss of Rents of Alternative Accommodation $120,000 per Unit, 36 Month Indemnity General Liability $10,000,000 Statutory Liability $1,000,000	$22,338.47 Including GST
VERO Insurance New Zealand Limited	$400 for Owner Occupied Units $500 for Common Area & Liability Claims $650 for Tenanted Units $1,000 for Unoccupied Units & Air BNB/Short Term Accommodation (Malicious Damage cover is excluded whilst let out) $10,000 for Landslip/Subsidence Earthquake – 2.5% of Material Damage Sum Insured, Minimum $2,500 Loss of Rents of Alternative Accommodation $120,000 per Unit, 36 Month Indemnity General Liability $10,000,000 Statutory Liability $1,000,000	$30,030.93 Including GST
AIG Insurance New Zealand	$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 Loss of Rents of Alternative Accommodation $120,000 per Unit, 36 Month Indemnity General Liability $10,000,000 Statutory Liability $1,000,000	$22,237.92 Including GST

The above quotes provided are ALL SUBJECT TO:

- No New Claims prior to Renewal
- No Housing New Zealand, Kainga Ora, Emergency or Transitional Housing – unless noted in the Property Description (page 1) or specifically noted under the Insurer Quotes above
- Please Remember to advise us of any long-term Air BnB/Short Term Accommodation usage
- The presence of any of the above could change the premium/levy calculation and/or excess structure
- The Insurer may arrange for Risk Survey to be completed, if done all requirements must be completed within the timeframe specified with written confirmation being provided.

Market Notes

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.

Recommendation

Utilising this 'balanced scorecard' approach for a review of the Insurer quotations, provides a weighted assessment of all the relevant factors for each Insurer that has quoted.

Our recommendation is **AIG** for the next insurance year.

		NZI		Vero		AIG	
Factors	Weighting	Score	w/a	Score	w/a	Score	w/a
Cover	40%	3	1.2	4	1.6	4	1.6
Premium	35%	3	1.05	2	0.7	4	1.4
Financial Rating	10%	4	0.4	3	0.3	3	0.3
Excess	10%	4	0.4	3	0.3	2	0.2
Existing Insurer	5%	0	0	0	0	4	0.2
Total Score			7.625		7.25		9.25

Office Bearers Liability

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	$1,000,000 Any one Claim and in the aggregate	$724.50
	$2,000,000 Any one Claim and in the aggregate	$1,075.25
	$5,000,000 Any one Claim and in the aggregate	$2,340.25
Standard and Poor's AA- Rating (Very Strong) **Please see full details below**	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 • Investigations, Inquiries, Prosecutions (Criminal or Otherwise) • Continuous Cover • Discovery Period • 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%	

Significant Exclusions	• Fraud or Dishonesty & Personal Profits • Retroactive Date • Prior Matters • Insured versus Insured • Pollution • Asbestos • Bodily Injury • Property Damage • Contractual Undertaking • Consequential Losses • Employment Contract Liability • Professional Services • Controlling Interest • Territorial Scope • Medical • Legal • Terrorism • Insolvency • Outside Directorship • Reciprocal Enforcement of Judgments
Amendments	• Communicable Disease Exclusion – Failure to Follow Protocols • Automatic Reinstatement • Contractual Undertaking Exclusion – only applies to the Insured Entity • Cladding Exclusion – Non Compliant Building Materials and Processes • Failure to Maintain Exclusion does not apply if the property has been insured for its full insurable value for the last twelve months

Insurer Financial Strength Ratings

AIG New Zealand Limited	A	Standard & Poor's
Delta Insurance NZ 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
Dual New Zealand	AA-	Standard & Poor's
Zurich New Zealand	A+	Standard & Poor's
360 Commercial Limited	A	Standard & Poor's
Insurance Underwriter New Zealand	AA-	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.

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 and theft

Please ensure these situations are reported 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.

Your Howden Service Team

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

Rebecca Redford

Senior Associate

M +64 (21) 733 586
E rebecca.redford@howdengroup.com

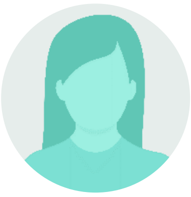
Broker disclosure statement

Lisa Russell

Associate - Support

M 09 358 7236
E lisa.russell@howdengroup.com

Broker disclosure statement



Neha Manhas

Associate - Claims

M 09 802 4094
E neha.manhas@howdengroup.com

Broker disclosure statement

T +64 9 200 3530
E broking.nz@howdengroup.com

www.howdeninsurance.co.nz

Financial Advisor Disclosure Statement

Level 17, Vero Centre
48 Shortland Street, Auckland 1010
howdeninsurance.co.nz

Who am I?

Name of Financial Adviser	Rebecca Redford	FSP Number 85181
Name of Financial Adviser	Lisa Russell	FSP Number 635929
Financial Service Provider	Howden Corporate Limited	FSP Number 39628
Address	Level 17, 48 Shortland Street, Auckland	
Website	www.howdenbroking.co.nz	

This Disclosure Statement was prepared on the 24th November 2023.

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?

I am a Registered Financial Adviser (RFA) that gives advice on behalf of Howden Corporate Limited who is a licensed Financial Adviser Provider by the Financial Market Authority of New Zealand (FMA) https://www.fma.govt.nz/.

I can give you advice about all types of commercial and domestic insurances. I cannot give you advice on any investment products or any investment linked insurance contracts.

How do Howden Corporate 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 Howden Corporate 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, Howden Corporate Limited may charge an agreed Service Fee, in lieu of commission (nett of brokerage).

Howden Corporate 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).

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

How do I act with integrity and avoid conflicts of interest?

To ensure that I prioritise your interests above Howden Corporate'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. I 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 Howden Corporate Limited or our Advisers. I will make you aware of any known conflicts when giving advice.

Financial Advisor Disclosure Statement

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howdeninsurance.co.nz

Complaints process

If you have a problem, concern or are dissatisfied with either a product or financial advice service that I have provided and you require action to be taken, please tell Howden Corporate Limited so that we can help to fix the issue. To make a complaint please follow this link www.howdengroup.com/nz-en/complaints-howden-new-zealand 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: 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 a Financial Adviser, I give financial advice to clients on Howden Corporate Limited's behalf. When giving advice I 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:
  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: 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 declare that, to the best of my 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.

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	QBE Insurance (Australia) Limited (New Zealand Branch)	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 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% Including 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	$10,000 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	Included	$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 Act 1975 $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	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 $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.	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	Motors up to 5.0kw or $5,000	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	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	$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 $20,000 in the Aggregate	$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	$500,000	$250,000	$100,000	$500,000	$250,000	$500,000	$250,000
Public Liability	$10,000,000	$10,000,000	$10,000,000	$10,000,000	$10,000,000	$10,000,000	$10,000,000
Statutory Liability	$1,000,000	$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	$120,000 per Unit	$120,000 per Unit	$120,000 Per Unit	$100,000 per Unit	$100,000 per Unit	$100,000 per Unit	$100,000 per Unit
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	$100,000 per Unit	$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	36 Months	36 Months	36 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	$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	Not Applicable
Claims Preparation Costs (if Loss of Rents are Insured)	$50,000	$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	24 Months	24 Months	24 Months	24 Months	24 Months	24 Months	24 Months

Strata Title Administration Ltd
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PO Box 3187, Auckland 1140
Wellington Phone (04) 974 1011
South Island Phone (03) 925 8749
Unit 5, 71 Gloucester Street
Christchurch 8013

Proposed Budget
to apply from 01/01/2026

Body corporate 184031 — 373 Khyber Pass Road, Epsom Auckland 1023

Operating Account

		Proposed budget	Actual 01/01/2025-31/12/2025	Previous budget
Revenue				
149000	Admin--Transfer from Contingency Fund	0.00	4,500.00	0.00
143000	Levies Due--Operating	66,644.76	71,935.57	71,935.57
145002	Recovery--Legal Fees & Debt Collection	0.00	434.78	0.00
145004	Recovery--Other	0.00	35,466.09	0.00
	Total revenue	66,644.76	112,336.44	71,935.57
Less expenses				
156200	Admin--Legal/Professional Fees	0.00	1,591.64	0.00
154000	Admin--Management Fees--Standard	6,000.00	6,000.00	6,000.00
152802	Admin--Prof. Fee--IRD Returns (GST/ICT)	1,150.00	925.00	1,150.00
159101	Insurance--Office Bearers Liability	630.00	630.00	630.00
159100	Insurance--Premiums	19,424.76	19,965.58	19,965.57
159200	Insurance--Valuation	640.00	640.00	640.00
159600	Levy / Other Credits	0.00	5,000.00	0.00
161400	Maint Bldg--Building Wash	5,000.00	0.00	5,000.00
167200	Maint Bldg--General Maintenance & Disbursements	10,000.00	4,669.07	7,200.00
162900	Maint Bldg--Health & Safety (Inspection/Report/Expenses)	0.00	0.00	10,000.00
172000	Maint Bldg--Pest/Vermin Control	750.00	0.00	0.00
176850	Maint Bldg--Special Projects	0.00	35,466.09	0.00
178600	Maint Grounds--Gardens & Plants	6,000.00	1,393.48	6,000.00
190200	Utility--Electricity (Common Area)	1,300.00	1,273.47	1,100.00
190800	Utility--Rubbish & Waste Removal	6,000.00	5,885.12	5,750.00
191200	Utility--Water & Wastewater	9,750.00	9,654.66	8,500.00
	Total expenses	66,644.76	93,094.11	71,935.57
Surplus/Deficit		0.00	19,242.33	0.00
	Opening balance	36,188.77	16,946.44	16,946.44
Closing balance		$36,188.77	$36,188.77	$16,946.44

	Proposed budget	Previous budget
Total units of entitlement	10000	10000
Levy contribution per unit entitlement	$7.66	$8.27
Budgeted standard levy revenue	66,644.76	71,935.57
Add GST	9,996.71	10,790.34
Amount to raise in levies including GST	$76,641.47	$82,725.91

Contingency Fund

		Proposed budget	Actual 01/01/2025-31/12/2025	Previous budget
Revenue				
243000	1 Levies Due--Contingency Fund	45,354.93	23,063.07	23,063.04
242600	1 Net Intt. on Investments--Cont.	0.00	777.97	0.00
	Total revenue	45,354.93	23,841.04	23,063.04
Less expenses				
251401	1 Contingency--Bank/Admin. Fee	0.00	38.90	0.00
254400	1 Contingency--Other Expenses	0.00	3,937.00	0.00
257400	1 Contingency--Transfer to Operating Account	0.00	4,500.00	0.00
264800	1 Maint Bldg--Electrical	3,600.00	0.00	0.00
278200	1 Maint Grounds--Landscaping	18,000.00	0.00	0.00
	Total expenses	21,600.00	8,475.90	0.00
Surplus/Deficit		23,754.93	15,365.14	23,063.04
	Opening balance	70,268.86	54,903.72	54,903.72
Closing balance		$94,023.79	$70,268.86	$77,966.76

Total units of entitlement	10000		10000
Levy contribution per unit entitlement	$5.22		$2.65
Budgeted standard levy revenue	45,354.93		23,063.04
Add GST	6,803.24		3,459.46
Amount to raise in levies including GST	$52,158.17		$26,522.50

POSTAL VOTING FORM
Form 12

(pursuant to Section 103, Unit Titles Act 2010)

TO MANAGER: Kyle O'Reilly

EMAIL ADDRESS: kyle@stratatitle.co.nz

BODY CORPORATE: 184031

PROPERTY AT: 373 Khyber Pass Road, Epsom, Auckland

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 **184031** to be held at **6:00pm on Thursday, 19 February 2026.**

Important: this completed Postal Voting form needs to be returned via email to simoneswan@stratatitle.co.nz, or via post to PO Box 3187, Auckland 1140, to be received by Strata Title Administration no later than 5:00pm on Wednesday, 18 February 2026.

		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	Report from the Committee	☐	☐	☐
5(i)	Chairperson Nominee – Please vote for **1** member			
	Mr Mark Cooper	☐	☐	☐
	Ms Joan Linn	☐	☐	☐
5(ii)	Committee			
	Mr Mark Cooper	☐	☐	☐
	Mr Peter Buchanan	☐	☐	☐
	Ms Rebecca Brandon	☐	☐	☐
	Mr Dan Zhu	☐	☐	☐
	Ms Jill Watt	☐	☐	☐
	Ms Joan Linn	☐	☐	☐
	Ms Susan Diao	☐	☐	☐
	Mr David Gilbert	☐	☐	☐
5(iii)	Conflict of Interest Register	☐	☐	☐
6	Delegating powers & duties to Committee (Section 108)*	☐	☐	☐
7	Financials	☐	☐	☐
8	Renewal of Insurance policy	☐	☐	☐

		Vote For	Vote Against	Abstain
Item	***See agenda for wording of resolution***	***Please tick one of the boxes to vote.***		
9	Office Bearer's Liability Insurance	☐	☐	☐
10	Insurance Excess	☐	☐	☐
11	Common Maintenance	☐	☐	☐
12(i)	Review Long Term Maintenance Plan	☐	☐	☐
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	☐	☐	☐
21	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.

Strata Title Administration Ltd

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Wellington Phone (04) 974 1011
The iCentre, Lvl 1, 50 Manners Street
Te Aro, Wellington 6011

Christchurch Phone (03) 925 8749
Unit 5, 71 Gloucester Street,
Christchurch 8013

PROXY APPOINTMENT FORM

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

TO MANAGER: Kyle O'Reilly

EMAIL ADDRESS: kyle@stratatitle.co.nz

BODY CORPORATE: 184031

PROPERTY AT: 373 Khyber Pass Road, Epsom, Auckland

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: **6:00pm on Thursday, 19 February 2026.**

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 Wednesday, 18 February 2026.

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.
8) The person(s) signing 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	Report from the Committee	*Ordinary Resolution*	
5(i)	Chairperson Nominee – Please vote for **1** member	*Ordinary Resolution*	
	Mr Mark Cooper		
	Ms Joan Linn		
5(ii)	Committee	*Ordinary Resolution*	
	Mr Mark Cooper		
	Mr Peter Buchanan		
	Ms Rebecca Brandon		
	Mr Dan Zhu		
	Ms Jill Watt		
	Ms Joan Linn		
	Ms Susan Diao		
	Mr David Gilbert		
5(iii)	Conflict of Interest Register	*Ordinary Resolution*	
6	Delegating powers & duties to Committee (Section 108)*	*Special Resolution*	
7	Financials	*Ordinary Resolution*	
8	Renewal of Insurance policy	*Ordinary Resolution*	
9	Office Bearer's Liability Insurance	*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*	
	e 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.*