

PROTECTION COVER

CUSTOMER STORAGE PROTECTION COVER APPLICATION

PRODUCT DISCLOSURE STATEMENT (PDS) NOTICE

This document is your Application to access the Customer Storage Protection Cover. It outlines important information regarding how the Customer Storage Protection Cover operates through an alternative risk transfer solution, the role played by Keepsafe and Howden in arranging this cover. The benefits and exclusions provided are outlined in a separate document referred to as the Boxcutter Protection Discretionary Trust Product Disclosure Statement (PDS). Before you decide to apply, you must read this Application and the PDS in conjunction. Please seek assistance from someone who can help you understand it in your preferred language.

WORDS WITH SPECIAL MEANING

When we say

Howden Boxcutter Protection Discretionary Trust Customer Storage Protection Cover Keepsafe

Keepsafe location We, our or us You or your

We mean

Howden Insurance Brokers (Australia) Pty Ltd ABN 79 644 885 389, AFSL 539613 of Level 23, 20 Bond Street, Sydney NSW 2000
The discretionary trust established to provide cover for customer goods in storage at a **Keepsafe** location.

A separate document outlining the benefits and exclusions included and to be read in conjunction with this Application. Also referred to as the Boxcutter Protection Discretionary Trust Product Disclosure Statement.
BDST OPCO PTY LTD ABN 44 648 410 655 is an authorised representative (AR 001307136) of **Howden. Keepsafe** has been appointed by Howden to arrange the Customer Storage Protection Cover.
A storage location operated by Keepsafe.
Keepsafe or Howden.
the person(s) named in the application form.

Document Number:

APPLYING FOR THE CUSTOMER STORAGE PROTECTION COVER

APPLICATION PROCESS

Before you decide to apply, you must read the application form and the Boxcutter Protection Discretionary Trust Product Disclosure Statement (PDS) to ensure you understand the features, benefits, exclusions, limits and risks of the protection cover. To access the Customer Storage Protection Cover, you need to complete this application form and pay the applicable fee. Admission as a member of the Boxcutter Protection Discretionary Trust is in accordance with the Boxcutter Protection Discretionary Trust Product Disclosure Statement. The amount payable is calculated according to the value of the goods stored.

ABOUT THE CUSTOMER STORAGE PROTECTION COVER

The Customer Storage Protection Cover is provided under discretionary trust established by Keepsafe to provide coverage for customer goods in storage (and as detailed in the Product Disclosure Statement).

We are not an insurer or provider of the Customer Storage Protection Cover. The Boxcutter Protection Discretionary Trust is managed and administered by a trustee, Alternative Risk Management Services Pty Ltd (**ARMS**) operating under AFS licence number 530893. Access or Membership to the Boxcutter Protection Discretionary Trust is arranged by Howden, our appointed insurance broker, and we in turn act as an authorised representative on behalf of Howden in arranging access to this Customer Storage Protection Cover to our customers.

You can cancel or vary the Customer Storage Protection Cover by providing not less than one month's notice to Keepsafe, who will adjust your next month's storage payment and Membership Contributions. Your Customer Storage Protection Cover may also be automatically terminated in the event your storage arrangements with Keepsafe cease.

You are not obliged to accept any part of the Customer Storage Protection Cover, but if you make a claim, you'll be bound by its terms, conditions, limitations and exclusions.

Keepsafe does not hold the Customer Storage Protection Cover, or the benefits provided under it on trust, for your benefit.

Keepsafe does not:

- act on behalf of ARMS or you. Keepsafe acts on behalf of Howden in arranging cover to Keepsafe's customers pursuant to an authorised representative appointment unless otherwise advised,
- provide, and is not authorised to provide, any financial product advice, recommendations, or opinions about the Customer Storage Protection Cover.

Keepsafe can only provide you with factual information about the Customer Storage Protection Cover. Keepsafe cannot provide any recommendations or opinion as to whether this Customer Storage Protection Cover is appropriate for you or not. You need to make this decision yourself. You should consider obtaining advice as to whether it is appropriate for your needs from a person who is able to provide such professional advice. If required, we can refer you to an adviser at Howden.

Nothing prevents you from entering into other arrangements regarding insurance.

If you have any queries in relation to the Customer Storage Protection Cover, you can contact Howden Insurance Brokers (Australia) Pty Ltd ABN 79 644 885 389, AFSL 539613 of Level 23, 20 Bond Street, Sydney NSW 2000 on 1800 434 038 (option 2).

IMPORTANT INFORMATION

Howden PRIVACY NOTICE

Howden ('we') values the privacy of personal information and is bound by the Privacy Act 1988 (Cth) when we collect, use, disclose or handle personal information to offer, provide, manage and administer the many financial services and products we and our group of companies are involved in (including those outlined in our FSG). Further information about our privacy practices can be found in our Privacy & Data Protection Policy that can be viewed on the Howden website at www.howdeninsurance.com.au or www.howdengroup.com/au-en/privacy-policy alternatively, a copy can be sent to you on request. Please contact your local Howden office or visit our website if you wish to seek access to, or to correct, the personal information we collect or disclose about you.

COMPLAINTS

ARMS are here to help. If you're unhappy with any of our products or services, or the service of conduct of any of our suppliers, please let us know and we'll do our best to put things right.

Step 1 – Talk to Keepsafe, Howden or ARMS

Your first step is to get in touch with the team looking after your Protection Cover or claim.

You'll find their contact details on your PDS, letters or emails from us. Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

Step 2 – Customer Care

If your complaint isn't resolved by the team looking after your policy or claim, you can ask them to refer your complaint on to our Customer Care team or you can contact Customer Care directly.

Step 3 – Talk to ARMS or Howden

If your complaint isn't resolved by Customer Care, or indeed at any time, you can ask for your complaint to be escalated for review by our Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review your complaint independently and provide you with our final decision.

Step 4 – Still not resolved?

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final IDR decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We are a member of AFCA and their decisions are binding on us.

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA.

Disputes not covered by the AFCA Rules

If your dispute doesn't fall within the AFCA Rules, and you're not satisfied with our decision then you may wish to seek independent legal advice.

PRIVACY COMPLAINTS

If you're not happy with how we've handled your personal information, call or email Customer Care. If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).

RELEVANT DOCUMENTS

You can find the relevant documents regarding the Customer Storage Protection Cover, including the PDS, at keepsafestorage.com.au/protection/.

Keepsafe

Phone
Email
Post

Howden & ARMS

Phone 1300 904 503
Email complaints.pacific@howdengroup.com
Post Level 23, 20 Bond Street, Sydney NSW 2000

APRA

Phone 1300 558 849
Email info@apra.gov.au
Online <https://www.apra.gov.au/>

AFCA

Phone 1800 931 678 (free call)
Email info@acfa.org.au
Online www.afca.org.au
Post Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

OAIC

Phone 1300 363 992 Calls from mobiles, public telephones or hotel rooms may attract additional charges
Email enquiries@oaic.gov.au
Online <https://www.oaic.gov.au/>

PROTECTION COVER

CUSTOMER STORAGE PROTECTION COVER APPLICATION

I wish to access the Customer Storage Protection Cover which has been provided complimentary for the first month by Keepsafe and agree to the following:

- The approximate value of goods stored is \$. This is my maximum sum that I am covered for any and all claims. (The maximum permissible limit is \$50,000.)
- I understand that Keepsafe has included complimentary protection cover of my items subject to the exclusions and limits in the Boxcutter Protection Discretionary Trust Product Disclosure Statement for the first 30 days of this contract.
- I will pay \$ each month to access the Customer Storage Protection Cover.
- I understand that I am responsible for confirming in writing within 30 days of the start of this contract that I wish to continue the protection cover.
- I understand that cover (subject to the terms, conditions, limits and exclusions of the Boxcutter Protection Discretionary Trust Product Disclosure Statement) will only be provided where I have paid the Protection Cover Membership Contribution monthly and in advance of each payment date.
- I understand that admission as a member of the Boxcutter Protection Discretionary Trust is in accordance with the Boxcutter Protection Discretionary Trust Product Disclosure Statement.
- I will bear the first \$100 of every claim I make.
- I will keep details of ownership and value of goods stored.
- Keepsafe may be entitled to a fee for arranging the Customer Storage Protection Cover.
- I have read and understood the Boxcutter Protection Discretionary Trust Product Disclosure Statement including the limits and exclusions, together with Howden's Financial Services Guide, and don't have any queries.
- I understand that the storage provider is not acting as an agent of the protection provider and is not the protection provider and that the storage provider is acting as an authorised representative of Howden.
- I haven't been provided any advice, recommendation or opinion in relation to the Customer Storage Protection Cover.
- I haven't made any claim for any losses for any goods or items exceeding \$5,000 in the last three years under any insurance policy and haven't been refused insurance or had my insurance declined in the past five years.

Keepsafe Self Storage offers the first month of Protection Cover complimentary up to the value of \$50,000 which has been agreed & specified below. When your one month complimentary protection cover is close to expiration Keepsafe will contact you in writing to request your confirmation to continue your Protection Cover.

Signed for and on behalf of and with the authority of all persons seeking to access this Customer Storage Protection Cover

**PLEASE
USE SIGN
PAD BELOW**



Storer's Signature:



WAIVER

**I ACKNOWLEDGE I HAVE DECLINED
COVER FOR ONE OF THE
FOLLOWING REASONS:**

My private insurance covers goods in storage

OR

**I am uninsured and aware that all responsibility for my
goods in the storage is my sole responsibility.**

I have read and understand Clause 12.

IMPORTANT—PLEASE READ

As per Clause 12 of your Storage Agreement: The Goods are stored at the sole risk of the Storer who bears the risk for theft, damage to, and deterioration of, the Goods including but not limited to damage or deterioration caused by flood, fire, leakage or overflow of water, mildew, mould, temperature fluctuations, spillage of material from any other storage space, removal or delivery of the Goods and infestations of pest or vermin. Please note that even if you obtain Keepsafe Self Storage's protection cover option you will not be covered for damage caused by some of the above events. You should read the exclusions in the Boxcutter Protection Discretionary Trust Product Disclosure Statement carefully before making a decision regarding cover. **THE SIGNATURE BELOW INDICATES THAT YOU HAVE READ AND UNDERSTAND THE ABOVE AND THAT YOU STILL WISH TO DECLINE KEEPSAFE SELF STORAGE'S PROTECTION COVER OPTION.**

Storer Signature

Name: