

Commercial Property Submission

Harbourlight Storage Pty Ltd | Renewal effective 30 September 2026

FICTIONAL - PUBLIC DEMONSTRATION ONLY

Submission summary

Meridian Risk Partners submits this fictional renewal for Harbourlight Storage Pty Ltd. The insured operates a general-merchandise warehouse at 18 Foundry Way, Geelong VIC 3220. There have been no material changes to occupancy or construction during the past twelve months.

Risk details

Field	Submitted value
Insured	Harbourlight Storage Pty Ltd
Location	18 Foundry Way, Geelong VIC 3220
Occupancy	General merchandise storage and distribution
Construction	Reinforced concrete tilt-panel walls; steel frame; metal roof
Year built	2018
Building area	9,400 square metres
Hours	06:00-22:00 weekdays; limited weekend dispatch

Fire and security protection

- Automatic sprinklers protect 100% of the warehouse and office areas.
- Sprinkler system is maintained to the applicable Australian Standard; latest service completed 12 June 2026.
- Monitored fire alarm, smoke detection, external hydrants, and portable extinguishers are installed.
- No expanded-polystyrene or combustible sandwich-panel construction is present.
- The nearest responding fire station is approximately 4.2 kilometres away.

Exposure and risk management

- The site is outside the designated one-in-one-hundred-year river flood extent.
- No manufacturing, hot work, hazardous chemical processing, or cold storage is undertaken.
- Battery charging is confined to a separated, ventilated area with thermal monitoring.
- Business continuity includes an alternative third-party storage arrangement.

Requested terms

Property damage and business interruption cover is requested for the declared values in the attached SOV. The requested property damage deductible is AUD 25,000. No pricing discount or wording deviation is requested.

Statement of Values

Harbourlight Storage Pty Ltd | Values in Australian dollars

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Location	Building	Contents	Business interruption	Total insured value	Sprinklers	EPS panels
18 Foundry Way, Geelong VIC 3220	8,500,000	2,000,000	1,500,000	12,000,000	100%	0%
Account total	8,500,000	2,000,000	1,500,000	12,000,000	-	-

Value basis

Building and contents values are declared on a replacement-value basis. Business interruption is declared for a twelve-month indemnity period. Account TIV is the sum of building, contents, and business interruption values across every insured location.

Five-year Property Claims History

Harbourlight Storage Pty Ltd | Period ending 30 June 2026

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Date of loss	Location	Cause	Status	Incurred
14 February 2024	18 Foundry Way, Geelong VIC	Forklift impact to roller door	Closed	AUD 18,500

Claims declaration

No other property damage or business interruption claims were reported during the five-year period. There have been no fire, flood, storm, theft, machinery breakdown, or liability losses at the insured location.