

26 APR 2016



Form 7A (version 4)
UCPR 14.3

**DEFENCE TO SECOND FURTHER AMENDED
STATEMENT OF CLAIM**

COURT DETAILS

Court	Supreme Court of New South Wales
Division	Common Law
List	Civil
Registry	Sydney
Case number	2014/223271

TITLE OF PROCEEDINGS

Plaintiff **David Moore**

Defendant **Scenic Tours Pty Limited**

FILING DETAILS

Filed for	Scenic Tours Pty Limited, the defendant
Legal representative	Stuart James Clarke Windybank McCabes Lawyers Pty Limited ABN 15 122 850 033
Legal representative reference	PCN 27941
Contact name and telephone	Stuart Windybank+61 2 9261 1211
McCabes reference	SJW:76465
Court user number	9439

HEARING DETAILS

The proceedings are listed on a date to be advised by the Court.

PLEADINGS AND PARTICULARS

1. The defendant does not plead to paragraph 1 of the second further statement of claim **(the claim)**.

Description of the group

2. In answer to paragraph 2 of the claim, the defendant:

- (a) admits sub-paragraph (a);
- (b) admits that the plaintiff and the group members acquired services from it;

- (c) admits that it trades as "Scenic Tours" and "Evergreen Tours";
- (d) denies sub-paragraph (c);
- (e) admits sub-paragraphs (d), ~~and (e)~~ and (f); and
- (f) otherwise does not admit the allegations therein.

The defendants

- 3. The defendant admits paragraph 3 of the claim.
- 4. In answer to paragraph 4 of the claim, the defendant:
 - (a) denies that it is an operator of river cruises in Europe;
 - (b) says that the plaintiff and group members contracted with it for the provision of services which required the defendant to arrange tours;
 - (c) says that the paragraph does not properly plead the alleged "acquisition", and the alleged "services" and the contractual obligations particularised;
 - (d) says that the tours the plaintiff and the group members embarked upon were provided by the defendant's, independent contractors, namely Scenic Tours Europe AG and Dr. W. Lueftner Reisen GmbH trading as Luftner Cruises AG;
 - (e) will rely on the terms and conditions of its contract with each of the plaintiff and group members **(the terms and conditions)** at any hearing, including those referred to in paragraph 20 below; and
 - (f) says that if and to the extent it provided services or was obliged to provide services, those services concern conduct outside Australia (at least in part); and
 - (g) otherwise does not admit the allegations therein.
- 5. In answer to paragraph 5 of the claim, the defendant:
 - (a) repeats paragraph 4 above;
 - (b) admits that the services it supplied were supplied in trade and commerce; and

- (c) otherwise does not admit the allegations therein.

The consumer guarantees

- 6. In answer to paragraph 6 of the claim, the defendant:
 - (a) repeats paragraph 4 above;
 - (b) says that the services which the defendant allegedly ought to have provided the plaintiff and the group members pursuant to the "care and skill guarantee" are not adequately pleaded;
 - (c) says that to the extent the defendant provided services they were provided with due care and skill; and
 - (d) otherwise does not admit the allegations therein.
- 7. In answer to paragraph 7 of the claim, the defendant:
 - (a) repeats paragraph 4 above;
 - (b) admits that the plaintiff and the group members wished to experience and enjoy travel and accommodation, by cruise, along European rivers to a range of tourist destinations; and
 - (c) otherwise does not admit the allegations therein.
- 8. In answer to paragraph 8 of the claim, the defendant:
 - (a) admits that the plaintiff and the group members wished to experience and enjoy travel and accommodation, by cruise, along European rivers to a range of tourist destinations; and
 - (b) otherwise does not admit the allegations therein.
- 9. In answer to paragraph 9 of the claim, the defendant:
 - (a) repeats paragraph 4 above;
 - (b) says that the services which the defendant allegedly ought to have provided the plaintiff and the group members pursuant to the "purpose guarantee" and the "result guarantee" are not adequately pleaded;

- (c) says that to the extent the defendant provided services and any product resulting from the services they were reasonably fit for that purpose within the meaning of s61(1) of the ACL;
- (d) says that to the extent the defendant provided services and any product resulting from the services they were of such a nature and quality that the plaintiff and the group members might reasonably have expected within the meaning of s61(2) of the ACL; and
- (e) otherwise does not admit the allegations therein.

The flooding

10. In answer to paragraph 10 of the claim, the defendant:

- (a) says that the paragraph contains highly general non-specific rolled-up allegations which are not specific to the cruises in issue and which are not specific to the rivers upon which the cruises proceeded;
- (b) says that there were high water levels in Europe from about May 2013 from time to time;
- (c) says that the river levels rose along the paths of the cruises arranged by the defendant;
- (d) says that the river levels subsided along the paths of the cruises arranged by the defendant;
- (e) says that the water levels/ river levels referred to above rise and fall perpetually; and
- (f) otherwise does not admit the allegations therein.

11. In answer to paragraph 11 of the claim, the defendant:

- (a) says that the paragraph contains highly general non-specific rolled-up allegations and does not identify facts which the defendant is alleged to have known or ought to have known;

- (b) says that the particulars provided by letters from the plaintiff's solicitors to the defendant's solicitors dated 14 October 2015 and 16 November 2015 are inadequate; and
- (c) otherwise denies the allegations therein.

Contravention of consumer guarantees

12. In answer to paragraph 12 of the claim, the defendant:

- (a) repeats paragraphs 4 and 10 above;
- (b) says that it made enquiries prior to and during the relevant period as to the nature and extent of flooding and rising river levels;
- (c) denies that it was obliged to cancel the cruises;
- (d) says that the plaintiff has failed to identify the precise warning it ought to have provided the plaintiff and the group members;
- (e) does not admit that if it provided the plaintiff and the group members the unspecified warning which the plaintiff alleges should have been provided that the plaintiff and the group members would not have proceeded to embark upon the cruises in any event;
- (f) says that the plaintiff and the group members would have suffered loss and damage under their respective contracts with the defendant (including cancellation fees) if the tours had been cancelled; and
- (g) says that a number of cruises in the 'relevant period' proceeded without disruption or delay or substantial disruption and delay;
- (h) says that it and/or the entities referred to in paragraph 4(d) above relied on advice provided by "*nautical partners*" such as KD Cruise Services Limited contracted to the entities referred to in paragraph 4(d) above; and
- (i) otherwise denies the allegations therein.

13. In answer to paragraph 13 of the claim, the defendant:

- (a) repeats paragraphs 4 and 12 above; and

- (b) otherwise denies the allegations therein; and
- (c) says that the plaintiff and group members did not rely on the skill or judgment of the defendant and s. 61 does not apply by reason of s. 61(3).

14. In answer to paragraph 14 of the claim, the defendant:

- (a) repeats paragraphs 4 and 12 above; ~~and~~
- (b) otherwise denies the allegations therein; and
- (c) says that the plaintiff and group members did not rely on the skill or judgment of the defendant and s. 61 does not apply by reason of s. 61(3).

Loss and damage

15. In answer to paragraph 15 of the claim, the defendant:

- (a) repeats paragraphs 4 and 12(f) above; and
- (b) says to the extent that the plaintiff suffered loss and damage as a result of the breaches of ss60 and 61 of the ACL alleged (which is denied) such loss and damage is limited to the loss and damage caused by a breach of those provisions only and does not include loss and damage which was not caused by a breach of those provisions; ~~and~~
- (c) says that by reason of section 275 of the ACL section 16 of the *Civil Liability Act 2002* (NSW) applies in respect of the claim for "distress and disappointment"; and
- (d) otherwise denies the allegations therein.

16. In answer to paragraph 16 of the claim, the defendant:

- (a) says that the purported services supplied by the defendant to the plaintiff and group members were acquired prior to April/May 2013; and
- (b) otherwise denies the allegations therein.

17. In answer to paragraph 17 of the claim, the defendant:

- (a) says to the extent that there was a failure by the defendant to comply with the "consumer guarantees", it occurred only because of a cause independent of human control that occurred after the services were supplied.

Particulars

- (i) river and weather conditions;
 - (ii) high water levels;
 - (iii) flooding (if found); and
 - (iv) navigational restrictions (a matter in respect of which no complaint is made by the plaintiff and the group members).
- (b) denies that the services provided by the defendant were a "major failure";
- (c) repeats sub-paragraph 16(a) above; and
- (d) otherwise denies the allegations therein.

17A. Noted.

Restitution - action for money had and received

17AA. The defendant refers to and repeats paragraphs 4 and 7 - 8 above.

17AB. In answer to paragraph 17AB, the defendant:

- (a) says the plaintiff and each of the group members paid the defendant a sum of money to enable their participation in the tours subject to the terms and conditions of the contracts including those set out from paragraph 19 below; and
- (b) otherwise denies the allegations therein.

17AC. The defendant denies the allegations contained in paragraph 17AC of the claim.

17AD. In answer to paragraph 17AD, the defendant:

- (a) refers to and repeats paragraph 17AB(a) above;

- (b) says that paragraph 17AD(b) contains a number of rolled-up allegations; and
- (c) otherwise does not admit the allegations therein.

17AE. In answer to paragraph 17AE, the defendant:

- (a) relies on the particulars sub-joined to this paragraph; and
- (b) otherwise does not admit the allegations therein in respect of paragraphs 17AE (b) – (h) and 17AE(i).

Particulars

- I. In respect of the cruise with tour code STC200513.2 the defendant states there were 3 days in which cruising was interrupted;
- II. In respect of the cruise with tour code EGFC250513.1 the defendant states there were 6.5 days in which cruising was interrupted;
- III. In respect of the cruise with tour code STC270513.1 the defendant states there were 10 days in which cruising was interrupted;
- IV. In respect of the cruise with tour code STC270513.2 the defendant states there were 7 days in which cruising was interrupted;
- V. In respect of the cruise with tour code STC290513.1 the defendant states there were 8 days in which cruising was interrupted;
- VI. In respect of the cruise with tour code STC290513.2 the defendant states there were 7 days in which cruising was interrupted;
- VII. In respect of the cruise with tour code STC030613.1 the defendant states there were 9 days in which cruising was interrupted;
- VIII. In respect of the cruise with tour code STC100613.1 the defendant states there was 1 day in which cruising was interrupted.

17AF. The defendant denies the allegations contained in paragraph 17AF of the claim.

17B. The defendant denies the allegations contained in paragraph 1(b) of the plaintiff's Reply.

17C. In answer to paragraph 17C of the claim, the defendant:

- (a) repeats and relies upon paragraphs 4 – 9, 12-14 and 17D - F and 17H herein; and
- (b) otherwise does not admit the allegations therein.

17D. In answer to paragraph 17D of the claim, the defendant:

- (a) admits sub-paragraph (a);
- (b) admits that the contracts were "*standard form contracts*"; and
- (c) otherwise does not admit the allegations therein.

17E. In answer to paragraph 17E of the claim, the defendant:

- (a) says that the plaintiff and the majority of the group members booked the cruises through a travel agent;
- (b) says that the travel agents through whom cruises were booked were the respective agents of the plaintiff and the group members;
- (c) says that the travel agents are aware of the terms and conditions including those set out in paragraph 20 below;
- (d) says that the plaintiff and the group members (via their travel agents) receive the terms and conditions prior to paying a deposit;
- (e) says to the extent that group members booked directly with the defendant they received the terms and conditions prior to paying a deposit;
- (f) says that it was open to the plaintiff and the group members to cancel their respective tours and obtain a refund (except for the deposit) prior to paying the balance of the tour price in accordance with clause 2.6(d) of the terms and conditions;
- (g) says that particular (v) is not a proper pleading;
- (h) denies the matters set out in particular (vi) subjoined to paragraph 17E(b) and says that the allegation therein is contrary to the terms and conditions set out in paragraph 20 below;

- (i) denies that any group member objected to any term and sought to cancel a cruise upon receiving the travel booklet (as that expression is used by the plaintiff);
- (j) says that the terms and conditions were (or should have been) brought to the attention of the plaintiff and the group members by the travel agents through whom the cruises were booked and by the defendant (to the extent that the group members booked cruises directly with the defendant); and
- (k) otherwise denies the allegations therein.

17F. In answer to paragraph 17F of the claim, the defendant:

- (a) admits sub-paragraphs (a) and (b); and
- (b) says that the plaintiff and the group members (including via their respective travel agents) knew, or ought to have known (actually or constructively), of the terms and conditions including those set out in sub-paragraph (b).

17G. In answer to paragraph 17G of the claim, the defendant:

- (a) repeats and relies upon paragraph 11 above; and
- (b) otherwise denies the allegations therein.

17H. In answer to paragraph 17H of the claim, the defendant:

- (a) repeats and relies upon paragraph 12 above;
- (b) admits sub-paragraph (c); and
- (c) otherwise denies the allegations therein.

17I. The defendant denies the allegations contained in paragraph 17I of the claim.

17J. In answer to paragraph 17J of the claim, the defendant:

- (a) will rely on terms and conditions of the contracts at any hearing;
- (b) says that the clauses of the contracts referred to in the paragraph were reasonably necessary in order to protect the defendant's legitimate interests;
- (c) denies that the clauses referred to in the paragraph are unfair; and

- (d) otherwise does not admit the allegations therein; and
- (e) says that clause 2.10 pleaded in paragraph 17J is a term that "define(s) the main subject matter of the contract" and is excluded from s 23 of the ACL by virtue of s 26 of the ACL.

Specification of common questions

18. The defendant says that the following common questions are likely to arise:
- (a) the nature and character of the services acquired by the group members;
 - (b) the nature and character of the services provided by the defendant's service providers;
 - (c) whether the group members made enquiries in accordance with clause 2.8 of the contract;
 - (d) whether the defendant varied the itinerary in accordance with clause 2.10(d) of the contract (noting that the various cruises had their respective itineraries varied in their own unique fashion);
 - (e) whether clauses 2.10(h), 2.12 and 2.13 of the contract limit the defendant's liability to the group members;
 - (f) whether the group members would have suffered loss and damage in any event if the defendant had cancelled the tours; and
 - (g) whether the conduct of the defendant the subject of complaint occurred outside of Australia and if so, whether the Australian Consumer Law extends to that conduct.

The terms and conditions

19. Each of the plaintiff and group members entered into a contract with the defendant **(the contracts)**.
20. The contracts contained the following terms and conditions (although some of the contracts contained slight variations in the numbering of the clauses):

"Your deposit will be complete once you have signed the form below indicating that you accept these Terms and Conditions.

1. The Contract

1.1 The contract between Scenic Tours Pty Limited ... and You includes:

- (a) these Terms and Conditions; and
- (b) Your Itinerary, ("Contract").

1.2 It is important that You carefully read the Contract as You will be bound by it once You have signed these Terms and Conditions or otherwise paid the earlier of Your Booking Deposit or the Tour Price.

2.6 Fees

Cancellation Fee

- (d) Any cancellation of the Tour by You prior to Your Tour Departure Date (including any changes to Your Tour Departure Date or name changes) will result in the following cancellation fees:

Days of notice prior to Tour commencement	Cancellation charge (per person)
91 days and over	Loss of deposit
90 to 62 days	50% of Tour Price
61 days or less	100% of Tour Price

2.8 What are Your Tour obligations

- (c) You must make Your own enquiries regarding Your Tour, including being aware of the relevant government travel safety warnings.

2.10 How can We vary this Contract?

- (a) Subject to the remainder of this clause 2.10, We may amend these Terms and Conditions at any time.

Tour Variations

....

- (d) We may change or vary Your Itinerary.
- (e) Although We will use reasonable efforts to operate the Tour as close as possible to Your Itinerary, changes or substitutions may be necessary for reasons outside Our control. These circumstances may include, but are not limited to:
 - (1) road, river or weather conditions;

...

- (f) Cruise itineraries may be varied due to high or low water levels, flooding, ...for any other circumstances beyond Our control.
- (g) We may substitute (at the nearest reasonable standard) another vessel or motorcoach for all or part of the Itinerary and also provide alternative accommodation, where necessary.
- (h) Where We make a variation to the Itinerary, We are not liable to You for such variations.

2.12 Notification of General Risks

- (a) You acknowledge and agree that there are general risks associated with travelling, which are beyond Our control and We are not liable to You for any loss, cost or damage You may incur as a result of these general risks. Such general risks include:
 - (1) Tour variations or interruptions caused by road, river or weather conditions; national or local holidays affecting the closure of public buildings and attractions; strikes, civil disturbances and advices by governments; Force Majeure Events; hazards associated with travelling in undeveloped areas; travel by boat, train, automobile, aircraft and other means of transportation; high water levels; low water levels; flooding; lock closures; unscheduled vessel or vehicle maintenance;

- (2) forces of nature;...
 - (3) any other circumstances beyond Our control.
- (b) You acknowledge and agree that where the Tour, part of the Tour, accommodation, flights or any other good or service is not directly provided by Us or Our staff, but is provided by a Service Provider, in the event of any dispute or claim including for loss, damage, breach of contract or negligence arising from the conduct of the Service Provider, You must pursue Your claim directly against the relevant Service Provider.

2.13 Limitation of Liability

- (a) You acknowledge and agree that We accept no responsibility and will not be liable to You (or any third party) for any loss, cost or damage (including loss of enjoyment) suffered directly or indirectly in connection with:
- (1) any Tour risks or other aspects of the Tour notified to You in the Contract;
 - (2) any change to Your Itinerary or delays in departure or arrival times of aircraft or otherwise during the conduct of the Tour;
 - ...
 - (5) any loss of Your enjoyment due to circumstances outlined in the Contract or otherwise beyond Our control.

Total Liability

- (b) Despite any other provision of the Contract, and to the extent permitted by law, Our maximum liability to You or any third party (including any claims of negligence by Us) is limited to the Tour Price You have paid to us.

Consequential Loss

- (c) You acknowledge and agree We are not liable to You, under any circumstances, for any loss of enjoyment, opportunity, profit, savings, revenue or interest or any other consequential or indirect, incidental, special or punitive loss, damage or expenses.

Force Majeure

- (d) You acknowledge and agree that We are not liable for any delay or failure by Us or a Service Provider to perform Our obligations under the Contract, resulting from or as a consequence of a Force Majeure Event.
- (e) If a delay or failure occurs or is anticipated due to Force Majeure Event, Our obligations are suspended for the duration of the Force Majeure Event.

...

2.14 Warranties

- (a) To the extent permitted by law, all express or implied warranties, guarantees, representations, or terms or expressly excluded.
- (b) Where the law implies any guarantee, condition or warranty which cannot be excluded, Our liability to You for breach of such an implied guarantee, condition or warranty is limited, to one or more of the following:

...

- (2) in the case of services: supplying the services again or payment of the cost of supplying the services again.

...

2.18 Governing Law

- (d) These Terms and Conditions are governed by the laws in force in New South Wales, Australia.

21. Each of the plaintiff and the group members:
- (a) signed the form by which they indicated that they accept the terms and conditions; or
 - (b) paid their Booking Deposit or the Tour Price.
22. By reason of the matters set out in paragraph 21 above, the plaintiff and the group members on the one hand, and the defendant on the other, entered into a contract containing the terms and conditions.
23. The plaintiff and the group members allege that the defendant, in breach of the 'care and skill guarantee', inter alia, failed (in an unspecified manner) to warn them, prior to their departure from their departing countries to commence their scheduled tours, that the weather and river conditions in Europe were such that it was unlikely that they would be able to enjoy, or substantially enjoy, the benefit of travel to scheduled tour destinations by river cruise.
24. If and to the extent that the plaintiff and group members have suffered any damage (which is denied), including by reason of the matters set out in paragraph 23 above, then some or all of that damage would have been sustained in any event because:
- (a) the plaintiff and the group members would have cancelled their respective tours;
 - (b) incurred a cancellation fee pursuant to clause 2.6 of the terms and conditions; and
 - (c) would have had to have sought alternative accommodation (and made alternative travel arrangements) at a cost in any event.
25. The loss and damage alleged by the plaintiff and the group members (which is denied) was a result of river or weather conditions, high water levels, flooding (if found) and circumstances beyond the control of the defendant and tour risks.
26. Pursuant to clause 2.10 of the terms and conditions, the defendant changed or varied the itinerary of the plaintiff and the group members and substituted (to the nearest reasonable standard) another vessel or motor coach for all or part of the itinerary.

27. Pursuant to clause 2.10(h) of the terms and conditions, the defendant is not liable to the plaintiff and the group members where it made a variation to the Itinerary.
28. The tours upon which the plaintiff and the group members embarked were provided by service providers of the defendant, being independent contractors.

Particulars

- (i) Scenic Tours Europe AG; and
 - (ii) Luftner Cruises AG.
29. The plaintiff and group members seek damages for loss, cost or damages incurred as a result of general risks such as forces of nature, river and weather conditions and circumstances beyond the control of the defendant.
30. By reason of clause 2.12 of the terms and conditions, the plaintiff and group members, the defendant is not liable for such loss and damage.
31. The allegations the subject of the proceedings include loss, damage, breach of contract or negligence arising from the conduct of the defendant's service providers.
32. By reason of clause 2.12 of the terms and conditions, the plaintiff and group members are prohibited from suing the defendant for the matters referred to in paragraph 31 above.
33. By clause 2.13(a) of the terms and conditions:
 - (a) the defendant is not liable to the plaintiff and group members for any loss, cost or damage suffered in connection with:
 - (i) any tour risks or other aspects of the Tour notified in the contracts;
 - (ii) any change to the itinerary of the plaintiff and the group members; and
 - (iii) any loss of enjoyment due to circumstances outlined in the contracts or beyond the control of the defendant.
34. By reason of clause 2.13(b) of the terms and conditions, the defendant's maximum liability to the plaintiff and the group members is limited to the tour price the plaintiff and group members paid the defendant.

35. By reason of clause 2.13(c) of the terms and conditions, the defendant is not liable to the plaintiff and the group members for loss of enjoyment or any other consequential, special, or punitive loss, damage or expenses.
36. By reason of clause 2.13(d)-(e) of the terms and conditions, the defendant is not liable for the failure to perform its obligations under the contract as a consequence of a force majeure event (such as the high water levels and floods).
37. To the extent the guarantees relied upon by the plaintiff and group members sound in damages, the defendant's liability is, by reason of clause 2.14, limited to supplying the services again or payment of the cost of supplying the services again.

Defence under *Civil Liability Act 2002 (NSW)*

38. The law of New South Wales is the proper law of the contract between the plaintiff (and group members) and the defendant.

Particulars

Clause 2.18(d) of the Standard Terms and Conditions.

39. Sections 5B, 5C, 5D, 16, 31 and 32 of the *Civil Liability Act 2002 (NSW)* ("CLA") are laws of the state of New South Wales that apply to limit or preclude liability for a failure to comply with a guarantee that applies to any supply of services by the defendant to the plaintiff and group members under ss 60 and/or 61 of the *Australian Consumer Law*.
40. In the premises, s. 275 of the *Australian Consumer Law* "picks up and applies" Sections 5B, 5C, 5D, 16, 31 and 32 of the CLA to the plaintiff's claim.
41. In relation to the plaintiff's claim for damages for "inconvenience, distress and disappointment" and/or personal injury, the defendant says that such a claim is:
- (a) a claim for "personal injury" under the CLA;
 - (b) a claim for damages for harm within the meaning of s 5A of the CLA;

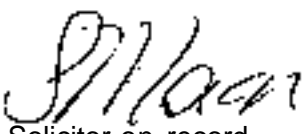
- (c) is subject to the principles of part 1A of the CLA;
- (d) is a claim for non-economic loss governed by the limitations imposed by s. 16 of the CLA;
- (e) is a claim for "pure mental harm" within the meaning of of s.27 CLA
- (f) is subject to the provisions of Part 3 of the CLA; and
- (g) is subject to the limitations imposed by s.31 and s. 32 of the CLA.

42. Further the defendant says:

- (a) Section 31 of the CLA excludes any liability to pay damages for any pure mental harm suffered by the plaintiff or any group member as the neither the plaintiff or any group member suffered from any recognised psychiatric illness; and
-
- (b) Any distress or disappointment suffered by either the plaintiff or any of the group members is less than 15% of a most extreme case and no damages for non-economic loss can be awarded by reason of s. 16 of the CLA

SIGNATURE OF LEGAL REPRESENTATIVE


I certify under section 347 of the *Legal Profession Act 2004* that there are reasonable grounds for believing on the basis of provable facts and a reasonably arguable view of the law that the defence to the claim for damages in these proceedings has reasonable prospects of success.

Signature	
Capacity	Solicitor on record <i>Stucal Wundylbank by his employed solicitor Susan Moran</i>
Date of signature	<i>26 April 2016</i>

AFFIDAVIT VERIFYING

Name Damien Thomas
Address C/-Scenic Tours Pty Limited
Level 2, 11 Brown Street, Newcastle NSW 2300


Occupation Chief Operating Officer

Date ~~26~~ 15 April 2016 

I say on oath:

1. I am the Chief Operating Officer of the defendant.
2. I believe that the allegations of fact contained in the defence are true.
3. I believe that the allegations of fact that are denied in the defence are untrue.
4. After reasonable inquiry, I do not know whether or not the allegations of fact that are not admitted in the defence are true.

~~SWORN~~/AFFIRMED at
~~SIDNEY~~
Signature of deponent



Name of witness

SUSAN MORGAN

Address of witness

C/-McCabes Lawyers, 41-45 Newcomen Street
Newcastle NSW 2300

Capacity of witness

Solicitor

And as a witness, I certify the following matters concerning the person who made this affidavit (the **deponent**):

- 1 I saw the face of the deponent.
- 2 I have confirmed the deponent's identity using the following identification document:

Drivers licence 13019389

Identification document relied on (may be original or certified copy)

Signature of witness

