

CHAO-LING HSU

Appellant

And

RACQ INSURANCE LIMITED

Respondent

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RESPONDENT'S SUBMISSIONS

Part I:

1. I certify that this submission is in a form suitable for publication on the internet.

Part II:

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2. The issues raised by the appeal are those referred to in the appellant's submissions.

Part III:

3. I certify that the respondent has considered a notice in compliance with section 78B of the *Judiciary Act* 1903 (Cth), and concluded same is not required.

Part IV:

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4. The relevant narrative of facts is that set out in Part IV of the respondent's submissions in appeal B61 of 2018.

Part V:

5. The respondent's argument is set out in Part V of the respondent's said submissions in appeal B61 of 2018.

Respondent's Submissions

Filed on behalf of the Respondent
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Part VI:

6. Not applicable.

Part VII:

7. I estimate 3 hours to present the respondent's case in the three appeals being heard concurrently.

10 Dated this 8th day of February 2019.


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Legal Practitioner
Representing the Respondent

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