



Certificate of Insurance

Group One Thoroughbreds Pty Ltd
PO Box 9570
WYOMING NSW 2250

Date: 11.03.2021
Invoice No: I1073568

We confirm insurance has been arranged in accordance with the details shown below and subject to the premium having been paid.

Class RUR - Bloodstock - SHQI **Policy No.** SRUK0000540/2021

Placed With Swiss Re International SE, UK Branch
Per Galileo Underwriting Agency LLP
30 St Mary Axe LONDON EC3A 8EP

Period 10.03.2021 to 31.03.2022

Summary of Cover

BLOODSTOCK INSURANCE SCHEDULE

ASSURED: Group One Thoroughbreds Pty Ltd
and others for their respective rights and interests.

TYPE OF COVER: All Risks of Mortality

1 Description: Unnamed (All Too Hard x Redtruth)
DOB: 2019 Sex: **Filly** Use: **Rearing/Training**
Sum Insured: \$ 35,600 Interest: **100** % State: **NSW**

TOTAL LIMIT OF UNDERWRITERS LIABILITY: \$ 35,600

SITUATION: Whilst anywhere in Australia/New Zealand including transit within and between said countries.

Swiss Re Policy Wording Version 9

STANDARD CLAUSES INCLUDED IN YOUR POLICY:

Full Mortality as per Australian Wording LMA 3069
Agreed Value Clause
Surgical Operations Clause LMA5107
Terrorism Exclusion Endorsement NMA2920

COVERAGE SUMMARY

Group One Thoroughbreds Pty Ltd
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Part Ownership Clause as agreed and held on file
Wobbler Clause NMA2878
Automatic Additions Clause (where specifically agreed and endorsed by
Coverholder / Underwriters)
Avian Influenza Exclusion Clause as agreed and held on file LMA5049
Institute Radioactive Contamination, Chemical, Biological, Biochemical
and Electromagnetic Weapons Exclusion Clause CL370 (10/11/03)
Cyber Exclusion Endorsement LMA5407
Hendra Virus Endorsement LMA5214
Coronavirus Exclusion LMA5391

EXTENSIONS AVAILABLE As either charged for or as agreed by Underwriters

Guaranteed Renewal up to age 14	INCLUDED
Life Saving Surgery up to \$15,000	INCLUDED

NOTE: LIFE SAVING SURGERY LIMIT IS BASED ON 100% INTEREST AND ADJUSTED
FOR YOUR SHARE IN THE EVENT OF A CLAIM OCCURRING.

Please note Premium for the LIFE SAVING SURGERY extension is earned in
full. If your policy is cancelled, no return premium for this extension
is applicable.

FPIL (Full Premium Payable in The Event Of A Claim)

In the event of loss, the Assured agrees to pay the difference between
the premiums paid hereon and the premium calculated at the full annual
rate on the amount of this policy. (Example, all premiums paid on a pro
rata basis for a period less than 12 months will be subject to FPIL)

DEATH/INJURY/ILLNESS NOTIFICATION

In the event of Death, Injury or Illness of your horse, it is a policy
requirement that immediate notification is advised to the offices of HQ
Insurance and if outside business hours, as per the following contacts:-

Sara Ryman Mobile 0417 277 464

Fergus Deacon Mobile 0413 126 145

Dr. Andrew Dart Mobile 0412 460 041
(For emergency Veterinary Consultation) University of Sydney

COMPLAINT AND/OR DISPUTE RESOLUTION

If you have any complaints about the service provided to you, you should
take the following steps:-

1. Contact us and tell us about your complaint
2. If your complaint is not satisfactorily resolved within 24 hours, please
contact our Complaints Manager, on telephone number (02) 8913 1640 or

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put your complaint in writing and send it to the Complaints Officer at:

HQ Insurance Pty Ltd
PO Box 1329
North Sydney NSW 2059

3. Please mark the envelope "Notice of Complaint". We will try and resolve your complaint quickly and fairly.

If the complaint can't be resolved to your satisfaction within 45 business days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). We will provide you with further details about AFCA upon lodging your dispute with us, or at any time upon your request.

The cost of this insurance is based on the animal's age, use and value, as well as certificates from qualified veterinary surgeons.

PLACED WITH	POLICY NUMBER	PROPORTION
Swiss Re International SE, UK Branch	SRUK0000540/2021	100.0000%