



## Certificate of Insurance

Group One Thoroughbreds Pty Ltd  
PO Box 9570  
WYOMING NSW 2250

**Date:** 02.05.2022  
**Invoice No:** I1085712

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

**Class** Bloodstock Mortality Schedule **Policy No.** LON00004858/2021

**Placed With** Lonmar Global Risks  
Corn Exchange 55 Mark Lane  
LONDON EC3R 7NE

**Period** 01.05.2022 to 30.04.2023

### Summary of Cover

#### BLOODSTOCK INSURANCE SCHEDULE

WE ACT FOR THE INSURER NOT YOU

We arrange for the issue, variation or disposal of the insurance and the handling and settlement of any claims as Agent of the Insurer, not you. This means that we act in the Insurer's interests not yours.

We have a "Binding Authority" from the Insurer. This means we can enter into the insurance and/or handle or settle claims on their behalf without reference to them, provided it is within the Binding Authority they have given us.

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

**TYPE OF COVER:** All Risks of Mortality

**1** Description: **UNNAMED (Smart Missile x Think Aloud)**  
DOB: **2020** Sex: **Filly** Use: **Rearing/Training**  
Sum Insured: \$ **27,800** Interest: **100%** State: **NSW** Country: **AU**

TOTAL LIMIT OF  
UNDERWRITERS  
LIABILITY: \$ **27,800**

**SITUATION:** Whilst anywhere in Australia/New Zealand including transit

**COVERAGE SUMMARY**

Group One Thoroughbreds Pty Ltd  
Bloodstock Mortality Schedule

within and between said countries.

STANDARD CLAUSES INCLUDED IN YOUR POLICY:  
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- Full Mortality as per Lloyd's Australian Wording LMA3069A
- Agreed Value Clause
- Part-Ownership Clause
- Terrorism Exclusion Endorsement NMA2920
- Wobbler Syndrome Clause NMA2878
- Avian Influenza Exclusion
- Berserk Extension Clause
- Institute Radioactive Contamination, Chemical, Biological, Bio-chemical and Electromagnetic Weapons Exclusion Clause CL370
- Cyber Exclusion Endorsement LMA5407
- Surgical Operations Clause LMA5107
- Sanction Limitation and Exclusion Clause LMA 3100
- Hendra Virus Endorsement LMA5214
- Coronavirus Absolute Exclusion

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

COMPLAINT AND/OR DISPUTE RESOLUTION

## COVERAGE SUMMARY

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If you have any complaints about the service provided to you, please contact the Complaints Manager:

Mail: HQ Insurance Pty Ltd  
PO Box 1329  
North Sydney NSW 2059  
Email: sara@hqinsurance.com.au  
Phone: (02) 8913 1640

We will acknowledge your complaint within one business day and do our best to resolve the complaint to your satisfaction within 10 business days. If we cannot resolve your complaint to your satisfaction, we will escalate the matter to Lloyd's Australia who will review the complaint. You will be provided updates at least every 10 business days. Lloyd's contact details are:

Mail: Lloyd's Australia Limited  
Level 16, 1 Macquarie Place  
Sydney NSW 2000  
Email: idraustralia@lloyds.com  
Phone: (02) 8298 0873

If your complaint remains unresolved after 30 calendar days, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA) under the terms of the General Insurance Code of Practice. This is a free service. AFCA's contact details are:

Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Email: info@afca.org.au  
Phone: 1800 931 678

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
Lonmar Global Risks	LON00004858/2021	100.0000%

Corn Exchange 55 Mark Lane  
LONDON EC3R 7NE

\* SUPPORTING INSURERS

- Lloyds of London (Syndicated)	58.3334%
Lime Street	
London	
- Convex Insurance UK	33.3333%
52-54 Lime Street	

**COVERAGE SUMMARY**

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Bloodstock Mortality Schedule

LONDON EC3M 7AG  
- HDI Global SE 8.3333%  
10 Fenchurch Street  
LONDON EC3M 3BE