



## CERTIFICATE OF CURRENCY

**From:** Pippa J Wright

We hereby confirm that we have arranged the insurance cover mentioned below:

Group One Thoroughbreds Pty Ltd  
C/- PO Box 6992  
NORWEST NSW 2153

**Date:** 30/01/2024  
**Our Reference:** GROUPONE  
**NEW POLICY**

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**Class of Policy:** Bloodstock  
**Insurer:** DUAL Galileo On Behalf Swiss Re International SE  
30 Mary Axe, London UK EC3A 8EP  
ABN:  
**The Insured:** Group One Thoroughbreds Pty Ltd

**Policy No:** SRI01248-2024P  
**Invoice No:** 415595  
**Period of Cover:**  
From 28/01/2024  
to 28/01/2025 at 4:00 pm

### Details:

See attached schedule for a description of the risk insured

### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

## Schedule of Insurance

**Class of Policy:** Bloodstock  
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## Bloodstock Insurance Coverage Summary and Schedule of Insurance

**Insured Name:** Group One Thoroughbreds Pty Ltd and Others For Their Respective Rights and Interests

**Type Of Cover:** All Risks of Mortality being death as a result of an accident, sickness or disease including euthanasia as a hopeless prognosis. Full details as per policy wording supplied.

### Schedule of Insured Horses

Name	DOB	Sex	Use	Sire	Dam	Sum Insured	Interest
Lot 96 NZB Karaka	2022	Filly	Yearling	King's Legacy	Fresh Hope	\$69,800	100%

**Total Limit of Underwriters Liability:** \$69,800

#### Clauses attaching to this policy:

Equine All Risks Of Mortality Form L.E. (Australia) LMA 3069  
Agreed Value Clause  
Surgical Operations Clause LMA5107  
Terrorism Exclusion Endorsement NMA2920  
Part Ownership Clause  
Wobbler Clause NMA2878  
Avian Influenza Exclusion Clause LMA5049  
Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause CL370 (10/11/03)  
Institute Cyber Attack Extension Clause CL380(10/11/03)  
Sanction Limitation and Exclusion Clause LMA 3100  
Hendra Virus Endorsement LMA5214  
Coronavirus Endorsement LMA 5391

#### Extensions Available (as either charged for or as agreed by Underwriters)

**INCLUDED** Guaranteed Renewal Clause  
**INCLUDED** Life Saving Surgery Extension up to \$15,000

In the event of a claim under the Life Saving Surgery Extension, the limit of cover stated in the schedule above is based on 100% interest and adjusted for your share. This extension is also subject to a \$500 policy excess (per 100% interest and therefore also adjusted for your share interest).

Please note premium for the Life Saving Surgery Extension is earned in full by Underwriters. If your policy is cancelled, there is no return of premium for this policy extension.

**Geographical Limits:** Whilst anywhere in Australia / New Zealand including transit within & between said countries.

#### IMPORTANT INFORMATION REGARDING HEALTH OF YOUR HORSE:

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We draw your attention to Condition 1 of the policy wording. It is a condition of any bloodstock insurance policy that at the commencement of this insurance, that your horse is, with the exception only of those conditions known to you which have been completely and accurately disclosed to and accepted in writing by Underwriters, **in sound health and free from any illness, disease, lameness, injury or physical disability** whatsoever of which you are aware or a reasonable person in the circumstances could be expected to be aware of. Please refer below for health documentation required:

### **Health Documentation required:**

A Declaration Of Health is accepted by Underwriters for horses insured up to \$100,000.

A current Veterinary Certificate of health is accepted by Underwriters for horses insured over \$100,000.

If your horse is renewing with no increase in sum insured and where aged under 14 years of age, there is no requirement for any health documentation where Guaranteed Renewal is included and a previous health document has been received and agreed by Underwriters (where applicable).

For Fall Of Hammer purchases and where Guaranteed Renewal is required, the Underwriters require a current veterinary certificate of health at inception for values over \$200,000. This does not apply to yearlings, weanlings, broodmares and tried horses purchased at public / online public auctions as follows:

William Inglis – Australia  
Magic Millions – Australia  
Karaka – New Zealand  
Tattersalls – UK and Ireland

Goffs – Republic of Ireland and UK  
Keeneland – USA  
Fasig Tipton – USA  
Arqana - France

**Newborn Foals** – In addition to the standard foal veterinary certificate, an IgG blood result with a level of >800 mg/dl is required where insured from 24 hours of age to 29 days of age. Any foal insured for \$150,000 and over is required to have a full haemogram blood count provided for acceptance by Underwriters.

### **FPIL (Full Premium Payable if Loss – Where a horse is insured for less than 365 days)**

Should your horse be the subject of a claim and was insured for a period of less than 365 days (example, pro rata addition to policy), the balance of the full annual premium will become immediately payable in order to process your claim. A Tax Invoice will be provided for the additional premium payable (where applicable).

### **IMPORTANT: Notification of Claims and Incidents**

In the event of death, injury or illness to your horse/s, it is a policy requirement that immediate notification is advised to the office of Silks Insurance, available 24 hours a day :

Stuart Doughty  
E: [stuart@silksinsurance.com](mailto:stuart@silksinsurance.com)  
M: 0409 075 604

Linda Buckley  
E: [linda@silksinsurance.com](mailto:linda@silksinsurance.com)  
M: 0411 307 435

The Insurance Contract for this policy is arranged with an unauthorised foreign insurer that is not authorised under the Insurance Act 1973 to conduct insurance business in Australia. For full details, please refer to the Important Notice forwarded to you at inception of this policy. In paying this premium, you agree to being bound by the terms and conditions of this insurance including acknowledgement of any Unauthorised Foreign Insurer Notice if applicable.

### **Rating**

## Schedule of Insurance

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This insurance is rated based upon your horse(s) sum insured requested, your share interest, age, location, health, policy period taken and your claims history. Underwriters also provide stable discounts conditional upon the number of horses / total sum insured bound. Short term policies (periods of less than 365 days) are based on a pro rata calculation or as per the short rate scale noted in the policy wording (at the discretion of Underwriters).

### Complaint And/or Dispute Resolution

Clients who are not fully satisfied with our services, please contact our National Compliance Manager on (03) 8373 5473. If an issue is not resolved, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA:

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone 1800 931 678

### **Underwritten By:**

DUAL Corporate Risks Limited trading as DUAL Galileo  
On behalf of Swiss Re International SE, UK Branch  
30 St Mary Axe  
LONDON EC3A 8EP  
100%.

UMR: B1161S24Z5921