



LLOYD'S CERTIFICATE OF INSURANCE

effected through

**Quantum Underwriting Agencies Pty Ltd
Unit 2, 10 Cassowary Bend
Eaton
WA 6232**

ABN 68 131 910 542 - AFSL 451 134

Telephone 1300 974 095

Email reception@qua.net.au

(hereinafter called the Coverholder)

THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the Premium shown in the Schedule, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate.

You or your representative can obtain further details of the syndicate numbers and the proportions of this Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the Coverholder shown above. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration) the date of which is stated in the Schedule. You should read this Certificate carefully and if it is not correct contact the Coverholder. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.

SCHEDULE

Policy Number: PV021M0698-23

Type: PRIVATE VAULT INSURANCE

Insured: RL & AM Hardie Superannuation Fund

Address: C/- Guardsafe Insurance Brokers, PO Box 104, Cleveland, QLD 4163

Situation: Southcoast Security, 8 Sanford Road, Albany, WA 6330.

Period: Effective
From: 30 June 2023
To: 30 June 2024
At 4.00 p.m. Local Standard Time at the Location

Interest: Gold, Silver, Diamonds and Unset Precious Stones, Precious Metals, Jewellery, Watches, Coins, Bullion, Stamps, Cash and Negotiable Documents and/or as per the Schedule of Property Insured below or held in the offices Quantum Underwriting Agencies.

Limits of Liability: **Whilst at the Situation Shown Above**

Maximum Limit of Liability Each and Every Loss:	AUD	16,000
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Sub-limited in respect of each individual scheduled item as per the Schedule of Insured Property below or as on file with Quantum Underwriting Agencies.

Sub-Limits of Liability: **Away from the Situation Shown Above**

1.	In Transit by Armoured Car:	AUD	Not Insured
2.	In Transit by Professional Art Carrier:	AUD	Not Insured
3.	In Transit Personal Conveyance:	AUD	Not Insured
4.	In Transit By Post or Couriers:	AUD	Not Insured
5.	At Unnamed Locations:	AUD	Not Insured
6.	At Exhibitions:	AUD	Not Insured

Territorial Limits: Whilst at the Situation shown above and extending to Unnamed Locations in Australia, whilst on Exhibition in Australia and whilst in Transit within Australia if an applicable Sub-Limit of Liability is shown above.

Excess: Each and Every Loss: AUD Nil

Conditions: As per QUA PV 21 v3.0 Wording as attached, plus the following Clauses and Endorsements as attached:
Cyber Exclusion - Targeted Cyber Attack Write-Back (JS2019-005)

New Acquisitions: Automatic Acquisitions Cover Percentage: 25.00%
Underwriters must be notified of all new acquisitions within 60 days or prior to attachment of cover if the value of the acquisition exceeds the above percentage of the total Limit of Liability shown above.

Additions And Deletions: Premium Rates for Additions and Deletions to the Schedule of Property Insured: 0.125%

- Basis of Valuation:** Replacement Cost at the date of loss in respect of Gold, Silver, Platinum, Precious Metals, Bullion, Coin, Specie, Jewellery, Diamonds, Precious & Semi Precious Stones and Cash, not to exceed the Sum Insured stated for that item in the Schedule of Property Insured . Where a Replacement Cost is not able to be determined, the Basis of Valuation shall be Agreed Value, being the Sum Insured set against that item.
- Agreed Value in respect of Works of Art, Stamp Collections, Rare Coin and Bank Note Collections, Memorabilia and Collectibles.
- For all other items, the Market Value immediately prior to the loss.
- Notification of Claims:** All Claims should be notified to Quantum Underwriting Agencies via your Broker as soon as possible.
- Notices:** Complaints Procedure Notice as attached
- Subjectivities:** None, other than as may be contained in the wording.
- Choice Of Law & Jurisdiction:** This insurance shall be governed by and construed in accordance with the law of Australia. Each party agrees to submit to the exclusive jurisdiction of the courts of the Commonwealth of Australia.
- Premium:** As per Invoice
- Security:** 100.00% Certain Underwriters at Lloyd's
- Important Information:** **Quantum Underwriting Agencies is not the insurer. The insurer(s) are those Underwriters shown under SECURITY above. Please note that, in effecting this insurance, Quantum Underwriting Agencies is acting under a binding authority agreement with the Underwriters and as such is acting as an agent of the insurer and not as your agent.**

SCHEDULE OF PROPERTY INSURED

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
1.	Schedule of Property on File with Quantum Underwriting Agencies	AUD 16,000

CLAUSES AND ENDORSEMENTS APPLICABLE TO THIS INSURANCE

Cyber Exclusion - Targeted Cyber Attack Write-Back

1. Subject to paragraphs 2, 3 and 5 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by, contributed to by or arising from:
 - 1.1 the failure, error or malfunction of any computer, computer system, computer software programme, code, or process or any other electronic system, or
 - 1.2 The use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
2. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any tangible weapon or missile.
3. It is understood and agreed that paragraph 1 shall not apply to an otherwise covered physical loss of or physical damage to the property insured caused by a Targeted Cyber Attack. The burden of proving cover under this write-back shall be on the Insured.
4. For the purpose of paragraph 3, Targeted Cyber Attack means the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system where the motive is to inflict harm solely on (or upon) the Insured or the Insured's property.
5. Property insured by this policy does not include electronic data, unless and to the extent that this is expressly stated otherwise elsewhere in this policy.

JS2019-005

22 November 2019

New Acquisitions Clause

The total Sum Insured / Limit of Liability may be increased by up to 25.00% of the existing Limit of Liability to cover new acquisitions provided we are notified within 60 days and an additional premium is paid. This allowance will be available in full again following each notification to us.

COMPLAINTS PROCEDURE

We take any and all complaints seriously and have established internal dispute resolution procedures to ensure all complaints are handled fairly, honestly and in a timely manner in accordance with the General Insurance Code of Practice.

The Code sets out a two stage process.

Stage One

We will respond to your Complaint within 15 business days of the date of receipt of your Complaint, provided we have all necessary information and have completed any investigation required.

If we cannot respond within 15 business days because we do not have all necessary information or we have not completed our investigation:

- a) We will let you know as soon as reasonably practicable within the 15-business-day timeframe, and agree a reasonable alternative timetable with you. If we cannot reach an agreement on an alternative timetable, we will advise you of your right to take your Complaint to Stage Two of the Complaints process; and
- b) We will keep you informed about the progress of our response at least every ten business days, unless you agree otherwise.

We will respond to your Complaint in writing and tell you:

- a) Our decision in relation to your Complaint;
- b) The reasons for our decision;
- c) Your right to take your Complaint to Stage Two if our decision at Stage One does not resolve your Complaint to your satisfaction.

If you wish to make a complaint, please contact:

The Complaints Officer
Quantum Underwriting Agencies Pty Ltd
Unit 2 10 Cassowary Bend
Eaton
WA 6232

Phone: 1300 974 095
Email: complaints@qua.net.au

Note: If at any time during Stage One you are dissatisfied with the way we are handling your complaint, you may elevate the Complaint to Stage Two

Stage Two – Review by Lloyd's Australia

UMR: B1098S225263

If our Stage One decision does not resolve your Complaint to your satisfaction or if you are unhappy with the way we are handling your Complaint, you may take it to Stage Two. You can do this at any time during Stage 1.

If you wish to take your Complaint to Stage Two, you should contact:

Lloyd's Australia Limited
Level 9
1 O'Connell Street
Sydney NSW 2000

Phone: (02) 8298 0753
Email: ldraustralia@lloyds.com

Your complaint will generally be reviewed by Lloyd's Australia if it falls within the Terms of Reference of the Australian Financial Complaints Authority (AFCA). Otherwise, your matter will be referred to the Complaints Team at Lloyd's based in the UK.

If your dispute remains unresolved you may be referred to the AFCA under the terms of the General Insurance Code of Practice. AFCA can be contacted by post GPO Box 3, Melbourne VIC 3001, phone 1800 931 678 or email info@afca.org.au. More information can be found on their website www.afca.org.au For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd's Australia Limited at the address above.

This insurance is subject to the standards set out in the Insurance Council of Australia's General Insurance Code of Practice (www.codeofpractice.com.au), apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. One of the objectives of the Code is to commit us to high standards of service. Any enquiry or complaint relating to this Insurance should be referred to the Coverholder shown above in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact:

Lloyd's Australia Limited
Level 9
1 O'Connell Street
Sydney NSW 2000

Telephone Number: (02) 8298 0753
Email: ldraustralia@lloyds.com

Your complaint will generally be reviewed by Lloyd's Australia if it falls within the Terms of Reference of the Australian Financial Complaints Authority (AFCA). Otherwise, your matter will be referred to the Complaints Team at Lloyd's based in the UK.

If your dispute remains unresolved you may be referred to the AFCA under the terms of the General Insurance Code of Practice. AFCA can be contacted by post GPO Box 3, Melbourne VIC 3001, phone 1800 931 678 or email info@afca.org.au. More information can be found on their website www.afca.org.au. For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd's Australia Limited at the address above.

The Underwriters accepting this Insurance agree that:

1. if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
2. any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Level 9
1 O'Connell Street
Sydney NSW 2000

who has authority to accept service;

3. if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

Claims Department - Quantum Underwriting Agencies

Telephone: 1300 974 095

Email: reception@qua.net.au

This Certificate is issued by the Coverholder shown above in accordance with the authority granted to them by certain Underwriters at Lloyd's under the Agreement referred to in the Schedule.

IN WITNESS WHEREOF this Certificate has been signed at Eaton, Western Australia

This Thursday, 30th May 2019 by



Coverholder

LMA3082 (Australia)

April 2016

**CERTIFICATE OF CURRENCY
PRIVATE VAULT INSURANCE**

Date: 16 June 2023

This is to certify that the policy referenced below is current as at the date stated above. This Certificate provides a summary of cover only and is not intended to amend, extend, replace or override the policy's terms and conditions as contained in the actual policy document.

Insurance Class: PRIVATE VAULT INSURANCE

Policy Number: PV021M0698-23

Insured: RL & AM Hardie Superannuation Fund

Interest: Gold Silver, Diamonds and Unset Precious Stones, Precious Metals, Jewellery, Watches, Bullion, Stamps, Rare Coins and Banknotes and/or as per the Schedule of Property Insured as held in the offices Quantum Underwriting Agencies.

Situation: Southcoast Security, 8 Sanford Road, Albany, WA 6330

Period of Insurance: **From:** 30th June 2023
To: 30th June 2024
At 4.00 p.m. Local Standard Time

Sum Insured: \$ 16,000 Maximum any one loss, sub-limited in respect of each item as per the Schedule of Insured Property

Insurer: 100.00% Certain Underwriters at Lloyd's

Interested Party: None requested

Yours sincerely



Managing Director

This certificate is issued as a matter of information only and confers no rights upon the Certificate Holder