



H W Wood Australia Pty Ltd

AFS Licence No: 230009 ABN 16 007 414 566

A member of the HW International Group

Level 1, 617 Glenferrie Road
Hawthorn VIC 3122
Australia

Telephone +61 (0) 3 9819 9122
Facsimile +61 (0) 3 9819 9430
Email office@hwint.com.au

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As per your request, the policy described below has been endorsed in accordance with your instructions. Should the endorsement details mentioned below not reflect the amendments requested, please contact our office as soon as possible.

Sean Cookson
3/2 Church Lane
RANDWICK NSW 2031

TAX INVOICE

This document is a tax invoice for GST

Invoice Date: 26/05/2023
Invoice No: 53115
Our Reference: COOKSON S

Class of Policy: Collectors

Insurer: HW Wood Ltd (Species Binder)
1 Lloyd's Avenue, London EC3N 3DQ UNITED KINGDOM
ABN:

The Insured: Sean Cookson ATF SCMF Super

ENDORSEMENT

Policy No: HWA12746

Period of Cover:

From **17/04/2023**
to **17/04/2024** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Collectors Insurance - 2023/2024
Endorsement amended insured name

Your policy has been placed pursuant to our Binding Authority with the Insurer. We therefore act as agent of the Insurer, and not the Insured.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL					\$0.00

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AMOUNT DUE

\$0.00

IMPORTANT INFORMATION

POLICY - This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation.

YOUR DUTY OF DISCLOSURE - Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984 to either provide answers to questions or disclose specific information to the underwriter. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

For Consumer Insurance Contracts, (Consumer Insurance Contracts are defined as insurance that is obtained wholly or predominantly for the personal, domestic or household purposes of the insured) your only duty is to take reasonable care not to make a misrepresentation when answering questions asked of you by the underwriter.

In all other situations you must tell the underwriter about anything that you know or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover. You do not need to tell the underwriter anything that reduces the risk of the underwriter, that is of common knowledge; that the underwriter knows or, in the ordinary course of business, ought to know or that the underwriter has waived your duty to tell them about.

NON-DISCLOSURE - If you do not tell the underwriter anything you are required to, or in the case of Consumer Insurance Contracts fail to take reasonable care not to make a misrepresentation, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

RETAIL CLIENTS - Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.

And that are being provided a financial service or product that relates to the following insurance covers:

Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY) - If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice, then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the underwriter has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the underwriter for this transaction is available upon request.

DISPUTES - Clients not satisfied with our services should contact our Complaints Officer. We are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office or contact AFCA directly on 1800 931 678 or visit www.afca.org.au <<http://www.fos.org.au>>. We also follow the Insurance Brokers Code of Practice.

CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES) - If you cancel this insurance prior to the expiry date, we reserve the right to refund to you only the net return premium we received from the underwriter, and not refund any part of the brokerage or fees we received for arranging the cover. A broker fee may also be charged to process the cancellation.

AVERAGE OR COINSURANCE - If your insurance cover is provided by an Industrial Special Risks, Fire & Perils, Business Package or Business Interruption/Consequential Loss policy it will usually contain an Average/Co-Insurance clause. These clauses typically apply where coverage is triggered by damage to property and the sum insured is expected to reflect the full replacement value of property or the annual profit of the business.

This means that if the sum insured(s) you nominate for the insured property / profits etc. are less than 100% of their full value at the time the insurance was effected (or renewed), then part of the loss will/may not be covered by the policy.

For example, a policy with a 100 % co-insurance clause pays as follows: if a building is insured for \$150,000 when its value is \$200,000, then in the event of a claim for damage of \$100,000, underwriters will only pay \$75,000 and you will suffer an uninsured loss of \$25,000. Therefore, it is important that the Sum Insured(s) you select are adequate to represent the full value of the insured property / profits and are calculated in accordance with the cover being arranged.

ELECTRONIC DELIVERY OF DISCLOSURE NOTICES - Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email or links to websites etc. If you have provided your email address to us, we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us accordingly and we will update our records accordingly.

WHOLESALE BROKER INFORMATION - In some cases, we use the services of a Wholesale Broker (insurance intermediary) to access products that are not available to us directly from the insurer. You can identify where we have used an insurance intermediary as the Invoice/schedule will show that the policy is placed via another Insurance Intermediary. This situation usually arises where the insurance intermediary has developed a specialised product and competitive pricing for risks that are not commonly available directly from most underwriters. This means we are not dealing with the end insurer directly but via the insurance intermediary. All insurance intermediaries that we deal with are required to hold an Australian Financial Services Licence and to place all client funds received into a Trust Account and are required to meet the same high standards in the delivery of their services that apply to us. Importantly all claims will be the ultimate responsibility of and paid for by the end underwriter.

PREMIUM FUNDING WARNING - Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract; full details are available on request.

Please note that should the insurance policy be cancelled before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases underwriters also apply minimum premiums to policies, which may further reduce the

Schedule of Insurance

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The Insured: Sean Cookson ATF SCMF Super

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ENDORSEMENT No 1

It is understood and agreed hereon effective from 17th April 2023 the insured name is amended to the following:
Sean Cookson ATF SCMF Super

Additional premium: Nil to apply.

All other terms, conditions and expectations remain unaltered.

COLLECTORS INSURANCE

Unique Market

Reference Number: B1098S213245

Attaching to

Contract: B1098S213245

Insured: Sean Cookson

Postal Address: 3/2 Church Lane Randwick NSW 2031

Insured Premises: 3/2 Church Lane Randwick NSW 2031

Property Insured: Private collections of coins/numismatics and the like including but not limited to bullion, rare coins, bullion coins, and the items of numismatic interest and/or reference library, all being the property of the Insured or for which they are responsible.

Interest / Sum Insured:

Interest

Sum Insured

- | | | |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 1. | Collection whilst at the insured premises listed above only | AUD \$5,000 |
| 2. | Collection whilst at bank vault only | Not Insured |
| 3. | Collection whilst at the insured premises listed above and/or whilst at bank vaults and/or whilst being personally accompanied in transit worldwide including all associated and temporary housing and/or whilst in postal transit and/or whilst on exhibition. | Not Insured |

Deductible: Nil

Situation: As shown in the above limits

Conditions: Against All Risks of Physical Loss or Damage as per HWI collectors wording attached plus specific conditions as shown in the attached.

Subjectivity: None

Several Liability

Notice: The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Choice of Law

and Jurisdiction: This insurance shall be governed by and construed in accordance with the laws of Australia and each party to submit to the exclusive jurisdiction of the courts of Australia

Security: This insurance is Underwritten 100% by
Certain underwriters at Lloyds

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Signed & Accepted:



Fleur Taylor
HW Wood Australia Pty Ltd

Specific Conditions and Clauses

These clauses and conditions are specific to your policy and should be read in accordance with the HWI Collectors Policy Wording

Stillage

It is a condition precedent to the liability of Underwriters that in respect of loss or damage as a result of water, all material kept on the ground floor or basement at the premises named in this insurance, apart from material held within locked safes or cabinets, must be stored on rails, shelves or stillage's at least 6 inches / 15cm off the floor. Failure to adhere to this condition could result in a related claim being reduced or denied. Failure to comply with this condition could result in related claim being reduced or denied. Failure to comply with this condition could result in related claim being reduced or denied.

This clause does not apply to bank vault locations.

Australian Terrorism Act 2003 Notice (NMA 2984)

The Underwriters have treated this Insurance (or part of it) as an Insurance which the Australian Terrorism Insurance Act 2003 (ATIA) applies.

ATIA and the supporting regulations made under the Act deem cover into certain policies and provide that the Terrorism Exclusion to which this Insurance is subject shall not apply to any "eligible terrorism loss" as defined in ATIA.

Any coverage established by ATIA is only in respect of any "eligible terrorism loss" resulting from a "terrorism act" which is a "declared terrorist incident" as defined in ATIA. The Terrorism exclusion to which this insurance is subject applied in full force and effect to any other loss and any act or event that is not a "declared terrorist incident".

All other terms, conditions, insured coverage and exclusions of this Insurance including applicable limits and deductible remain unchanged.

If any or all of the Underwriters have reinsured this Insurance with the Australian Reinsurance Pool Corporation (ARPC), then any such Underwriter(s) will not be liable for any amounts for which they are not responsible under the terms of ATIA due to the application of a "reduction percentage" as defined in ATIA which results in a cap in the Underwriter's liability for payment for 'eligible terrorism losses'.

NMA 2984

27/01/04

Form approved by Lloyds Market Association [Non-Marine]

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HWI Collectors Policy Wording

THE COVER

The Insurers subscribing to this Insurance agree to insure the interest as fully described in the schedule, being the property that is owned by or responsible to insure or is in the care, custody or control of the Insured also named in the schedule.

This wording should be read very carefully in conjunction with the schedule and any endorsements. Together these documents make up your policy.

In return for the payment of the required premium shown in the schedule, Insurers have agreed to cover the property described under interest in the schedule against All Risks of Physical Loss or Damage of whatsoever nature during the period of this insurance shown in the schedule subject to the terms and conditions, exclusions, clauses and Limitations set forth in the schedule and below.

EXCLUSIONS

This insurance does NOT cover:-

1. Loss or damage caused by or resulting from:
 - (i) natural ageing, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping or shrinkage;
 - (ii) repairing, reframing, restoring, retouching or any similar process;
 - (iii) aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm, frost or fire;
2. The deductible as shown in the Schedule.
3. Loss or damage whilst the interest is on exhibition or in transit unless specified in the Schedule
4. Any claim to the extent that the insured would be entitled to be paid under any other insurance if this insurance did not exist.

5. Terrorism Exclusion Endorsement

notwithstanding any provision to the contrary within the insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in force and effect.

6. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusion Clause

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
 - 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
 - 1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

CL 370

7. Institute Cyber Attack Exclusion Clause

- 1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of

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any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

- 1.2 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 a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 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 weapon or missile.

CL 380

8. **HWI - Cyber Attack amendment Clause**

In conjunction with the **Institute Cyber Attack Exclusion Clause** it is agreed that part 1.1. shall not operate to exclude loss or losses **whilst in the possession of a third party**, where theft, presumed theft, or disappearance of physical stock insured by this Insurance Contract was occasioned or would appear to be occasioned by any third party vendor's, supplier's or contractor's computer system(s), computer program(s), code(s) or process(es) being compromised, as otherwise excluded, in order to facilitate such loss or losses.

This shall only apply in such cases that are proven to be outside of the control of the Insured.

9. Notwithstanding anything contained herein to the contrary, This Insurance does not cover loss resulting from acceptance by the Insured of any currency which subsequently is proved to have been forged, counterfeit or otherwise for any reason whatsoever, or from acceptance by the Insured of any check, credit or charge card, or other negotiable instrument which is subsequently dishonoured for payment; or any other form of payment which is invalid or uncollectible for any reason whatsoever.

10. **War and Civil War Exclusion Clause**

Notwithstanding anything to the contrary contained herein this Policy does not cover loss or damage directly or indirectly occasioned by, happening through or in consequent of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority. NMA 464

11. **Sanction Limitation and Exclusion Clause**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100

15 September 2010

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

Communicable Disease Endorsement

1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, liability, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

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- 2.1. for a Communicable Disease, or
- 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes, but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

JS2020-011 23 June 2020

CONDITIONS OF THIS INSURANCE

If you do not comply with these conditions, insurers may not have to pay a related claim.

Basis of Valuation

If an item is partly damaged, the insured may decide whether insurers repair, replace or pay the value of the damaged item. If insurers repair it, insurers will also pay for any loss in value. The most insurers will pay in total is the value of that item.

If an item is lost or destroyed, insurers will pay the value of that item.

For items listed individually, the value is the amount shown for each item in the specification held by the insured or the insured's insurance agent.

For unspecified items, the value is the market value immediately prior to the date of loss.

The most insurers will pay in total for each incident of loss is the limit of liability/sum insured shown in the schedule.

Pairs and Sets clause

If any item which has an increased value because it forms part of a pair or set is lost or damaged, any payment insurers make will take account of the increased value. The insured may decide if insurers pay the value of the entire pair or set. The most insurers will pay is the value of that pair or set.

Full payment

If insurers pay the full amount insured for an item, pair or set, insurers will then own it and have the right to take possession of it.

Recovered property

If insurers recover any of the insured's property after a loss, insurers will write to the insured at the last known correspondence address shown in the schedule and the insured can buy it back from insurers within 60 days. Insurers will charge:

1. the amount they paid for the claim plus interest; or
2. the fair market value of the item at the time they recover it whichever is less.

Notice of Proof of Loss

Upon the discovery of any loss or damage which may give rise to a claim under this Insurance, the Insured shall as soon as reasonably possible give notice thereof to their broker and also to the Police where there are grounds for suspecting that a criminal offence has been committed. The Insured shall supply all information and evidence as may be reasonable required and co-operate fully in the investigation or adjustment of any claim

New possessions

Insurers will allow an increase in the total amount insured of up to 25% to cover any items the insured acquires during the period of insurance. Insurers will only do this if the insured tells them about the new possession within 60 days of acquisition and pay the additional pro rata premium.

Due Diligence Clause

The Insured shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss of or damage to the property herein insured. If the insured does not do this, insurers will not have to pay any related claim.

Direct Adjustment Clause

In case of loss of property of others (insured hereunder) held by the Insured, for loss of which claim is made upon Insurers, the right to adjust such loss with the owner or owners of the property is reserved to Insurers and the receipt of such owner or

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owners in satisfaction thereof shall be in full satisfaction of any claim of the Insured for the loss of said property for which such payment has been made. If legal proceedings be taken to enforce claim against the Insured as respects any such loss, Insurers reserve the right at their option without expense to the Insured, to conduct and control the defence on behalf of and in the name of the Insured. In no event is this Insurance Contract liable for more than the total amount of insurance granted hereunder.

Misrepresentation Clause

If you make a misrepresentation to us or do not comply with your duty of disclosure and we issue your policy with terms and conditions that would have been different than if you had not made a misrepresentation or failed on your duty of disclosure then a) your cover will be reduced to place us in the same position had there not been misrepresentation or failure in your disclosure; b) we may also cancel your policy; c) we may void your policy if the misrepresentation or non-compliance with your duty of disclosure is fraudulent.

Protections Maintenance Clause

It is a condition of this Insurance that the whole of the protections provided for the safety of the insured property shall be maintained in good order throughout the period of this insurance and shall be in use at all times when the Insured's premises are left unattended and that such protections shall not be withdrawn or varied to the detriment of the interests of the Underwriters without their consent.

Notwithstanding anything contained herein it is noted and agreed that technical faults relating to the Insured's alarm system which can be substantiated as being beyond the control of the Insured shall not prejudice this insurance. Provided, however, that the Insured shall take all reasonable care to protect the insured property whenever they become aware of such faults and that immediate notice is given to Underwriters

Cancellation Clause

This Policy may be cancelled at any time by the written request of the Insured to the Broker who effected this Policy. Any such cancellation to take effect 30 days from date of the written request. The underwriters shall retain a time on risk pro rata premium and the balance of the premium shall be returned to the Insured.

This policy may also be cancelled by or on behalf of Underwriters in accordance with the Insurance Contract Act 1984. The Underwriters shall retain pro rata premium for time on risk and the balance of premium shall be returned to the Insured. Repayment of any unearned premium will be made as soon as reasonably possible and will not affect the effectiveness of the Cancellation in any way.

Joint Insured's

If there is more than one insured, the total amount insurers will pay will not exceed the amount insurers would be liable to pay to any one insured.

Non Contribution Clause

This Insurance does not cover any loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this Insurance, be insured by any other existing Insurance Contract except in respect of any excess beyond the amount which would have been payable under such Insurance Contracts had this insurance not been effected.

Arbitration Clause

In case the Insured and Insurers shall fail to agree as to the amount of loss or damage, the same shall be ascertained by two competent and disinterested appraisers, the Insured and Insurers each selecting one, and the two so chosen shall first select a competent and disinterested umpire, the appraisers together shall then estimate and appraise the loss stating separately the sound values and damage, and failing to agree, shall submit their differences to the umpire; and the award in writing of any two shall determine the amount of the loss, the parties thereto shall pay the appraisers respectively selected by them, and shall bear equally the expense of the appraisal and umpire.

Reinstatement Clause

In the event of a loss under this policy, the amount of such loss is automatically reinstated immediately without additional premium and the insurance shall remain in force for the full amounts set out herein to the policy terms and conditions.

Subrogation Clause

Insurers may require from the Insured an assignment of all rights of recovery against any party for loss or damage, to the extent that payment therefore is made by Insurers. Notwithstanding, Insurers will not be granted recourse against carriers, packers, landlords or other bailees except with the Insured's and/or their Agents prior consent.

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Claims Notification Clause

Underwriters require that following any happening which may give rise to a claim the insured will as soon as reasonably possible:-

- a) where a crime is suspected, inform the Police and offer them all reasonable assistance as required
- b) give written notice to H W Wood Australia Pty Ltd, 1/617 Glenferrie Road, Hawthorn, VIC, 3000 for onward transmission to insurers
- c) provide such information and assistance as insurers may reasonably require,
- d) ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised.

Service of Suit Clause

The Underwriters hereon agree that:

- (i) In the event of a dispute arising under this Insurance, Underwriters at the request of the Assured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.
- (ii) Any summons, notice or process to be served upon the Underwriters may be served upon
 Lloyd's General Representative, Australia
 Level 16, Suite 1603
 1 Macquarie Place
 Sydney NSW 2000
 who has authority to accept service and to enter an appearance on Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on Underwriters' behalf.
- (iii) If a suit is instituted against any one of the Underwriters all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court.

NMA 1854 17/04/1975

Premium Payment Clause

Notwithstanding any provision to the contrary within this contract or any endorsement hereto, in respect of non payment of premium only the following clause will apply.

The (Re)Insured undertakes that premium will be paid in full to (Re)Insurers within 14 days of inception of this contract (or, in respect of instalment premiums, when due).

If the premium due under this contract has not been so paid to (Re)Insurers by the 90th day from the inception of this contract (and, in respect of instalment premiums, by the date they are due) (Re)Insurers shall have the right to cancel this contract by notifying the (Re)Insured via the broker in writing. In the event of cancellation, premium is due to (Re)Insurers on a pro rata basis for the period that (Re)Insurers are on risk but the full contract premium shall be payable to (Re)Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this contract.

It is agreed that (Re)Insurers shall give not less than 15 days prior notice of cancellation to the (Re)Insured via the broker. If premium due is paid in full to (Re)Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

LSW3001 30/09/08

Cooling-Off Information

You have a cooling off period. During the cooling-off period you may return your insurance contract to your broker or financial service provider and obtain a refund. You may do this by notifying your broker or financial service provider in writing or electronically.

You may only exercise this right during the period of 14 days starting on the earlier of:

- the time you received confirmation of this insurance transaction; or
- the end of the 5th day after the day on which this insurance contract was issued to you. You cannot exercise your right at any time after:
- you have exercised a right or power under your insurance contract, ie you have made a claim or requested a certificate of insurance
- your rights or powers under your insurance contract have ended.

If your insurance contract is for an event that will start within the 14 day cooling-off period, you can only exercise your right before the event starts or the expiry of the cooling-off period, whichever is the earlier. For example, for exhibition insurance, the commencement of the journey to the exhibition/commissioner is the event.

If you exercise your right to return this insurance contract then it is terminated with effect from that time. Your broker will give you a pro rata refund. Your broker may deduct from your refund:

- any tax or duty which we have been paid and which is not refundable;
- any reasonable administrative and transaction costs; and

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- any broker fee

Your duty of disclosure

Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984 to either provide answers to questions or disclose specific information to the underwriter. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

For policies that are taken out or renewed with a start date prior to the 5th October 2021 and are Eligible Contracts (Eligible Contracts involve individuals purchasing insurance for *motor vehicles with carrying capacity under 2 tonne, motorcycle, home building and contents, residential strata, travel, personal accident and sickness and consumer credit*) *your only duty is that you must tell the underwriter anything that you know and that a reasonable person in the circumstances would include when answering questions asked of you by them.*

For policies that are taken out or renewed with a start date on or after the 5th October 2021 and are Consumer Insurance Contracts, (Consumer Insurance Contracts are defined as insurance that is obtained wholly or predominantly for the personal, domestic or household purposes of the insured) *your only duty is to take reasonable care not to make a misrepresentation when answering questions asked of you by the underwriter*

In all other situations you must tell the underwriter about anything that you know, or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover. You do not need to tell the underwriter anything that reduces the risk of the underwriter, that is of common knowledge; that the underwriter knows or, in the ordinary course of business, ought to know or that the underwriter has waived your duty to tell them about.

Non-disclosure

If you do not tell the underwriter anything you are required to, or in the case of Consumer Insurance Contracts do not take reasonable care to make a misrepresentation, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

Privacy Policy Statement

Insurers that have underwritten this insurance want you to understand how we protect the confidentiality of non-public personal information we collect about you.

Information We Collect - We collect non-public personal information about you from the following sources:

- a) Information we receive from you on applications or other forms;
- b) Information about your transactions with our affiliates, other than us; and
- c) Information we receive from a consumer-reporting agency.

Information We Disclose - We do not disclose any non-public personal information about you to anyone except as is necessary in order to provide our products or services to you or otherwise as we are required or permitted by law (e.g. a subpoena, fraud investigation, regulatory reporting etc.)

Confidentiality and Security - We restrict access of non-public personal information about you to our employees, our affiliates' employees or others who need to know that information to service your account. We maintain physical, electronic and procedural safeguards to protect your non-public personal information.

Contacting Us - If you have any questions about this privacy statement or would like to learn more about how to protect your privacy, please contact the agent/broker who handled this insurance.

IF COVER IS PROVIDED FOR UNDER ITEM 3 IN THE SCHEDULE, THE FOLLOWING CLAUSES APPLY:

Packing and Securing of Property in Transit clause

It is a condition of this Insurance that the Insured will take all reasonable steps to ensure that property, the subject matter of this Insurance, will be packed in such a manner as to withstand the normal hazards associated with transit.

Personally Accompanied Transits Clause

It is a condition of this Insurance that all personally accompanied transits insured hereunder are to be made by the Insured or an individual personally known to the Insured and appointed as his personal representative, but this shall be deemed NOT to include professional carriers or couriers.

Checked Baggage Clause

It is a condition of this Insurance that when it is necessary for the material insured hereunder to travel as checked luggage as

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a result of airline procedure or any regulatory control, such material shall be contained with a suitcase (or similar container) of rigid construction, which must be locked at all times unless airline regulations specify to the contrary. It is a further condition that no flight changes shall be undertaken once the material is checked in unless the Insured or his personally appointed representative has physical possession of all items of luggage whether checked or not.

It is agreed that material travelling as checked luggage shall only be insured if the Insured or his personally appointed representative is travelling on the same flight as the checked items.

Hotel Motel Clause

It is a condition of this Insurance that material temporarily housed in a locked hotel/motel room shall be kept out of view and shall be contained within the room safe or principal hotel/motel safe at all times when the room is unattended. If, due to the size of the items, this is not possible, the insured may keep said items within a locked suitcase or similar locked container which is to be kept out of view at all times

Termination of Transit Clause (Terrorism)

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. Notwithstanding any provision to the contrary contained in the contract of insurance or the Clauses referred to therein, it is agreed that in so far as the contract of insurance covers loss of or damage to the subject-matter insured caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted or any person acting from a political, ideological or religious motive, cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event,
 SHALL TERMINATE:

EITHER

- 4.1 as per the transit clauses contained within the contract of insurance,

or

- 4.2 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance,
 - 4.3 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or
 - 4.4 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit,
- or
- 4.5 in respect of marine transits, on the expiry of 60 days after completion of discharge overseaside of the subject-matter insured from the overseas vessel at the final port of discharge,
 - 4.6 in respect of air transits, on the expiry of 30 days after unloading the subject-matter insured from the aircraft at the final place of discharge,

whichever shall first occur.

5. If the contract of insurance or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

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CORONAVIRUS EXCLUSION

Your Insurance Policy does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

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What to do if you have a complaint?

About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.

In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia. Lloyd's has adopted the General Insurance Code of Practice subject to certain specific qualifications. You can obtain a copy of the code at www.codeofpractice.com.au

Our aim is to provide the highest service to our Australian policyholders and, to this end, we have developed the following procedures for the fair handling of complaints from Lloyd's policyholders.

How can we help you?

There are established procedures for dealing with complaints and disputes regarding your policy or claim. Policyholders may be able to take advantage of the complaints service, as may third party motor vehicle claimants who are uninsured and where the amount in dispute is less than \$15,000.

Stage 1

Any enquiry or complaint relating to a Lloyd's policy or claim should be addressed to either your Lloyd's insurance intermediary ("the coverholder") or to the administrator handling your claim in the first instance – in most cases this will resolve your grievance.

They will respond to your complaint within 10 business days provided they have all necessary information and have completed any investigation required. Where further information, assessment or investigation is required, they will agree to reasonable alternative timeframes with you. You will also be kept informed of the progress of your complaint.

Stage 2

In the unlikely event that this does not resolve the matter or you are not satisfied with the way your complaint has been dealt with, you should contact:

Lloyd's Australia Limited
Level 16, Suite 1603
1 Macquarie Place
Sydney NSW 2000
Telephone: (02) 8298 0783
Email: ldraustralia@lloyds.com

We will usually require the following information:

- Name, address and telephone number of the policyholder;
- Details of the policy concerned (policy and/or claim reference numbers, etc);
- Details of the insurance intermediary through whom the policy was obtained;
- Reasons why you are dissatisfied;
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.

Following receipt of your complaint, you will be advised whether your matter will be handled by Lloyd's Australia or the Lloyd's Complaints team in the UK, or what other avenues are available to you:

- Where your complaint is eligible for referral to the Australian Financial Complaints Authority (AFCA), your complaint will generally be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute.
- Where your complaint is not eligible for referral to AFCA, Lloyd's Australia will refer your complaint to the Lloyd's Complaints team in the UK if it falls within the jurisdiction of the UK Financial Ombudsman Service. They will review your

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complaint and liaise directly with you.

- For all other matters you will be advised of what other avenues may be available to you.

How long will the Stage 2 process take?

Your complaint will be acknowledged in writing within 5 business days of receipt, and you will be kept informed of the progress of our review of your complaint at least every 10 business days.

The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaint within 10 business days of receipt, provided we have received all necessary information and have completed any investigation required.

External Dispute Resolution

If your complaint is not resolved in a manner satisfactory to you or we do not resolve your complaint within 30 calendar days of receiving it at Stage 1, you may refer the matter AFCA as follows:

AFCA can be contacted by:

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

More information can be found on their website www.afca.org.au

AFCA is an independent body that operate nationally in Australia and aim to resolve disputes between you and your insurer. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Your dispute must be referred to AFCA within 2 years of the date of our final decision. Determinations made by AFCA are binding upon us.

Customers not eligible for referral to AFCA, may be eligible for referral to the UK Financial Ombudsman Service. Such referral must occur within 6 months of the final decision by the Complaints team at Lloyd's. Further details will be provided with their final decision to you.

How much will this procedure cost you?

This service is free of charge to policyholders.

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General Advice Warning

This advice has been prepared without taking into account your objectives, financial situation or needs.

Because of that, before acting on the above advice, you should consider its appropriateness (having regard to your objectives, needs and financial situation).

If the advice is related to the acquisition of an insurance contract, you should obtain a Product Disclosure Statement relating to the product before deciding whether to acquire it.