Magic Millions Insurance Brokers Pty Limited
ABN 46 091 731 225 **AFSL No.** 235666
Level 23, 20 Bond Street, Sydney NSW 2000
Tel 1300 145 830

Joe O'Neill
Prime Thoroughbreds
P O Box 7274
Beaumaris VIC 3193

New Cover
TAX INVOICE I1115265

Our Reference	: MMI NSY P3428 0352022/000
Date	: 23.02.2026
Class	: Bloodstock Mortality Schedule
Placed with	: Howden Group
Policy No.	: LOBL0020002025
Period	: 23.02.2026 to 28.02.2027

Premium		2,282.33
Stamp Duty		251.06
Broker Fee		103.07
Premium GST	228.23	
Fee GST	10.31	
GST Total		238.54
Total Amount A$		2,875.00

IMPORTANT NOTES

INSURED NAME: Prime Thoroughbreds

NEW POLICY FOR: Lot 91 - 2024 Tiger of Malay x Double Rock Filly

SUM INSURED: $57,000 (Being 100% Purchase Price + GST + Syndication)

Your Account Manager is Rory Hedley-Gardner Email : rory.hedley-gardner@howdengroup.com

TERMS - NET 14 DAYS - Please forward your remittance to ensure cover. Please refer to your DUTY OF DISCLOSURE obligations and other important notices overleaf. Claims must be notified immediately as late notification may cause denial of liability in some instances. Unless we tell you otherwise in writing, we receive commission in addition to any broker fee mentioned above. Please ask us for any further information.

METHODS OF PAYMENT:

eft

Name of Bank : Australia & New Zealand Banking Group
Bank Address : 115 Pitt Street
: Sydney NSW 2000 Australia
BSB : 012-003 Account Number : 8383 79632
Swift Code : ANZBAU3M (Overseas Currencies)
Reference Number : MMI NSY P3428

BPAY & Credit Card AUD Transactions only

Biller Code : 237644
Reference : 011152650091

Telephone & Internet Banking - BPAY
Contact your bank or financial institution to make this payment with your cheque, savings, debit or transaction account. More info:www.bpay.com.au
® Registered to BPAY Pty Ltd ABN 69 079 137 518

Visit our website to pay using your Visa or Mastercard
www.magicmillionsinsurance.com
Client Ref: MMI NSY P3428 Invoice Ref: I1115265

Please note: A Merchant Service Fee inclusive of GST will be charged for Credit Card payments - 1.5% for Visa/Mastercard, 3% for AMEX

Post cheque payments together with this payment slip to:
Level 23, 20 Bond Street SYDNEY NSW 2000
made payable to Magic Millions Insurance Brokers Pty Ltd

Total Due A$ 2,875.00

Pay Monthly Hunter

9 Monthly Instalments of $ 339.57
Please note initial instalment will include an application fee of $ 40.00

Total Amount Payable $ 3,096.12
Includes application fee & credit charges

To proceed with your funding and to complete your application, please visit: https://easyfund.au/o/7SQS9RRN9V

Application Number: 21610259-1

Refer overleaf for important information about Hunter and AUB Group

Important Notices & Information

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact us if you have any questions or require further advice/assistance.

Howden Equine Pty Ltd (Howden) (ABN 46 091 731 225 | AFSL 235666) is part of Howden Group Holdings Limited. Silks Insurance Pty Ltd (ABN 75 131 025 600) is an Authorised Representative (AR 1280952) of Howden Equine Pty Ltd

ESSENTIAL READING OF POLICY WORDING
The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

YOUR DUTY OF DISCLOSURE
Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something you are required to, 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 them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

DUTY OF GOOD FAITH
Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

GENERAL ADVICE WARNING
Any advice or recommendations we have provided is general in nature only and does not take into account your individual objectives, financial situation or needs, we therefore recommend that you read carefully the relevant Policy Wordings, Product Disclosure Statements and any other information we provide before deciding if this is right for you.

CONTRACTS AND LEASES YOU SIGN
If you sign a contract with an indemnity, “hold harmless” or release, it can invalidate your insurance – unless you obtain the Insurer’s consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

ADDITIONAL INSUREDS AND NOTING INTERESTS
If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

INSURER SOLVENCY
We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

UNAUTHORISED FOREIGN INSURERS
In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

If the insurer becomes insolvent, you will not be protected by the Federal Government’s Financial Claims Scheme provided under Part VC of that Act.

FEES AND COMMISSIONS
In the event of a cancellation or adjustment of a policy where a refund of premium is provided, we reserve the right to retain all fees, commissions and charges.

FINANCIAL SERVICES GUIDE (FSG)
To assist you in making a decision whether to use any of our services, please view our Financial Services Guide. A copy of this document has been provided to you. You can also access it here.

PRIVACY POLICY
We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to other Howden Group Companies overseas or to an overseas insurer (like Lloyd’s of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We also provide your information to the providers of our policy administration and broking systems that help us to provide our products and services to you. We do not trade, rent or sell your information.

If you don’t provide us with full information, we can’t properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, you can view our Privacy Policy at www.howdengroup.com/au-en/privacy-policy.

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COVERAGE SUMMARY

Prime Thoroughbreds
Bloodstock Mortality Schedule

IMPORTANT NOTICE

We provide our financial services under the terms and conditions noted in our Financial Services Guide and Privacy Collection Notice issued to you. If you do not have one of these documents, please call us on the number shown above or visit our website. You must read these documents before proceeding and by proceeding you represent and warrant you have received and read it. We are committed to protecting your privacy in accordance with the Privacy Act and the Australian Privacy Principles. Full details about our privacy practices can be found in our Privacy Policy available at our website or by contacting us for a copy. The following is a summary cover only. For full terms and conditions including definitions, conditions, other limits and exclusions, please refer to your Policy Document or Product Disclosure Statement. We would like to remind you, that if this policy is cancellable and you cancel before the expiry date, we will refund the unused premium less our fee and commission. The Insurer or Agency may also impose a fee on Cancellation. **Any errors identified in the summary below must be reported to your Account Manager for amendment.**

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: Prime Thoroughbreds
and others for their respective rights and interests.

TYPE OF COVER: All Risks of Mortality

1 Description: **UNNAMED (Tiger of Malay x Double Rock)**
DOB: **2024** Sex: **Filly** Use: **Rearing/Training**
Sum Insured: **$ 57,000** Interest: **100** % State: **VIC** Country: **AU**

TOTAL LIMIT OF
UNDERWRITERS
LIABILITY: $ 57,000

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

STANDARD CLAUSES INCLUDED IN YOUR POLICY:

Mortality as per amended Lloyds Bloodstock Policy Wording V9 15.7.2025
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

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Cyber Exclusion Endorsement LMA5407
Surgical Operations Clause LMA5107
Sanction Limitation and Exclusion Clause LMA 3100
Hendra Virus Endorsement LMA5214
Coronavirus Absolute Exclusion
Covid-19/SARS Exclusion
War Exclusion
Complaints Clause Australia LMA5548A
Complaints Clause New Zealand LMA5302A
Complaints Clause Hong Kong LMA5662
Complaints Clause Singapore LMA5300A

EXTENSIONS AVAILABLE As either charged for or as agreed by Underwriters

Renewal Extension up to age 14	**INCLUDED**
Life Saving Surgery up to $10,000	**INCLUDED**
Life Saving Surgery up to $15,000	**NOT INCLUDED**
Life Saving Surgery up to $20,000	**NOT INCLUDED**

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

NOTE: $500 EXCESS APPLIES PER LIFE SAVING SURGERY CLAIM BASED ON 100% INTEREST AND ADJUSTED FOR YOUR SHARE

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:-

Dean Morley   Mobile 0428 197 023

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, please contact the Complaints Manager:

Mail:	Howden Equine Pty Ltd Level 23 20 Bond Street Sydney NSW 2000
Email:	equine.aus@howdengroup.com
Phone:	1300 145 830

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 32, 225 George Street Sydney NSW 2000
Email:	idraustralia@lloyds.com
Phone:	(02) 8298 0783

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.

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.

PLACED WITH	POLICY NUMBER	PROPORTION
Howden Group	LOBL0020002025	100.0000%
One Creechurch Place LONDON EC3A 5AF ENGLAND * SUPPORTING INSURERS - Lloyds via AXA XL Underwriting Agencies Limited, Syndicate 2003	55.0000%	

Lime Street, LONDON	
- Convex Insurance UK	45.0000%
52-54 Lime Street	
LONDON EC3M 7AG	