



Silks Insurance Pty Ltd  
(ABN 15 639 058 718)  
Authorised Representative (AR 1280952) of  
Howden Equine Pty Ltd (ABN 46 091 731 225 | AFSL 235666)  
1300 145 830  
Level 23, 20 Bond Street  
Sydney NSW 2000

The policy mentioned below is due for renewal on and payable by 28/02/2025.

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BlueBlood Thoroughbreds (Australia) Pty Ltd  
PO Box 6992  
NORWEST NSW 2153

## TAX INVOICE

This document will be a tax invoice for GST when you make payment

**Invoice Date:** 25/02/2025

**Invoice No:** 0013104

**Our Reference:** BLUEBLOOD

Should you have any queries in relation to this account, please contact your Account Manager  
**Pippa J Wright**

**Class of Policy:** Bloodstock

**Insurer:** DUAL Galileo On Behalf Swiss Re International SE  
30 St Mary Axe, London UK EC3A8EP  
ABN:

**The Insured:** BlueBlood Thoroughbreds (Australia) Pty Ltd

## RENEWAL

**Policy No:** SRI01824-2025P

**Period of Cover:**

From **28/02/2025**

to **28/02/2026** at 4:00 pm

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

**Schedule of 23 Horses**  
**Total Sum Insured \$1,796,415**

### Your Premium:

Premium	UW Fee	ESL	GST	Stamp Duty	Broker Fee
\$75,955.97	\$0.00	\$0.00	\$115.00	\$1,576.81	\$1,150.00
<b>TOTAL</b> (Excluding Credit Card fee)					<b>\$78,797.78</b>
Credit Card fee (inc GST) is					\$984.97



**Billers Code: 447078**  
**Ref: 01300100331233**

**Telephone & Internet Banking - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

Our Reference: BLUEBLOOD

Invoice No: 0013104

Acct Man: SILKS-PW



Acct Name: Howden Equine Pty Ltd  
BSB: 012003 Account: 838375164  
Reference: BLUEBLOOD 0013104



To pay with your  
VISA or Mastercard  
Visit [www.howdenequine.com.au/pay-an-invoice](http://www.howdenequine.com.au/pay-an-invoice)

**AMOUNT DUE**

**\$78,797.78**

## Schedule of Insurance

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**Class of Policy:** Bloodstock  
**The Insured:** BlueBlood Thoroughbreds (Australia) Pty Ltd

**Policy No:** SRI01824-2025P  
**Invoice No:** 0013104  
**Our Ref:** BLUEBLOOD

## Bloodstock Insurance Coverage Summary and Schedule of Insurance

**Insured Name:** BlueBlood Thoroughbreds (Australia) Pty Ltd and Others For Their Respective Rights and Interests

**Type Of Cover:** Death or humane destruction, meaning death by accident, injury, illness or disease or euthanasia by a veterinary surgeon during the period of insurance. Full details as per policy wording supplied.

### Schedule of Insured Horses

Name	DOB	Sex	Use	Sire	Dam	Sum Insured	Interest
DEPRIVATION	2018	Gelding	Racing	No Nay Never	Lysistrata	\$42,500	85%
GOLD REVOLVER	2019	Gelding	Racing	Russian Revolution	Goldylux	\$111,000	92.50%
TWIN TURBO	2019	Gelding	Racing	Sebring	Tina Turban	\$28,750	57.50%
AUTUMN DANCER	2020	Mare	Racing	The Autumn Sun	Solid Bullet	\$214,110	97.50%
BOLD JULIUS	2020	Gelding	Racing	Brazen Beau	Caearissa	\$46,250	92.50%
CASTERLY ROCK	2020	Gelding	Racing	Pierro	Talisa	\$32,500	65%
CHISTOTA	2020	Gelding	Racing	Russian Revolution	Pure Purity	\$112,500	75%
DRAGON GIRL	2020	Mare	Racing	Shalaa	Rhaenys	\$84,000	70%
KAIZAD	2020	Gelding	Racing	Capitalist	Baby Corn	\$40,000	20%
WAVE DANCER	2020	Mare	Racing	Vancouver	Dances On Waves	\$76,000	47.50%
ARDUOUS	2021	Filly	Racing	All Too Hard	Meridian Star	\$38,870	65%
IRON FURY	2021	Gelding	Racing	Russian Revolution	Stellar Intruder	\$100,800	90%
QUEEN OF THORNS	2021	Filly	Racing	Russian Revolution	Queen Of Roses	\$82,150	77.50%
SHAROHA	2021	Filly	Racing	Shalaa	Aloha Cat	\$67,375	87.50%
SIR YES SIR	2021	Colt	Racing	Yes Yes Yes	Kishida	\$52,680	60%
SKEPTICAL	2021	Filly	Racing	Dubious	Victoire Celebre	\$68,040	90%
UNNAMED	2022	Colt	Racing	So You Think	Always In Fashion	\$99,000	90%
UNNAMED	2022	Colt	Racing	Zousain	Warzone	\$105,105	97.50%
UNNAMED	2022	Colt	Racing	Harry Angel	Western Cape	\$49,155	72.50%
UNNAMED	2022	Filly	Racing	Farnan	Enstone	\$90,950	85%
UNNAMED	2022	Filly	Racing	Ole Kirk	Super Trouper	\$91,010	95%
UNNAMED	2022	Filly	Racing	Capitalist	Kansino	\$91,010	95%
UNNAMED	2022	Filly	Racing	Capitalist	Kentucky Diva	\$72,660	70%

**Total Limit of Underwriters Liability:** \$1,796,415

### 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

## Schedule of Insurance

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**Class of Policy:** Bloodstock  
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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 LMA5407

Sanction Limitation Clause LMA3100A

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:**

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 \$2,000,000. This does not apply to yearlings, weanlings, broodmares and tried horses purchased at 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

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**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 Howden Equine, available 24 hours a day :

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

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

Fergus Deacon  
E: [fergus.deacon@howdengroup.com](mailto:fergus.deacon@howdengroup.com)  
M: 0448 625 490

### **Rating**

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 Complaints Officer at:

- Phone: 1300 904 503
- Email: [complaints.pacific@howdengroup.com](mailto:complaints.pacific@howdengroup.com)
- Writing: Level 23, 20 Bond Street, Sydney, NSW 2000
- Or by speaking to any representative of our business who will refer you to the Complaints Officer.

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  
Mail: GPO Box 3, Melbourne VIC 3001

### **Underwritten By:**

DUAL Corporate Risks Limited trading as DUAL Galileo

Schedule of Insurance

<b>Class of Policy:</b>	Bloodstock	<b>Policy No:</b>	SRI01824-2025P
<b>The Insured:</b>	BlueBlood Thoroughbreds (Australia) Pty Ltd	<b>Invoice No:</b>	0013104
		<b>Our Ref:</b>	BLUEBLOOD

On behalf of Swiss Re International SE, UK Branch  
30 St Mary Axe  
LONDON EC3A 8EP  
100%.

UMR: B1161S25Z5921

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		<b>Our Ref:</b>	BLUEBLOOD

# 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 INSURED 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.

## Schedule of Insurance

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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](http://www.howdengroup.com/au-en/privacy-policy)