

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

# CERTIFICATE OF CURRENCY

From: Pippa J Wright

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

LPG Management Pty Ltd T/a Blueblood Thoroughbreds

BlueBlood Thoroughbreds

PO Box 6992

**NORWEST NSW 2153** 

**Date:** 18/03/2025

Our Reference: LPGMANAGEM

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Class of Policy: Bloodstock

Insurer: DUAL Galileo On Behalf Swiss Re International SE

30 St Mary Axe, London UK EC3A8EP

ABN:

The Insured: LPG Management Pty Ltd T/a Blueblood Thoroughbreds

Policy No: SRI01855-2025P

Invoice No: 0013696
Period of Cover:

From 17/03/2025

to 31/03/2026 at 4:00 pm

## Details:

See attached schedule for a description of the risk insured

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The Proposal/Declaration:

is to be received and accepted by the Insurer

has been received and accepted by the Insurer

The total premium as at the above date is:

to be paid by the Insured

part paid by the Insured

paid in full by the Insured

paid by monthly direct debit

Premium Funding

This policy is premium funded

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

Schedule of Insurance Page 2 of 4

Class of Policy: Bloodstock Policy No: SRI01855-2025P

The Insured: LPG Management Ptv Ltd T/a Blueblood Invoice No: 0013696

Thoroughbreds
Our Ref: LPGMANAGEM

## **Bloodstock Insurance Coverage Summary and Schedule of Insurance**

Insured Name: LPG Management Pty Ltd t/a Blueblood Thoroughbreds 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
Lot 159 MM Adelaide UNNAMED		Colt	Yearling	Star Turn	Sweet Little Lies	\$39,800	100%

**Total Limit of Underwriters Liability:** \$39,800

## Clauses attaching to this policy:

Equine All Risks Of Mortality Form L.E. (Australia) LMA 3069

Agreed Value Clause

Surgical Operations Clause LMA5107

Terrorism Exclusion Endorsement NMA2920

Part Ownership Clause

Wobbler Clause NMA2878

Avian Influenza Exclusion Clause LMA5049

Institute Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion Clause CL370 (10/11/03)

Institute Cyber Attack Extension Clause CL380(10/11/03)

Sanction Limitation and Exclusion Clause LMA 3100

Hendra Virus Endorsement LMA5214

Coronavirus Endorsement LMA 5391

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

INCLUDED Guaranteed Renewal Clause

INCLUDED Life Saving Surgery Extension up to \$15,000

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

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

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

Class of Policy: Bloodstock

SRI01855-2025P Policy No: The Insured: LPG Management Ptv Ltd T/a Blueblood Invoice No: 0013696

Thoroughbreds

**LPGMANAGEM** Our Ref:

#### 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 Goffs – Republic of Ireland and UK

Keeneland - USA Magic Millions – Australia Karaka - New Zealand Fasig Tipton – USA Tattersalls – UK and Ireland Arqana - France

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

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

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

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

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

Stuart Doughty Linda Buckley Fergus Deacon

E: stuart.doughty@howdengroup.com E: linda.buckley@howdengroup.com E: fergus.deacon@howdengroup.com

M: 0409 075 604 M: 0411 307 435 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

## Schedule of Insurance

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Class of Policy: Bl

The Insured:

Bloodstock

LPG Management Pty Ltd T/a Blueblood

Thoroughbreds

Policy No: Invoice No:

Our Ref:

SRI01855-2025P

o: 0013696

LPGMANAGEM

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

UMR: B1161S25Z5921