Silks Insurance Pty Ltd
ABN 15 639 058 718 | AR 1280952 of
Howden Equine Pty Ltd
ABN 46 091 731 225
AFS Licence No. 235666
Phone: 1300 145 830
Email: equine.aus@howdengroup.com
Web: howdeninsurance.com.au

Attention:
Company:
Email:
From: Pippa Wright

CERTIFICATE OF CURRENCY

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

Blueblood Thoroughbreds
PO Box 6992
NORWEST NSW 2153

Date: 30/09/2026
Reference: LPGMANAGEM

Class of Policy: Bloodstock Mortality Insurance
Insurer: DUAL Bloodstock & Equine Insurance
One Creechurch Place, LONDON EC3A 5AF
ABN:
The Insured: Blueblood Thoroughbreds

Policy No: SRI0034-2026PW
Invoice No: 23611
Period of Cover:
From 29/09/2026
To 29/09/2027 at 4:00 pm

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

IMPORTANT INFORMATION

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

This Certificate of Insurance is issued subject to full payment of premium together with acceptance of all health documentation required by Underwriters.

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The Insured:	Blueblood Thoroughbreds	**Invoice No:**	23611
		Our Ref:	LPGMANAGEM

Bloodstock Insurance Coverage Summary and Schedule of Insurance

Insured Name: **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
PAIN AU CHOCOLAT	**2023**	**Filly**	**Racing**	**Ardrossan**	**Genosvese**	**$36,800**	**50%**

Total Limit of Underwriters Liability: $36,800

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

Clauses attaching to this policy:

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

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cancelled, there is no return of premium for this policy extension.

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 $200,000. 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, Keeneland USA, Fasig Tipton USA and 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 $200,000 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 insured horse/s, it is a policy requirement that immediate notification is advised to the office of Howden Equine by contacting your usual Account Manager or by contacting our Claims Manager or Veterinary Consultant, available 24 hours a day as follows:

Fergus Deacon (Howden Claims Manager)
Email: fergus.deacon@howdengroup.com
Mobile: 0448 625 490

Professor Andrew Dart (Underwriters's consultant vet)
Email: Andrew.Dart@sydney.edu
Mobile 0412 460 041

Rating

Class of Policy:	Bloodstock Mortality Insurance	**Policy No:**	SRI0034-2026PW
The Insured:	Blueblood Thoroughbreds	**Invoice No:**	23611
		Our Ref:	LPGMANAGEM

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
- 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 Bloodstock & Equine Insurance
On behalf of Swiss Re International SE, UK Branch
One Creechurch Place
LONDON EC3A 5AF
100%.

UMR: B1161S26Z5921