LLOYD'S CERTIFICATE OF INSURANCE

effected through

Wymark Insurance Brokers Pty Ltd ABN: 11 010 863 966 AFSL: 238769

Level 1, 72 Nerang Street, Southport Qld 4215

(hereinafter called the Coverholder)

THIS IS TO CERTIFY that in accordance with the authorisation granted under Binding Authority **UMR PFDBA1702551** to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract, and in consideration of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, each for his own part and not one for another, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

SCHEDULE

Certificate No:	HLMICL04180181
Insurer:	Certain Underwriters at Lloyd's of London 100%
The Assured:	Lethbridge Marine Pty Ltd
Occupation:	Installation & supply teak decking for domestic / commercial vessels and dwellings
Address of the Assured:	Unit 4/6 Shearson Cresent, Mentone VIC 3194 2/16-18 Driftwood Crescent Hervey Bay, QLD 4655
Period of Insurance: Effective Date Expiry Date	27/04/2018 27/04/2019 (both days at 4 p.m. Local Time)
Public Liability Limit of Liability\$ 10,000,000 Any One Occurrence	
Products Liability	
Limit of Liability\$	10,000,000
Any One Occurrence and in the Aggregate during any one Period of Insurance	
Property in Physical & Legal Control (Ship Repairers) - Vessels & Craft only	
Limit of Liability\$	10,000,000
Property in Physical & Legal Control - Other Property	
Limit of Liability\$ 2	250,000
Policy Wording attaching thereto	LLOYDS - V160817

This insurance is subject to the standards set out in the Insurance Council of Australia's General Insurance Code of Practice (www.codeofpractice.com.au), apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. One of the objectives of the Code is to commit us to high standards of service. Any enquiry or complaint relating to this Insurance should be referred to the Coverholder shown

above in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should contact:

Lloyd's Underwriters' General Representative in Australia Level 9, 1 O'Connell Street Sydney NSW 2000 Telephone Number: (02) 8298 0753 Email: idraustralia@lloyds.com

Your complaint will generally be reviewed by their office if it falls within the Terms of Reference of the Australian Financial Ombudsman. Otherwise, your matter will be referred to the Complaints Team at Lloyd's based in the UK.

If your dispute remains unresolved you may be referred to the Financial Ombudsman Service Limited (FOS). FOS can be contacted on 1800 367 287 or GPO Box 3 Melbourne, Victoria 3001 or www.fos.org.au. For other disputes you will be referred to other proceedings for resolution.

The Underwriters hereon agree that:

- (i) In the event of a dispute arising under this Insurance, the 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 Underwriters' General Representative in Australia Level 9, 1 O'Connell Street Sydney NSW 2000 Telephone Number: (02) 8298 0753

Email: idraustralia@lloyds.com

who has authority to accept service and to enter an appearance on the 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 the 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.

The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Coverholder placing this Insurance.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

Wymark Insurance Brokers Pty Ltd ABN: 11 010 863 966 AFSL: 238769

Level 1, 72 Nerang Street, Southport Qld 4215

Phone: 07 5579 1600 Fax: 07 5579 1699 Email: info@wymark.com.au

IN WITNESS WHEREOF this Certificate has been signed at:

Level 1, 72 Nerang Street, Southport Qld 4215

This 29 May 2018 by:

Phillip Sholl Coverholder

UMR PFDBA1702551