Policy certificate

Insurance effected through the Coverholder:

CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
United Kingdom

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY.

This Certificate is issued by the Coverholder in accordance with the authorisation granted to the Coverholder under the Binding Authority Agreement with the Unique Market Reference stated within this Policy. This Policy comprises a Certificate, the Schedule, Wording and all other provisions and conditions attached and any endorsements issued.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this Policy.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

In Witness whereof this Certificate has been signed by:

Authorised Official

Please examine this document carefully. If it does not meet your needs, please contact your broker immediately. In all communications the policy number appearing overleaf should be quoted.

SCHEDULE

POLICY NUMBER:	ESO0040543009
UNIQUE MARKET REFERENCES:	B087525C9N5047
THE INSURED:	Westlink Logistics Pty Ltd
ADDRESS:	Suite 1, Level 3 190 ST GEORGES TCE Perth WeA, 6000 Australia
THE UNDERWRITERS:	Underwritten by certain underwriters at Lloyd's
THE INCEPTION DATE:	16:00 Local Standard Time on 23 Oct 2025
THE EXPIRY DATE:	16:00 Local Standard Time on 31 Oct 2026
TOTAL PAYABLE:	[redacted]
Broken down as follows:	
Premium:	[redacted]
GST:	[redacted]
Policy Administration Fee:	[redacted]
BUSINESS OPERATIONS:	Logistics
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
AGGREGATE DEDUCTIBLE:	AUD5,000.00 in the aggregate
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD:	12 months
TIME FRANCHISE:	8 hours
RETROACTIVE DATE:	Unlimited
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualised premium
APPROVED CLAIMS PANEL PROVIDERS:	CFC Response
CLAIMS MANAGER:	CFC Underwriting Limited Please report all new claims to: cyberclaims@cfc.com
CYBER INCIDENT RESPONSE LINE:	In the event of an actual or suspected cyber incident please call our Cyber Incident Response Team on the toll free 24-hour hotline number: 1800 803 202 or email cyberclaims@cfc.com
WORDING:	Cyber Proactive Response v4.0
ENDORSEMENTS:	Complaints Notice (Australia) Subjectivity Condition Clause Service of Suit Clause Policy Aggregate Limit of Liability Clause (Including

Aggregate Sub-limit For Cyber Crime)

SCHEDULE

INSURING CLAUSE 1: CYBER INCIDENT RESPONSE

SECTION A: INCIDENT RESPONSE COSTS

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION B: LEGAL AND REGULATORY COSTS

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION C: IT SECURITY AND FORENSIC COSTS

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION D: CRISIS COMMUNICATION COSTS

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION G: POST BREACH REMEDIATION COSTS

Aggregate limit of liability:	AUD50,000	in the aggregate, subject to a maximum of 10% of all sums **we** have paid as a direct result of the **cyber event**

INSURING CLAUSE 2: CYBER CRIME

SECTION A: FUNDS TRANSFER FRAUD

Aggregate limit of liability:	AUD250,000	in the aggregate

SECTION B: INVOICE MANIPULATION

Aggregate limit of liability:	AUD250,000	in the aggregate

SECTION C: NEW VENDOR FRAUD

Aggregate limit of liability:	AUD250,000	in the aggregate

SECTION D: PHYSICAL GOODS FRAUD

Aggregate limit of liability:	AUD250,000	in the aggregate

SECTION E: THEFT OF PERSONAL FUNDS

Aggregate limit of liability: AUD250,000 in the aggregate

SECTION F: CORPORATE IDENTITY THEFT

Aggregate limit of liability: AUD250,000 in the aggregate

SECTION G: THEFT OF FUNDS HELD IN ESCROW

Aggregate limit of liability: AUD250,000 in the aggregate

SECTION H: THEFT OF CLIENT FUNDS

Aggregate limit of liability: AUD50,000 in the aggregate

SECTION I: CUSTOMER PAYMENT FRAUD

Aggregate limit of liability: AUD50,000 in the aggregate

SECTION J: TELEPHONE HACKING

Aggregate limit of liability: AUD250,000 in the aggregate

SECTION K: UNAUTHORISED USE OF COMPUTER RESOURCES

Aggregate limit of liability: AUD250,000 in the aggregate

INSURING CLAUSE 3: CYBER EXTORTION

Aggregate limit of liability: AUD5,000,000 in the aggregate

INSURING CLAUSE 4: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Aggregate limit of liability: AUD5,000,000 in the aggregate

SECTION B: HARDWARE REPLACEMENT COSTS

Aggregate limit of liability: AUD5,000,000 in the aggregate

SECTION C: INCOME LOSS AND INCREASED COST OF WORKING

Aggregate limit of liability: AUD5,000,000 in the aggregate

SECTION D: EMERGENCY AND ADDITIONAL OPERATIONAL CONTINUITY COSTS

Aggregate limit of liability: AUD100,000 in the aggregate

SECTION E: VOLUNTARY AND REGULATORY SHUTDOWN

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION F: DEPENDENT BUSINESS INTERRUPTION

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION G: CONSEQUENTIAL REPUTATIONAL HARM

Aggregate limit of liability:	AUD1,000,000	in the aggregate

SECTION H: LOST OR MISSED BIDS

Aggregate limit of liability:	AUD5,000,000	in the aggregate

SECTION I: CLAIM PREPARATION COSTS

Aggregate limit of liability:	AUD25,000	in the aggregate

INSURING CLAUSE 5: NETWORK SECURITY & PRIVACY LIABILITY

SECTION A: NETWORK SECURITY LIABILITY

Aggregate limit of liability:	AUD5,000,000	in the aggregate, including **costs and expenses**

SECTION B: PRIVACY LIABILITY

Aggregate limit of liability:	AUD5,000,000	in the aggregate, including **costs and expenses**

SECTION C: MANAGEMENT LIABILITY

Aggregate limit of liability:	AUD5,000,000	in the aggregate, including **costs and expenses**

SECTION D: REGULATORY FINES, PENALTIES AND INVESTIGATION COSTS

Aggregate limit of liability:	AUD5,000,000	in the aggregate, including **costs and expenses**

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Aggregate limit of liability:	AUD5,000,000	in the aggregate, including **costs and expenses**

SECTION F: CONTINGENT BODILY INJURY

Aggregate limit of liability:	AUD250,000	in the aggregate, including **costs and expenses**

INSURING CLAUSE 6: CRIMINAL REWARD COVER

Aggregate limit of liability:	AUD100,000	in the aggregate

INSURING CLAUSE 7: MEDIA LIABILITY

SECTION A: DEFAMATION

Aggregate limit of liability:	AUD5,000,000	in the aggregate, including **costs and expenses**

SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Aggregate limit of liability:	AUD5,000,000	in the aggregate, including **costs and expenses**

INSURING CLAUSE 8: TECHNOLOGY ERRORS AND OMISSIONS

NO COVER GIVEN

INSURING CLAUSE 9: COURT ATTENDANCE COSTS

Aggregate limit of liability:	AUD100,000	in the aggregate

OUR REGULATORY STATUS

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at https://register.fca.org.uk/. Alternatively the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN

This Policy does not comply with the Insurance Council of Australia's General Insurance Code of Practice.

We intend to provide an excellent service to you. However, we recognise that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at complaints@cfc.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's Australia Limited. The contact details are as follows:

Lloyd's Australia Limited
Suite 1603, Level 16
1 Macquarie Place
Sydney
NSW 2000

Telephone:	(02) 8298 0783
E-mail:	idraustralia@lloyds.com

Following receipt of your complaint, you will be advised whether your matter will be handled by Lloyd's Australia or the Lloyd's Complaints team in the UK. Your complaint will be acknowledged in writing within 5 business days of receipt, and you will be kept informed of the progress of your complaint at least every 10 business days.

If you remain dissatisfied after Lloyd's Australia Limited has considered your complaint, you may have the right to refer your complaint to the Australian Financial Complaints Authority. Their contact details are as follows:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Australia

Telephone:	1800 931 678
E-mail:	info@afca.org.au

You can find further details about the Australian Financial Complaints on their website: www.afca.org.au

If you remain dissatisfied after receiving the response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

Telephone from outside the UK:	+44 20 7964 0500
Telephone from inside the UK:	0800 023 4 567
Fax:	+44 20 7964 1001

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Choice of law, jurisdiction and service of suit Condition.

DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at dataprotection@cfc.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

http://www.cfc.com/privacy

OTHER COSTS, FEES AND CHARGES

A Policy Administration Fee may be charged by CFC Underwriting Limited for administration costs incurred by it for its role in the distribution of this policy. Any applicable Policy Administration Fee:

a. is separate from and in addition to the premium stated in the Schedule;

b. is not subject to any tax that would otherwise be applied to the premium; and

c. constitutes a separate agreement between the Insured stated in the Schedule and CFC Underwriting Limited which will come into effect upon inception of the policy.

If a Policy Administration Fee is applicable then it will be deemed fully earned upon inception of this policy and it will not be refundable in the event this policy is cancelled in accordance with the terms and conditions of this policy

SUBJECTIVITY CONDITION CLAUSE

ATTACHING TO POLICY NUMBER:	ESO0040543009
THE INSURED:	Westlink Logistics Pty Ltd
WITH EFFECT FROM:	23 Oct 2025

It is understood and agreed that the following **CONDITION** is added to this Policy:

Subjectivities

The cover provided by this Policy is conditional upon **you** providing **us** with some additional information as detailed in the table below together with the dates by which **we** must have received this information.

Additional information:	Due date:
Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents.	22 Nov 2025

Upon receiving this additional information **we** reserve the right to change the terms or conditions of this Policy, including amending the premium, or to issue notice of cancellation in accordance with the "Cancellation" **CONDITION**.

If **we** change the terms or conditions of this Policy, this constitutes a counteroffer which **you** may accept or decline. If **you** decline **our** counteroffer **we** will issue notice of cancellation in accordance with the "Cancellation" **CONDITION**.

If the additional information is not received by the due dates shown in the table above **we** may, at **your** request, consider extending the due dates or **we** may issue a notice of cancellation in accordance with the "Cancellation" **CONDITION**.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY

SERVICE OF SUIT CLAUSE

ATTACHING TO POLICY NUMBER:	ESO0040543009
THE INSURED:	Westlink Logistics Pty Ltd
WITH EFFECT FROM:	23 Oct 2025

Any summonses, notices or process to be served upon **us** may be served upon:

Lloyd's Underwriters' General Representative in Australia
PO Box R1745
Royal Exchange
NSW 1225

who has authority to accept service and to enter an appearance on **our** behalf, and who is directed at **your** request to give a written undertaking to **you** that he will enter an appearance on **our** behalf.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY

POLICY AGGREGATE LIMIT OF LIABILITY CLAUSE (INCLUDING AGGREGATE SUB-LIMIT FOR CYBER CRIME)

ATTACHING TO POLICY NUMBER:	ESO0040543009
THE INSURED:	Westlink Logistics Pty Ltd
WITH EFFECT FROM:	23 Oct 2025

It is understood and agreed that the following is added to the Schedule:

AGGREGATE LIMIT OF LIABILITY FOR ALL INSURING CLAUSES COMBINED

Aggregate limit of liability:	AUD5,000,000	in the aggregate, including **costs and expenses**

Sub-limited as follows in respect of all **SECTIONS** of the **CYBER CRIME INSURING CLAUSE** combined:

Aggregate limit of liability:	AUD250,000	in the aggregate. This sub-limit is a part of and not in addition to the "**AGGREGATE LIMIT OF LIABILITY FOR ALL INSURING CLAUSES COMBINED**".

It is understood and agreed that **HOW MUCH WE WILL PAY** is deleted in its entirety and replaced with the following:

YOUR MAXIMUM LIMITS UNDER THIS POLICY

The maximum amount payable by **us** under this Policy for any one claim or series of related claims is the **policy limit**.

The maximum amount payable by **us** under any Insuring Clause for any one claim or series of related claims is the amount shown as the limit in the Schedule for that Insuring Clause.

The maximum amount payable by **us** under any Section for any one claim or series of related claims is the amount shown as the limit in the Schedule for that Section.

YOUR MAXIMUM LIMIT FOR RELATED INCIDENTS

Where more than one claim arises from the same original cause or single source or event, all of those claims will be deemed to be one claim and only one **policy limit** will apply in respect of that claim.

PAYMENT FOR PHYSICAL GOODS

If **we** make any payment under **INSURING CLAUSE 2** (**SECTION D** only), **we** will do so on a cost price basis. This means that any payment **we** make will be based on the original purchase price or cost of production of **your** tangible property and will not include **your** loss of profit.

PAYMENT FOR LOSS INCURRED BEFORE TIME FRANCHISE ELAPSED

In respect of INSURING CLAUSE 4 (SECTIONS C, D, and F only), where **you** are entitled to cover for any **income loss** or **increased cost of working**, any **income loss** or **increased cost of working** incurred before the **time franchise** elapsed will also be covered.

YOUR LIABILITY COVERAGES

In respect of INSURING CLAUSES 5, 6 and 7, **we** may at any time pay to **you** in connection with any **claim** the amount of the **policy limit** (after deduction of any amounts already paid). Upon that payment being made **we** will relinquish the conduct and control of the **claim** and be under no further liability in connection with that **claim** except for the payment of **costs and expenses** incurred prior to the date of such payment (unless the **policy limit** is stated to be inclusive of **costs and expenses**).

If **costs and expenses** are stated in the Schedule to be in addition to the **policy limit**, or if the operation of local laws require **costs and expenses** to be paid in addition to the **policy limit**, and if a damages payment in excess of the **policy limit** has to be made to dispose of any **claim**, **our** liability for **costs and expenses** will be in the same proportion as the **policy limit** bears to the total amount of the damages payment.

It is further understood and agreed that the following amendments are made to this Policy:

1. The DEFINITION of **"Incident response limit"** is deleted in its entirety.
2. The third paragraph of the "Agreement to pay claims (duty to defend)" CONDITION is deleted in its entirety and replaced with the following:

   We will endeavor to settle any **claim** through negotiation, mediation or some other form of alternative dispute resolution and will pay on **your** behalf the amount **we** agree with the claimant. If **we** cannot settle using these means, **we** will pay the amount which **you** are found liable to pay either in court or through arbitration proceedings, subject always to the **policy limit**.
3. The first part a. of the "Continuous cover" CONDITION is deleted in its entirety and replaced with the following:

   a. the indemnity will be subject to the applicable limit of liability of the earlier Policy under which the matter should have been reported or the **policy limit**, whichever is the lower;
4. The third paragraph of the "Optional extended reporting period" CONDITION is deleted in its entirety and replaced with the following:

   The right to the optional extended reporting period will not be available to **you** where cancellation or non-renewal by **us** is due to non-payment of the **premium** or **your** failure to pay any amounts in excess of the applicable **policy limit** or within the amount of the applicable **deductible** as is required by this Policy in the payment of claims.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY