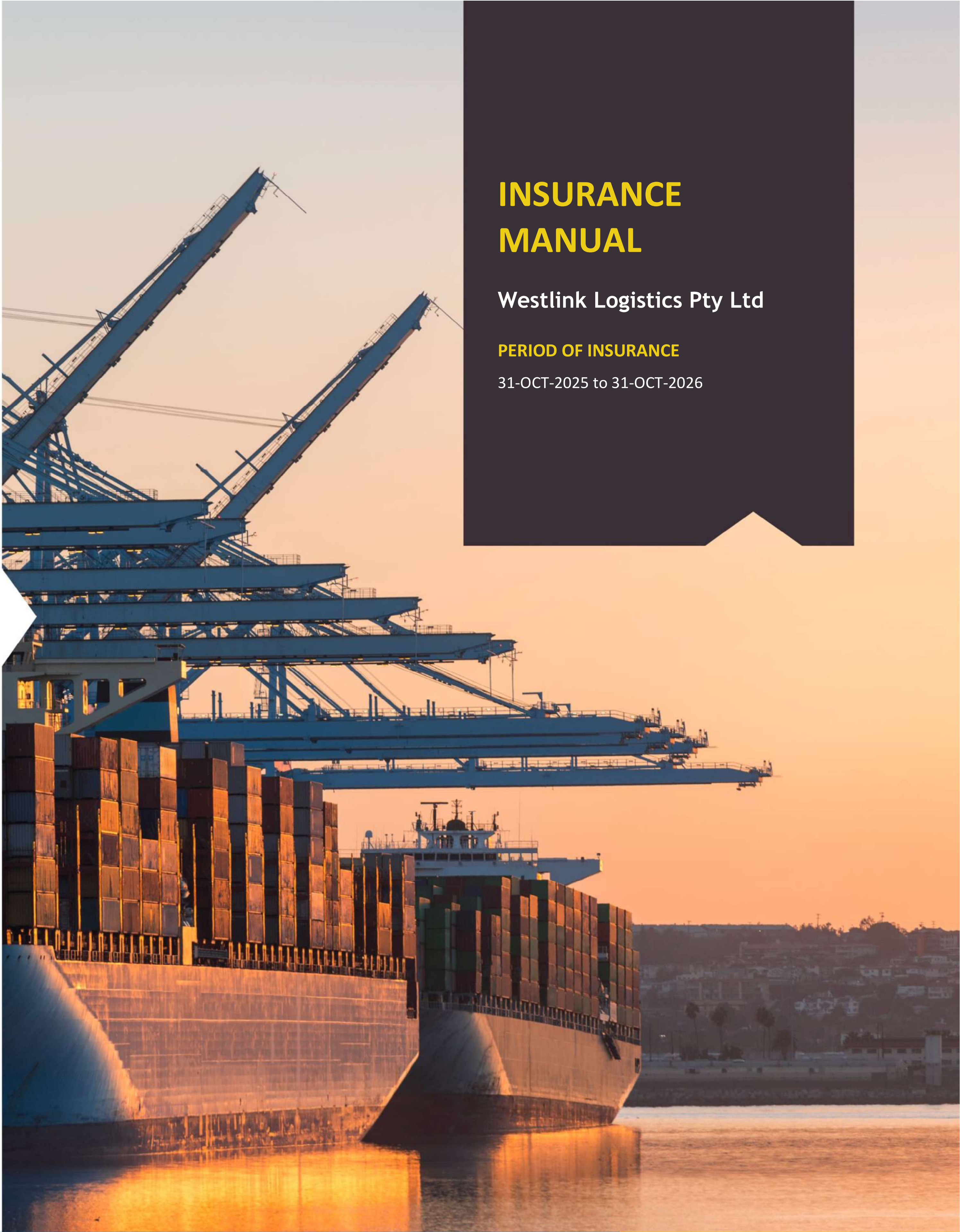

INSURANCE MANUAL

Westlink Logistics Pty Ltd

PERIOD OF INSURANCE

31-OCT-2025 to 31-OCT-2026

Construction | Resources | Energy

TAILORED INSURANCE. TRUSTED ADVICE.

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INTRODUCTION

CRE Insurance Broking

We are passionate about advocating for our clients and offering access to a global network of relationships while maintaining a personalised approach to service.

CRE Insurance Broking Pty Ltd ('**CRE**'):

+ develops appropriate insurance solutions and risk minimisation and transfer strategies,
+ undertakes contract reviews, and
+ acts on behalf of clients in respect of claims.

Policy Conditions

This insurance manual is intended to provide a detailed summary of the insurance program for Westlink Logistics Pty Ltd ('**Westlink**'). Any summaries of cover issued by CRE Insurance Broking do not affect, alter or override the terms, conditions, sums insured or limitations of the policies arranged with your insurers.

Therefore, we recommend that you read the relevant policy wordings to understand the full terms and conditions and to ensure that the cover is in accordance with your requirements.

Part of our role as your insurance advisor is to respond to any questions you may have in relation to your policies. Please contact us if you require further explanations or advice regarding your insurance program.

Confidentiality

This document contains information that is confidential to you and CRE Insurance Broking Pty Ltd.

We trust that you understand this information is provided to you in confidence and may not be reproduced in any form or communicated to any other person or entity without our prior authorisation.

GENERAL INFORMATION

This manual is prepared as a guide to your insurance program and in no way overrides the terms and conditions of your policy documents, which set out the basis of insurance.

Statutory Notices

These notices outline your rights and obligations in relation to entering into an insurance contract and are general notices under the Insurance Contracts Act 1984. More specific notices may apply to individual contracts of insurance.

A. Your Duty of Disclosure

Before you enter into a contract of general insurance with an Insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matter–

- that diminishes the risk to be undertaken by the Insurer;
- that is common knowledge;
- that your Insurer knows or, in the ordinary course of his business, ought to know; and
- as to which the Insurer waives compliance with your duty.

B. Non-Disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

C. Waiver of Insurer's Rights

You must not enter into an agreement without the written authority of the Insurer whereby any rights to which they become entitled as your Insurer after settling or agreeing to settle a claim are prejudiced or limited in any way; otherwise, all benefits under the Policy will be forfeited.

D. Underinsurance (Fire, Business Interruption, Electronic Equipment and Strata Insurance)

Please note that insurance cover provided under these and other classes of insurance is subject to underinsurance provisions as set out in the Policy Document, and it is therefore crucial to select sums insured that represent full value.

Failure to insure for full value may mean that the amount of any claim will be reduced in proportion to the extent of underinsurance.

E. Interests of Other Parties

Please note that your policies only protect the interests of those companies/persons noted as the insured.

Utmost Good Faith

Every contract of insurance is based on the duty of utmost good faith, requiring each party (i.e. you and the Insurer) to act towards the other party in respect of any matter arising under the contract, with the utmost good faith. If you fail to do so, you may prejudice any claim.

Rights Of Subrogation – Hold Harmless – Waiver

Some policies contain a provision that has the effect of limiting or excluding the Insurer's liability in respect of a loss, if you have entered into an agreement that limits or excludes your right to recover damages from a third party. Therefore, you should not sign any agreement that contains a "hold harmless" or waiver clause without reference to CRE Insurance Broking Pty Limited.

Such clauses are often found in leases, rental agreements, maintenance contracts (e.g. burglary alarm or fire protection), repair contracts, or contracts with your suppliers and customers.

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 only provide your information to the insurance companies with whom you deal or may choose to deal (or their representatives). We do not trade, rent or sell your information. You can check the information we hold about you at any time. For information about our privacy policy, ask us for a copy.

Service Difficulties

We would like to know if you are not satisfied with our services. If you have any difficulties, please contact CRE.

CRE subscribes to the Australian Financial Complaints Authority (AFCA), details of which are available from CRE or the AFCA website: www.afca.org.au

Changes And Developments

This insurance program has been prepared with your agreement based on information about your activities on a specific date. Changes and new developments can and do occur, which often affect your insurance program. Please advise us as soon as practically possible of any material change to your operations so that we may notify insurers accordingly.

The following list serves as a guide to areas of activity that should be notified to CRE Insurance Broking Pty Limited immediately, either as they are proposed or as they occur, to ensure you are adequately protected. Remember, it is by no means complete, so when in doubt, contact CRE for guidance.

1. Acquisition of new companies and/or mergers and/or joint ventures in which you are involved in Australia or overseas, including alterations to or extensions of existing business.
2. New subsidiaries created or acquired.
3. Purchase, construction or occupancy of new premises, alteration, vacation, temporary unoccupancy, extension or demolition of existing premises.
4. Increases in values in excess of insured limits for buildings, plant and stock.
5. Removal of stocks or equipment to new locations.
6. Hiring, leasing, borrowing, storage or importing of new or replacement plant and equipment. Careful attention should be paid to written contracts or agreements, which should be referred to us for comment.
7. Contractual liabilities, particularly any contracts that impose greater than usual liabilities.
8. Granting of indemnities or hold-harmless agreements.
9. Changes in processes, occupancy, products or extension of business operations, including new products or processes.
10. Proposed installation of computers, pressure plant, lifting equipment or other substantial equipment.
11. Alteration, amendment to or disconnection of fire or burglary protection systems.
12. Advice of charter or operation of aircraft or waterborne craft other than ordinary commercial passenger travel.
13. Borrowing – mortgages or other borrowings which create an insurable interest by a third party.
14. Overseas – developments involving establishment overseas or the export of products.
15. Employment of staff located in another state or overseas.

New Buildings and Alterations

Details of any new building or alteration work should be advised during the planning stage to enable CRE Insurance Broking Pty Limited to advise on:

1. A sound and economical approach to construction insurance from your viewpoint.

2. Appropriate indemnity and insuring clauses to be incorporated in the contract for your protection.

3. Standards of fire protection, safety and security.

CLIENT OVERVIEW

Insured Entities

Westlink Logistics Pty Ltd

Period of Insurance

31 October 2025 to 31 October 2026 at 4:00 PM LST

Description of Operations

Principally, but not limited to **logistics operator and ship charterer providing solutions and services to transport for (1) in-gauge and (2) oversized, heavy and/or sensitive equipment; specialist provider of logistics and transport services to infrastructure, mining, rail, defence and energy sectors; including both freight forwarding (land, sea, air) and breakbulk project logistics (marine transportation, air chartering, haulage, lifting, handling, storage and transport engineering services) for projects and operations worldwide**, including Property Owners and Occupiers.

Contact Details:

ABN: 25 058 919 306

ITC: 100 %

Contact name: John A. Di Giovanni

Primary telephone: 0423 642 002

Email: ja.digiovanni@westlinklogistics.com

Website: www.westlink.com

CRE INSURANCE BROKING CONTACTS

Service Team - Westlink

At CRE Insurance Broking, we believe that our services need to add value to your business and operations and that our service delivery is an essential part of establishing a long-term relationship with Westlink.

Our goal is to ensure that Westlink's key stakeholders have access to our resources and expertise in a way that suits your operational and geographical structures.

Director	Adam Battista
Account Manager	Clyde Robertson
Account Executive	Shannon McIntosh
Address	Level 14, 410 Queen St, Brisbane QLD 4000

2025-26 POLICY OVERVIEW

Class	Insurer	Policy Number	Policy Period
Transport & Logistics Liability – Primary	TT Club	B8674 / 2025 / 001	31/10/2025 – 31/10/2026
Transport & Logistics Liability – Excess	QBE	M7M004152MLL	31/10/2025 – 31/10/2026
Management Liability	AIG	9642530PVE	31/10/2025 – 31/10/2026
Mobile Plant & Equipment	360	360MPM10029248	31/10/2025 – 31/10/2026
Business Package	Zurich	46180PZBI	31/10/2025 – 31/10/2026
Corporate Travel	BHSI	47-ZAH-325369-04	31/10/2025 – 31/10/2026
WA Workers Compensation	Allianz	WWH0095383-08	31/10/2025 – 31/10/2026
Cyber	CFC	ESO0040543009	23/10/2025 – 31/10/2026

MAJOR CLASSES OF INSURANCE CHECKLIST

Important Information

This list of general insurance products does not include all classes of insurance; however, it does represent a cross-section of covers generally considered by business owners when choosing to transfer their insurable risks. Accessibility, terms and conditions of such policies will vary depending on your business circumstances, operating environment and prevailing market conditions.

CRE recommends that our clients review the list below regularly, at least annually or when your business circumstances change in any material way.

CRE can advise on and procure an extensive range of insurance products, whether they be listed or otherwise.

Property	
Flood	Not Insured
Material Damage & Financial Loss	
Fire & Perils	Insured
Industrial Special Risks	Not Insured
Business Interruption / Loss of Profits	Not Insured
Burglary / Theft	Not Insured
Money	Not Insured
General, Mobile Property	Not Insured
Crime / Fidelity / Dishonesty	Insured
Accounts Receivable / Book Debts	Not Insured
Liability & Financial	
General & Products Liability	Insured
Product Guarantee / Recall / Tamper	Not Insured
USA Exports & Exposure Cover	Insured
Excess Liability / Umbrella Liability	Not Insured
Professional Indemnity	Not Insured
Directors' & Officers' Liability	Not Insured
Employment Practices Liability	Insured
Legal Expenses	Not Insured
Management Liability / Trustees' Liability	Insured
Environmental Impairment Liability / Pollution	Not Insured
Taxation Audit	Insured
Forged Transfer	Insured
Credit Insurance / Export Credit	Not Insured
Statutory Liability (Fines & Penalties)	Insured
Workers' Compensation	
State and Territory	Insured
Extraterritorial Workers' Compensation	Not Insured
Journey Cover	Not Insured
Work Cover Top-up	Not Insured
Aviation	
Aviation Hull and Liability	Not Insured
Hanger / Ground / Operators Liability	Not Insured
Personal & Domestic	
Home Buildings and/or Contents	Not Insured
Personal Property / Valuables / Fine Art	Not Insured
Residential Investment Properties	Not Insured
Private Motor Vehicle	Not Insured
Private Pleasure craft	Not Insured

Motor Fleet	
Own Damage &/or Third-Party Property Damage	Not Insured
Compulsory Third Party (CTP)	^ Not Insured
Dangerous Goods	Not Insured
Marine	
Commercial Hull and Owner & Non-Owner Liabilities	Not Insured
Carriers' Liability	Insured
Charterers' Liability	Not Insured
Annual / Project Cargo – Inland &/or Overseas	Not Insured
Delay in Start-up	Not Insured
Stock Throughput	Not Insured
Marine Builders Risks	Not Insured
Engineering & Technology	
Machinery Breakdown / Deterioration of Stock	Not Insured
Boiler & Pressure Vessel Explosion	Not Insured
Computer & Electronic Equipment Breakdown	Not Insured
Computer Crime (Cyber Liabilities)	Insured
Computer Crime (Cyber)	Insured
Loss of Data / Rewriting of Records	Not Insured
Business Interruption / Loss of Profits	Not Insured
Construction	
Annual Contract Works	Not Insured
Project Contract Works	Not Insured
Delay in Start-up	Not Insured
Contractors' Plant & Equipment	Insured
Performance / Surety Bonds	Not Insured
Builders' Warranty	Not Insured
Human Resources	
Personal Accident / Sickness (incl Voluntary Workers)	Not Insured
Corporate Travel, Kidnap & Ransom, Extortion	Insured
Kidnap, Ransom & Extortion	Not Insured
Life Insurance, Keyman, Disability	Not Insured
Expatriate / Inpatriate Medical Expenses	Not Insured
Miscellaneous	
Political Risks	Not Insured
Livestock and Bloodstock, Crop	Not Insured
Cancellation & Abandonment / Contingency	Not Insured
Warranty & Indemnity / Transaction Liability	Not Insured
Control of Well (Oil & Gas)	Not Insured

^ Generally not administered through CRE

MAJOR CLASSES, EXPLANATIONS

PROPERTY

Material Damage (Fire & Perils / Industrial Special Risks)	Covers the cost of repairing or replacing physical assets following loss or damage caused by an unexpected event, and can extend to include Business Interruption / Loss of Profits.
Business Interruption / Loss of Profits	Covers loss of income, increased costs incurred to diminish or avoid loss of income, ongoing fixed costs and other interference with the business following loss or damage to physical assets.
Burglary / Theft	Covers loss of or damage to physical property because of actual or attempted burglary / theft.
Money	Covers loss of physical money or other negotiable instruments.
General / Mobile Property	Covers against physical damage to mobile property, including laptop computers, tools of trade, and mobile phones.
Crime / Fidelity / Dishonesty	Covers against loss of funds or property resulting from fraudulent or dishonest acts of employees. Comprehensive Crime can also be extended to include fraudulent and dishonest acts of third parties.
Accounts receivable / book debts	Covers losses arising from the inability to collect outstanding trade debts following damage to accounting and/or other bookkeeping records.

LIABILITY & FINANCIAL

General & Products Liability	Legal liability to pay compensation to third parties for damage to property and/or personal injury (including loss of use and legal costs) caused by the operations or products of the business.
Product Guarantee / Recall / Tamper	Covers the obligation (legal or otherwise) to replace, repair or recall products, including financial loss of customers. Can be insured separately or in a combination of the three.
USA Exports / Exposure	Covers North American product exports or operations, which are usually excluded from the General & Products Liability policy.
Excess / Umbrella Liability	Both policies increase the underlying limit of the primary policy. In the case of Umbrella, such an extension can be across multiple policies (General & Product Liability, Motor Vehicle Liability, etc.) as well as being able to have broader cover than the underlying policy.
Professional Indemnity	Insures against legal liability to third parties who have incurred a financial loss due to the act, error, or omission in the performance of the business's professional services.
Directors & Officers Liability / Company Reimbursement	Insures against damages and legal expenses incurred by directors and/or officers (or the company on their behalf) due to actual or alleged breach of duty, misleading statement, or wrongful act(s) by a director and/or officer acting in that capacity.

Management Liability	Designed for private companies, this policy generally covers a combination of management liability risks in addition to Directors & Officers Liability, which can include Employment Practices, Trustees Liability, Statutory Liability, Crime, Kidnap / Ransom & Extortion, and Taxation Audit. Unlike Directors & Officers insurance, the cover also extends to the entity itself.
Employment Practices Liability	Insures against damages and defence costs incurred in the event of action taken by employees relating to wrongful termination of employment, discrimination, and harassment.
Trustee / Superannuation Liability	Covers trustees, both individual and corporations, for alleged breaches of fiduciary obligations arising from negligent administration of trusts or funds.
Tax Audit	Covers professional fees charged by external accountants in connection with a taxation office audit, including costs when obtaining expert advice.
Environmental Impairment Liability	Covers legal liability for personal injury or property damage caused by unintended gradual or long-term pollution. It can also cover legal costs and the costs of removing, rendering harmless or cleaning up any substance which has caused or would cause environmental damage.
Forged Transfer	Covers legal liability if company shares or stocks are transferred from one name to another, due to the production of forged documents. Both the registrar and the issuing company may be jointly/severally liable for losses incurred by the real owner.
Trade / Export Credit	Covers losses due to the insolvency of customers who are unable to honour their debts. Export credit insurance covers losses resulting from contract repudiation, export licence cancellation, or currency inconvertibility that prevents the transfer of payments under a contract.
Statutory Liability	Covers the fines and penalties, including costs and expenses related to such fines, imposed as a result of an unintentional breach of legislation (i.e. workplace health and safety, environmental).

WORKERS' COMPENSATION

Workers' Compensation	Covers all employees injured by accident or industrial disease arising out of, or in the course of their employment, who are legally entitled to compensation under the various Workers' Compensation legislation in each state. The Acts in each state and territory require employers in Australia to maintain compulsory 'no-fault' insurance to cover their legal liability.
Extra Territorial Workers' Compensation	Insures legal liability to pay compensation to employees usually domiciled in Australia who suffer a work-related injury anywhere in the world outside of their state / territory where the Workers' Compensation insurance does not or cannot respond adequately.
Journey Cover	Covers employees engaged in direct travel between their usual residence and place of work. In some states, injuries suffered during travel to and from work are excluded under Workers' Compensation legislation.
Workers' Compensation, Top-up	Insures additional payments to top up inadequate statutory / award benefits.

AVIATION

Aviation Hull & Liability	Provides coverage for all aircraft, ranging from single-engine fixed or rotor-wing models to multi-engine jets, serving private use, commercial charter, and airline operations. Cover includes loss of or damage to the insured aircraft hull, spares, and aviation liabilities to third parties, including passengers, cargo, baggage & mail.
Hangar / Ground / Operators Liability	Cover extends to service / facility providers and operators at airports and aviation generally for claims from third parties against losses for property damage &/or bodily injuries.

MOTOR

Motor Vehicle	Covers loss or damage to registered motor vehicles and mobile equipment. In addition, the policy covers the legal liability for loss or damage to the property of third parties, arising out of the use of the vehicle. Third-party bodily injury is the subject of a separate Compulsory Third Party (CTP) policy. CTP cover is available in different ways in different states of Australia, sometimes purchased separately or bundled with the registration of the vehicle.
Dangerous Goods Liability	Standard motor vehicle policies limit or exclude carriage of DG classified material. When transporting dangerous goods, cover must be negotiated to ensure that vehicles are appropriately insured to limits that cover property damage, personal injury and most other damage, as well as the costs of emergency services responding to any incident.

MARINE

Marine Hull	Covers loss and damage to the hull and machinery from marine perils, including sinking, burning, stranding and collision.
Marine Protection & Indemnity (Shipowners' Liability)	Covers vessel owners' liabilities, including pollution, crew, cargo, removal of wreck, collision liabilities, passengers and other shipowners' liabilities.
Marine Cargo / Transit	Covers loss or damage to goods whilst in transit (within Australia and Overseas), including loading, unloading and storage risks incidental to transit.
Marine Delay in Start-Up (DSU)	Cover against loss of revenue and/or additional cost of working following interruption or interference to the business where goods and/or merchandise insured under a Marine Transit Policy are lost, destroyed or damaged during transit by any cause or event insured.
Stock Throughput	Insures the loss of and/or damage to stock from purchase as raw materials through manufacture and transit/shipment to its final destination.
Marine Charterer's Liability	Insures for a charterer's contractual liability under the terms of the charter agreement with the ship owner. Losses typically arise out of stevedoring and safe berth issues. May cover liability to third-party cargo and defence costs.
Ship Builders / Repairers	Covers construction and liability risks for building commercial ships, marine vessels and pleasure craft.

ENGINEERING & TECHNOLOGY

Machinery Breakdown / Deterioration of Stock	Insures against sudden and unforeseen mechanical or electrical breakdown of plant and machinery, and can include boiler or pressure vessel explosion cover. Can be extended to include subsequent spoilage or deterioration of stock.
Business Interruption (Machinery / Electrical)	Covers consequential loss from interruption to the business following sudden and unforeseen mechanical or electrical breakdown of insured plant and machinery, including additional expenses to maintain operations.
Computer Crime (Cyber Liability)	Insures against claims for loss of information (yours or a third party's), resulting from a compromised business system, impairment, or deprivation of access to internal or external systems. Loss can include theft or damage to media and data that is your responsibility to provide, store, supply or transport.
Computer Crime (Cyber Cover)	Covers damage and expenses incurred for rectification of critical media and data resulting in a loss of turnover/profit. Responds to an outage or halt of trading following receipt or transmittal of a virus, hacking, or malicious damage by an employee or another internal / external party or source.

CONSTRUCTION

Annual / Project Contract Works	Cover for physical damage or loss during the construction of a project (i.e. building, civil works and mechanical plant erection).
Construction Delay in Start-Up / Advanced Consequential Loss	Insures financial losses resulting from a project delay caused by damage to property in the course of construction, erection or installation. Includes loss of anticipated trading revenue, cover for additional overhead costs and interest / standing charges that start accruing from the expected date of project completion.
Contractors Plant & Equipment	Cover for damage to or loss of mobile plant and equipment. Various extensions of cover can include hired-in plant, loss of revenue, and breakdown.
Performance Bonds / Surety	Acts in the same fashion as a bank guarantee to meet security requirements under contract. Often unsecured by cash or assets, these facilities can free up cash flow and working capital.
Builders Home Warranty	Provides insurance cover if the homeowner cannot recover compensation or have the defects rectified due to the insolvency, death or disappearance of the building contractor. Insurance is compulsory under some relevant building legislation in certain states for builders carrying out residential building work.

HUMAN RESOURCES

Personal Accident and/or Sickness, including Voluntary Workers	Covers weekly payments and lump sum benefits for accidental death, injury or sickness to a specified person or group of people. The benefits are payable to the company or association purchasing the cover.
Corporate Travel	Covers various travel risks, including medical costs for repatriating injured employees, cancellation and curtailment expenses, lost baggage and business equipment, money, personal liability, and hire car excess costs.
Expatriate & Inpatriate Medical Expenses	Covers medical, hospital, dental, optical and ancillary expenses for expatriates temporarily living overseas (subject to certain restrictions) from their country of domicile on temporary work assignments. Inpatriate cover protects non-resident citizens engaged in temporary employment in Australia, and who are not covered by Medicare.
Kidnap, Ransom & Extortion	Covers ransom monies and negotiation expenses in the event of kidnapping of an employee or members of their family, or resulting from threats against property.
Life, Key person, Disability	Covers a specified amount following the death or disablement of selected key personnel – Note CRE Insurance Broking can refer clients to reputable providers but cannot arrange this cover directly.

MISCELLANEOUS

Political Risk	Covers against expropriation, confiscation, nationalisation or property in foreign countries, with extensions available for contract repudiation, cancellation of licence, currency becoming inconvertible and arbitrary recall in respect of letters of credit.
Weather	Insurance for an agreed sum in the event that a nominated quantity of rain should fall during a specified period, on a specified date and location. Cover is often required by promoters of sporting and outdoor events who would expect to incur financial loss should rain affect attendance at an event.
Cancellation	Cover for the loss of costs and expenses, or revenues that result from the cancellation, abandonment, postponement, interruption or relocation of an event due to uncontrollable circumstances.
Warranty & Indemnity / Transaction	Insurance against specified risks within commercial transactions such as warranties and indemnities, environmental risks, known litigation and contentious tax issues.
Livestock, Bloodstock	Insurance against the death of either consumption or breeding stock arising from accident, sickness or disease.
Crop	Covers crops / plantations / forests in the event of loss or damage by specific perils, including hail, fire and lightning.
Control of Well (Oil & Gas)	Covers expenses incurred in bringing back under control an oil/gas well from specified perils. Can include expenses such as seepage, pollution clean-up costs, and re-drilling expenses.

CLAIMS PROCEDURES

CRE Insurance Broking personnel are available to answer any of your claims enquiries and promptly provide thorough, proficient advice.

General

This section is designed to provide assistance in procedures to be followed in the event of any incident that might give rise to a claim occurring under your Insurance Programme.

By cautiously following the general claims procedure, the impact on your business operations will be minimised.

It is impossible to give guidelines for procedures to follow in every claim, simply because of the nature of accidents—

+ cannot be predicted, and
+ they do not follow set patterns.

However, the following general procedures for various major classes of Insurance can be relied upon to cover most circumstances.

To enable the processing of the claim without delay and to minimise the possible damage or injury incurred, it is important that the following steps are taken –

+ Regardless of whether or not the claim has been reported or a loss assessor appointed, you must immediately do whatever is necessary to protect the property or person from any further damage. For example:
    - call the fire brigade, ambulance, police or other appropriate emergency service,
    - if during business hours, ensure the evacuation, if necessary, of staff and neighbours,
    - if machinery fails, commence investigations to locate replacement plant or services. Have a security company install boarding over smashed windows and, if appropriate, employ an overnight security guard,
    - remove property that is exposed to further loss or damage to a more secure place if possible, and
    - providing there is no danger of personal injury, ensure the safe removal and storage of vital business records.
+ Report the incident to CRE Insurance Broking personnel by telephone or email, wherever practicable, within 24 hours of the incident.
+ Any loss caused by theft and/or wilful or malicious damage should be reported to the Police immediately.
+ Complete all claims documentation as soon as practicable (ensuring your ABN number and Input Tax Credit entitlement are included) and forward to CRE Insurance Broking with any other supporting documents without delay.
+ Comply with the relevant claims procedures specific to the class of insurance for which the claim applies, CRE Insurance Broking will assist in your compliance with any policy obligations.
+ Whatever the circumstances of the incident, *do not admit liability even if you think you are at fault*.

Your insurer may be entitled to deny a claim or pay a reduced amount if statements made by you or your employees prejudice their recovery prospects.

Property Risk Claims Procedures

Mainly, these claims will arise from losses involving such events as—

+ Fire
+ Storm
+ Flood
+ Explosion
+ Theft / Burglary
+ Malicious Damage
+ Breakage – Accidental Damage
+ Impact by Vehicles

If something happens to cause loss of or damage to your property—

+ take all necessary precautions to protect property from further loss or damage,
+ call the police or other emergency services as required:
    - any loss by theft or wilful or malicious damage should immediately be reported to the nearest police station and details of the attending police noted,
+ if you suspect that the loss or damage may exceed the policy excess, obtain all details you can of:
    - the incident,
    - photographs of damage,
    - the amount of loss, and
    - any witnesses,
+ contact CRE Insurance Broking immediately for instructions on how to progress the lodgement and advice on how to handle the claim, and
+ complete Claim Form documentation (ensuring your ABN number and Input Tax Credit entitlement are included) and all claims documentation as soon as possible after the occurrence, whilst details of the incident are still fresh in the minds of all concerned.

Workplace Health and Safety / Liability Claims Procedures

Under no circumstances must Liability be admitted. Either verbally or in writing.

Upon the happening of any incident likely to give rise to a claim, the following procedure should be implemented—

+ all reasonable steps should be taken following an occurrence to protect the person or property from any further injury,
+ obtain all details you can of:
  - the incident,
  - photographs,
  - the Third Party, and
  - the witnesses,
+ in all cases, contact CRE Insurance Broking personnel immediately for advice on how to handle the matter,
+ do not give any interview or make any statement to a loss adjuster or other person investigating any accident or damage unless such person is acting on behalf of your Insurer or your own organisation,
+ no correspondence should be entered into with a third party except acknowledgement of receipt of the claim. Send all such correspondence to CRE Insurance Broking, and
+ forward all letters of demand, writs / summonses to CRE Insurance Broking immediately upon receipt.

Motor Vehicle Claims Procedure

In the event of loss or damage to a motor vehicle, you should—

+ at the scene:
  - do not admit fault,
  - ensure compliance with the state or territory policy reporting procedures,
  - endeavour to obtain:
    - other vehicle driver’s name, address, licence number,
    - owner's name, address, phone number,
    - make, type and registration number of the other vehicle,
    - Insurance Company details of the other vehicle (if possible),
    - witness details, and
  - make arrangements for the safety/towage of the vehicle to your preferred repairer.
+ after the accident – the Insured driver should contact CRE Insurance Broking.

Incident Report Template

Please use the template below as a guide for the information required for an incident/near miss. Please use the information below (as applicable) in the unfortunate circumstance that an event/incident occurs.

An Incident report is an important tool used to document the Incident and assist in investigating the cause or causes of the incident, to identify any risks, hazards, systems or procedures that contributed to the incident. It also helps to develop procedures that can be implemented to prevent it from happening again.

An incident/near miss investigation report should answer the who, where, when, what, why, and how questions. For example—

Incident report form

Insured(s)

Insured Name:

Reported Date: Incident Date:

Location:

Name of person reporting: Reported to:

1. Injured person

Name:

Address:

Phone: Mobile: Work:

Date of Birth: (Approx. or guess if unknown):

Sex: [Select]

Details of any aid / impairments:

For example: Walking Stick, Glasses, Carrying goods, Intoxicated or additional

2. Witness details

Name:

Address:

Phone: Mobile: Work:

Type of witness:

For example: eye witness, circumstantial witness (present for the events prior to / following the incident), or additional

Relationship to injured party:

Please provide details of any other party involved:

3. Personal injury details

Part of the body injured	☐ Head and neck	☐ Hip	☐ Hands / fingers
	☐ Shoulder	☐ Leg / knee	☐ Back & trunk
	☐ Arms / wrists	☐ Feet & toes	☐ Eyes or face
	If Other, or multiple, please specify:		
Nature of injury	☐ Minor Bruise – not disabling	☐ Concussion / Unconscious (Serious)	☐ Fracture
	☐ Tissue damage	☐ Major Bruising – Disabling	☐ Sprain
	☐ Burns / scalds	☐ Laceration – no stitches	☐ Superficial
	☐ Dislocation	☐ Cut / Laceration requiring stitches	☐ Ligament damage
	☐ Minor concussion	☐ No apparent injury	
	If Other, or multiple, please specify:		
Was injured person taken to:	☐ Treatment by First aider	☐ Doctor / Hospital	☐ Ambulance
	Name of the first aider / person attending:		
	Contact number:	Mobile:	Work:
	Other *[please describe]*:		
	Describe the emotional state of the injured party at the time: *For example: reasonable, upset, aggressive*		