Policy Schedule

This Schedule must be attached to and read as part of the Insurer's Policy Wording.

Issue Date:	30 Oct 2025
Policy Type:	360 Mobile Plant & Machinery
Policy Wording:	360PEMPMPDSV325
Policy Number:	360MPM10029248
Insurer:	AIG Australia Limited
Insured:	Westlink Logistics Pty Ltd
Insured Address:	Suite 1, Level 3, 190 St Georges Tce, PERTH WA 6000 PERTH WA 6000
Period of Insurance:	From: 31 Oct 2025 at 4.00pm
	To: 31 Oct 2026 at 4.00pm

Cover Details:

Interested Party:	None Advised
Business Description:	Earthmoving Contractor
Locations:	BHP Flashbutt Yard, Buttweld Rd, Pippingarra, WA 6722, PIPPINGARRA WA 6722

SECTION 1 - MATERIAL DAMAGE **Insured**

Insured Items:	As listed in the attached "Insured Items Schedule"	
Sum Insured:	Total Sum Insured:	$1
	Limit any one Loss:	$5,000,000
Standard Excess:	1% with a minimum of $1,000, of the sum of the Sum(s) Insured of Insured Items suffering Insured Damage	
Age / Inexperience Excess(es):	Under the age of 21	$800 each and every event
	Between the ages of 21 and 25	$600 each and every event
	Aged 25 or more but under 2 years experience	$600 each and every event
	The Age / Inexperience Excess is payable in addition to the Standard Excess.	

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SECTION 1 - ADDITIONAL BENEFITS

Removal of Debris:	AUD $250,000
Interested Parties	Included
Unspecified Attachments:	AUD $10,000
Accidental Overload:	Included
Appreciation:	25%
Automatic Additions:	Up to AUD $500,000 with 90-day notification period
Damage to Goods Lifted:	AUD $250,000
Dry Hire:	Included
Dual or Multiple Lifting:	Included
Emergency Travel Costs:	AUD $5,000
Employees' Property Damage:	AUD $10,000
Expediting Costs:	AUD $25,000
Finance Payout Protection:	25%
Hold Harmless (Subrogation Waiver):	Included
Locks and Keys:	AUD $2,500 per item or AUD $10,000 any one event
Non-Owned Trailer in Control:	AUD $50,000
Owner's Indemnity:	Included
Personal Accident Cover to an Injured Operator:	AUD $10,000
Recovery Costs:	Damaged AUD $250,000, No Damage AUD $100,000
Return of Insured Item(s):	AUD $50,000
Substitute Item:	Included
Sign Writing:	Included
Windscreen Replacement:	Included
Automatic Hired in Plant (Blanket Cover):	AUD $100,000
Personal Accident - Motor Vehicles:	AUD $10,000
Modification to Motor Vehicle:	AUD $5,000

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Employees Motor Vehicles:	AUD $50,000
Fire Brigade and or Emergency Services Charges:	AUD $25,000
Emergency Repairs:	AUD $25,000
General Average and Salvage Charges:	Included
Gates, Ropes, Chains and Tarpaulins - Motor Vehicle:	AUD $5,000
Hire Costs Following Theft or Fire - 4WDs and Utilities:	AUD $3,000
Additional Accessories:	AUD $25,000
Damage to Personal Effects or Personal Property - Motor Vehicle:	AUD $5,000

SECTION 1 - OPTIONAL EXTENSIONS **Insured**

Consequential Additional Costs: Covered

Insured Items:	**Year of Make**	**Item Description**	**Cover Taken**
	2024	hired in plant TPPD cover	Full CAC

Coverage	Limit / Indemnity Period	Excess
a) Substitute Hire Costs (SHC):	$50,000 / 3 months	7 Days of actual substitute hire costs incurred
b) Ongoing Hire Costs (OHC):	$50,000 / 3 months	7 Days of actual hire costs lost
c) Finance Payment Protection (FPP):	$50,000 / 3 months	10% of actual lease payments indemnified

Hired In Item(s) (Blanket Cover):	Covered
Types of Items hired in:	
Maximum Limit any one item:	$200,000
Maximum limit any one loss:	$500,000
Excess:	applicable to the Market Value of the actual item subject to the claim

This cover is Adjustable on Hire Fees incurred by the Insured during the Period of Insurance and declared to Us at the end of the Policy Period.
The Minimum and Deposit Premium is $2,625.00 plus charges based on estimated annual hire fees of $100,000 and and an adjustment rate of 2.62% on the actual annual hire fees incurred.

SECTION 1 - POLICY ENDORSEMENTS **Not Insured**

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SECTION 2 - REGISTERED INSURED ITEM LIABILITY INCLUDING CTP GAP COVER	**Insured**
Registered Insured Items:	Those Insured Items with a "Registration No." or capable of being Registered during the Policy Period and listed in the attached "Insured Items Schedule"
Limit of Liability:	AUD $20,000,000 any one Occurrence, unlimited any one Policy Period
Standard Excess:	AUD $1,000 each and every claim
Age / Inexperience Excess(es):	Under the age of 21 — $800 each and every event Between the ages of 21 and 25 — $600 each and every event Aged 25 or more but under 2 years experience — $600 each and every event The Age / Inexperience Excess is payable in addition to the Standard Excess.
SECTION 2 - ADDITIONAL BENEFITS	
Automatic Additions:	90-days notification period
Cross Liability:	Included
Dangerous Goods:	AUD $1,000,000
Removal of Debris:	AUD $75,000
Substitute Item:	Included
Your Liability as Principal:	Included
SECTION 2 - OPTIONAL EXTENSIONS	**Not Insured**
SECTION 3 - BROADFORM LIABILITY	**Not Insured**

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Insured Items Schedule:

Item No.	Year of Make	Item Description	Serial No.	Vin No. / Chassis No.	Reg. No.	Sum Insured (Section One)
1	2024	hired in plant TPPD cover			REGO	$1
					Total Sum Insured	**$1**

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Endorsements:

Hired in Plant - Blanket Cover (HIP) (Section 1)

Notwithstanding anything to the contrary, it is agreed that Cover under Section 1 is amended as follows.

Section 1 of the Policy covers:

Loss or damage to items hired in by the Policyholder during the Period of Insurance but restricted to the following types of machines: Registered and Unregistered transportable offices, light mobile equipment (skid steers, bobcats, forklifts, EWPs, etc), storage/transport gear (stools, ramps, etc), bins and which is used solely for the purpose of the business specified in the schedule.

Policy is adjustable on expiry on actual hire fees incurred by the Insured for hiring the above-mentioned Machines.

Premium is a Deposit Premium only and is adjusted at expiry. Estimated Hire Fees: $100,000

Ongoing Hire Costs:

In the event of Insured Damage to a hired in insured item, we will cover you for the continuing hire costs owed by you under the terms of the hire agreement, for each day from the time of the Insured Damage until:

I. The hired in insured item is repaired;
II. The hired in insured item is replaced;
III. The expiry date of the hire agreement in force immediately prior to the insured damage; or
IV. The end of the indemnity period occurs,

whichever is the earlier

Cover is limited to a maximum of $50,000 / 3 months

Hired in Blanket Cover Excess:

1% of the Pre-Accident Value of the actual item subject to the claim with a minimum of $1,000.

For Ongoing Hire Costs: 7 days of actual hire costs lost

SECTION TWO - REGISTERED INSURED ITEM LIABILITY INCLUDING CTP GAP COVER:

Cover under this section extends to include hired in items registered for road use(in addition to items as shown within the schedule)

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Important Information

About 360 Plant and Equipment

360 Plant and Equipment Pty Ltd ABN 85 087 238 837 (360 Plant and Equipment) is an Authorised Representative (AR 424918) of 360 Underwriting Solutions Pty Ltd ABN 18 120 261 270, AFSL 319181.

In issuing this Policy, 360 Plant and Equipment will be acting under a binding authority given to it by the insurer. This means that when issuing this policy, 360 Plant and Equipment will be acting as an agent for the insurer, not for you.

360 Plant and Equipment's contact details are:

Suite 1, Level 18, 201 Kent Street,
Sydney NSW 2000
Telephone. 1800 411 580
Email. pe@360uw.com.au

You should contact 360 Plant and Equipment in the first instance in relation to this insurance.

About the Insurer

This insurance is underwritten by AIG Australia Limited ABN 93 004 727 753, AFSL 381686 (AIG), an authorised Australian insurer, regulated by the Australian Prudential Regulation Authority (APRA).

AIG provides this product pursuant to an Australian Financial Services Licence granted to them by the Australian Securities and Investments Commission (ASIC).

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. (AIG Inc.) AIG Inc. is a leading international insurance organisation serving customers in more than 100 countries and jurisdictions. AIG Inc. companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG Inc. companies are leading providers of life insurance and retirement services in the United States. AIG Inc. common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG's contact details are:

Level 19, 2 Park Street
Sydney NSW 2000

In this document, 'we, our, us, insurer' means AIG.

Cooling Off

A 21-day cooling off period applies to this insurance. So, if you decide you don't want this policy, you can cancel it up to 21 days from:

+ the date we issue a new policy to you; or
+ the start date of a renewed policy.

We will refund your premium in full, as long as you:

+ have not made a claim; or
+ do not need to make a claim.

We may deduct government taxes or duties from your refund.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us of anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell us anything that:

+ reduces the risk we insure you for; or
+ is of common knowledge; or
+ we know or should know as an insurer; or
+ we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your insurance contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the insurance contract as if it never existed.

Complaints

If you are dissatisfied in any way with the services provided by us and/or 360 Plant and Equipment, please contact 360 Plant and Equipment and they will attempt to resolve the matter in accordance with their internal dispute resolution procedures. They will acknowledge your complaint within one business day or as soon as reasonably practical and keep you informed about the progress of your complaint at least every 10 business days, unless it is resolved earlier or you agree to a different time frame.

To speak to 360 Plant and Equipment's complaints team, please contact them via any of the following means:

Policy Schedule

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360 Plant and Equipment Complaints Team

Telephone. 1800 411 580 (free call)
Email. idr@360uw.com.au
Post. Attention IDR Officer
Suite 1, Level 18, 201 Kent Street,
Sydney NSW 2000

360 Plant and Equipment will aim to provide you with an outcome within 30 calendar days however if you are not satisfied with their decision or a decision is not reached within 30 calendar days, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

ACFA's contact details are:

Australian Financial Complaints Authority

Online. www.afca.org.au
Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001

The use of AFCA does not preclude you from subsequently exercising any legal rights which you may have if you are still unhappy with the outcome. Before doing so, we strongly recommend that you obtain independent legal advice.

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the back cover.

360 Privacy Statement

360 Plant and Equipment is committed to the safe and careful use of your personal information in the manner required by the *Privacy Act 1988* (Cth), the Australian Privacy Principles and the terms of this policy.

360 Plant and Equipment will collect personal information when you deal with them (including their related companies, agents and suppliers) or AIG. 360 Plant and Equipment will use your personal information so they can do business with you, which includes issuing and administering products and services and processing claims.

Sometimes 360 Plant and Equipment and its related companies might send your personal information overseas. The locations they send it to can vary but include New Zealand, Singapore, Philippines, India, UK, countries within the European Union and USA.

A copy of the 360 Privacy Policy is located at www.360uw.com.au

AIG Privacy Statement

Privacy Notice

This notice sets out how we use, collect and disclose personal information about you, if an individual, and other individuals you provide information about. Further information about our Privacy Policy is available at www.aig.com.au or by contacting us at australia.privacy.manager@aig.com or on 1300 030 886.

How we collect your personal information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers, other insurers, people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners, third parties who may be arranging insurance cover for a group that you are a part of, providers of marketing lists and industry databases, and publicly available sources.

Why we collect your personal information

We collect your personal information necessary to underwrite and administer your policy, improve customer service and products and carry out research and analysis, including data analytics, and advise you of our and other products and services that may interest you.

You have a legal obligation under the *Insurance Contracts Act 1984* (Cth) to disclose certain information. Failure to disclose information required may result in us declining cover, cancelling your insurance cover or reducing the level of cover, or declining claims.

To whom we disclose your personal information

In the course of underwriting and administering your policy, we may disclose your information to your or our agents, entities to which we are related, reinsurers, contractors or third party providers providing services related to the administration of your policy, banks and financial institutions for claim payments, your or our agents' assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim, entities to which we are related and third party providers for data analytics functions, other entities to enable them to offer their products or services to you, and government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

We are likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, The Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which you have a claim and such other countries as may be notified in our Privacy Policy from time to time.

You may request not to receive direct marketing communications from us.

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Access to your personal information

Our Privacy Policy contains information about how you may access and seek correction of personal information we hold about you. In summary, you may gain access to your personal information by submitting a written request to us.

In some circumstances permitted under the *Privacy Act 1988* (Cth), we may not permit access to your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how you may complain about a breach of the applicable privacy principles and how we will deal with such a complaint.

Consent

If applicable, your application includes a consent that you and any other individuals you provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

A copy of AIG's full Privacy Policy is located at www.aig.com.au

General Insurance Code of Practice

The Insurer is a signatory to the General Insurance Code of Practice ("Code"). The Code sets out the minimum standards of service that can be expected from the insurance industry and requires insurers to be open, fair, and honest in their dealings with customers.

The Insurer is committed to adhering to the objectives of the Code and to uphold these minimum standards when providing services covered by this Code. The Code objectives will be followed having regards to the law and acknowledging that a contract of insurance is a contract based on the utmost good faith.

For more information on the Code please visit www.insurancecouncil.com.au/cop/

The Code Governance Committee is the independent body that monitors and enforces insurers' compliance with the Code. Their purpose is to drive better Code compliance and helping the insurance industry to improve its service to consumers.

For more information on the Code Governance Committee please visit www.insurancecode.org.au

Choice of Repairer

You have a choice of repairer when your property or insured items are repaired after a claim under this policy.