TT Club Mutual Insurance Ltd
Incorporated in England ABN 31 129 394 618
Suite 1001 Level 10 117 York Street
Sydney NSW 2000 Australia
www.ttclub.com

Certificate of Insurance

Assured:	Westlink Logistics Pty Ltd	Suite 1, Level 3, 190 St Georges Tce Perth Western Australia 6000 Australia
Certificate No:	P-B8674/2025/001	
Valid From:	31 October 2025	
Policy Period From:	31 October 2025 16:00	
To:	31 October 2026 16:00	

Thank you for choosing to insure with TT Club. This is your Certificate of Insurance, which outlines important information. This document outlines:

01. Key contacts
02. Policy book
03. Insured services
04. Cover, deductibles and limits
05. Insured assets
06. Additional terms and conditions
07. Additional interests
08. Approved contracts
09. Premium schedule

Please note that you may receive additional documentation that forms part of your Certificate of Insurance, such as an Approved Contracts Schedule or an Insured Assets Schedule.

If you have any queries about the contents of this document please contact **rhys.richards@thomasmiller.com**

Important

- You should examine the certificate and return it immediately in the event of error.
- You are:
  - insured by the TT Club entity specified in the header
  - a Member of Through Transport Mutual Insurance Association Limited
  - the assured for the purposes of the policy of insurance
- Your insurance is subject to the provisions of your policy, as contained in the certificate and your policy book as specified at section 2 of this certificate and to the Bye-Laws. This certificate replaces any previous certificate with effect from the valid from date.
- Your attention is drawn to G2:32 regarding the Directors' discretion to avoid the insurance or reject a claim if you fail at any time, to provide full and accurate material information.
- Your attention is drawn to G2:7-8 (cancellation of insurance in the event of failure to pay premium or make declarations), and in particular the provision that failure cannot subsequently be remedied under Section 10 of the UK Insurance Act 2015.
- Your attention is drawn to G2:44 “A term in your certificate which varies your policy will be subject to all other terms in your policy, except to the extent that it specifically varies them.”
- Your attention is drawn to Clause G1:4. This states, in summary, that we do not cover and will not be liable to pay any claim or provide any benefit to the extent that this would expose us to any trade or economic resolution or sanction. Any certificate or other evidence of insurance purporting to evidence such cover will be null and void.
- Your attention is drawn to your Limits and Deductibles in Section 4 and that legal, survey, expert and other costs will be included within the limit applicable to the substantive claim to which they relate and will not be payable in excess of this limit.
- Your attention is drawn to G2:23. in respect of fraudulent claims.
- In any policy document of your insurance those words which are listed in the Definitions section of the Wordings have the meaning set against them - unless otherwise specifically stated.

Signature:

Kevin King
Chief Executive of TT Club

Date: 07 December 2025

Thomas Miller (Australasia) Pty Ltd as managers of
TT Club Mutual Insurance Ltd

01 Key contacts

Broker Details:	CRE Insurance Brokers Level 13, 1 Market Street Sydney New South Wales 2000 Australia	+ 61 448225749
Underwriting Queries:	Rhys Richards Suite Level 10 117 York Street Sydney New South Wales NSW 2000 Australia	+ 61 282625800 rhys.richards@thomasmiller.com
Report all Claims to:	John Thomson Suite Level 10 117 York Street Sydney New South Wales NSW2000 Australia	+ 61 282625800 john.thomson@thomasmiller.com

Regulation

TT Club Mutual Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority in the United Kingdom.In Australia, TT Club is regulated by the Australian Prudential Regulation Authority.In some, or all, respects the regulatory system applying will be different from that of the United Kingdom.

Complaints Procedure

If you have a complaint, or any other comment, concerning the Club please communicate it to your underwriting or claims contact, or direct to the Chief Executive Officer. We are regulated by the UK Financial Conduct Authority as far as concerns eligible complainants. If you are dissatisfied with the final response we send you, eligible complainants may refer their complaint to the Financial Ombudsman Service. There are more details on our website, **www.ttclub.com/regulation.**

For those Members with policies from our offices in Australia, Hong Kong, Singapore or the United States you may be able to refer any disputes to either local, state, federal or national insurance regulators, details of which are available on request and where applicable are on our website, **www.ttclub.com/regulation**.

02 Policy Book

Your insurance is subject to the 2025 policy book

www.ttclub.com/wordings-2025

Your Policy is subject to Australian law and jurisdiction and G2:28 is amended to this effect

03 Insured Services

The services for which we insure you are specified below.

We do not insure you for any services not specified

Transport and Logistics Operator (TLG)

Insured Services	Trading Area Covered
Freight Forwarder	Worldwide (including USA),Australia
– Air	Worldwide (including USA),Australia
– Rail	Worldwide (including USA),Australia
– River	Worldwide (including USA),Australia
– Road	Worldwide (including USA),Australia
– Sea	Worldwide (including USA),Australia
Haulage Operator	Worldwide (including USA),Australia
– Road	Worldwide (including USA),Australia

Cargo Type (including but not limited to)

– Breakbulk (General)	
– Project	
– Other	Dangerous Goods

Insured Locations

Location 1, Part Level 3, 190 St Georges Tce, Perth WA 6000
Location 2, Level 7, 157 Ann St, Brisbane QLD 4000
Location 3, 6 Raffles Quay #16-01, Singapore 048580
Location 4, 126 Great Northern Highway, Port Hedland WA 6721

04 Cover, Deductibles and Limits

This section shows the risks which are insured and the limits / deductibles applicable.

Mitigation costs are included in the limit applicable to the claim and the deductible is that applicable to the claim.

Investigation and Defence costs are included in the limit applicable to the claim and the deductible is Nil.

If a claim arises from more than one risk, limits will be applied as per Clause G2:30. Your attention is drawn, in particular, to G2:30.1, the effect of which is that claims arising from more than one risk, unless subject to an aggregate will generally be subject to a combined single limit.

	Limit (AUD) each accident
Policy Limit	20,000,000

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Transport and Logistics Operators (TLG)

Risk / paragraph reference and title	Deductible (AUD) each accident	Limit (AUD) each accident	Limit (AUD) in the aggregate
[redacted]			
T2 Errors & Omissions	**100,000**	**3,000,000**	**3,000,000**
Valuable Cargo	100,000	250,000	250,000
T3 Third Party Liabilities	**100,000**	**20,000,000**	**N/a**
Sub-Limit for Freight Broker Claims in the USA	100,000	3,000,000	N/a
T4 Fines & Duties	**100,000**	**1,000,000**	**1,000,000**
Valuable Cargo	100,000	250,000	250,000
T5 Costs	**Nil**	**1,000,000**	**N/a**
T5.1.1 Mitigation	The deductible applicable to the claim.	Included in the limit applicable to the claim.	Included in the limit applicable to the claim.
T5.1.1.1a Misdirection	Nil	1,000,000	N/a
T5.1.1.1b Completion of carriage	Nil	35,000	35,000
T5.1.2 Investigation & Defence	Nil	Included in the limit applicable to the claim.	Included in the limit applicable to the claim.
T5.1.3 Disposal	Nil	1,000,000	N/a
T5.1.4 Quarantine & Disinfection	Nil	1,000,000	N/a
T5.1.5 Clean Up Costs	Nil	1,000,000	1,000,000
T5.1.6 General Average & Salvage	Nil	1,000,000	N/a
T5.1.7 Uncollected Cargo	Nil	35,000	35,000

Additional Risks

Risk / paragraph reference and title	Deductible (AUD) each accident	Limit (AUD) each accident	Limit (AUD) in the aggregate
A1 Discretionary Insurance	**Nil**	**1,000,000**	**N/a**
A2 Personal Rights & Advertising	**100,000**	**1,000,000**	**1,000,000**
A9 Tenants & Fire Legal Liabilities	**100,000**	**20,000,000**	**N/a**

05 Insured Assets

None

06 Additional Terms and Conditions

CYBER LOSS - SN1225

1. This AT&C applies to your entire policy.
2. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
3. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
   3.1. the use or operation of any Computer System or Computer Network;
   3.2. the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
   3.3. access to, processing, transmission, storage or use of any Data;
   3.4. inability to access, process, transmit, store or use any Data;
   3.5. any threat of or any hoax relating to 2.1 to 2.4 above;
   3.6. any error or omission or accident in respect of any Computer System, Computer Network or Data.
4. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
5. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
6. Data means information used, accessed, processed, transmitted or stored by a Computer System.
7. When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

Approved Contracts

New contracts can be noted as Approved contracts and added to the Approved Contracts Schedule without the
need for a specific review under the following circumstances:
1. Any subsequent or revised customer contract on the proviso that the insurance and indemnity provisions are unamended.
2. Notwithstanding (1) above, any new customer contracts whereby:
2.1. The Insured's liability for loss or damage to cargo is negligence based, and
2.2 . Liability for consequential loss (including delay) is excluded.
For the avoidance of any doubt, supplier contracts are automatically approved when the associated customer contract satisfies 2.1 and 2.2 above.

Vessel Warranty (Institute classification clause 1/2/2001)

You will insure that ships used for carriage of breakbulk goods in the course of your insured services are classed with a Classification Society which is a Member of Associate of the International Association of Classification Societies (IACS).

USA Freight Broker

1. We note that US Operations are strictly as freight broker and we provide cover for broker activities on the basis that Westlink can demonstrate;

1.1. that they selected a safe motor carrier to carry their customers cargo, and
1.2. they do not control the driver in anyway, while the transportation is underway.
2. For clarity we do not insure Westlink as a carrier (motor or otherwise), and we note that Westlink do not operate warehouses, trucks, and do not engage labour hire.

07 Additional Interests

See J7

08 Approved Contracts

See ‘Approved Contracts Schedule’

09 Premium Schedule

Your premium written on a Mutual basis.
Premium calculation for the period **31 October 2025** to **31 October 2026**
The premium calculation below is annualised.

Cover	Variable type	Variable amount	Rate	Estimated premium (AUD)
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
			[redacted]	[redacted]
			[redacted]	[redacted]

Cover	Declaration dates	Adjustable/ Lumpsum	% Deposit	Deposit amount (AUD)	% Minimum	Minimum amount (AUD)
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]		[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
			[redacted]	[redacted]		[redacted]
			[redacted]	[redacted]		[redacted]

Declarations must be received by the TT Club within 28 days of the declaration date(s) above.

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Premium instalment dates are set out below are for the period **31 October 2025** to **31 October 2026.** Premium is due no later than dates specified.

Date premium due to TT Club	Amount due (AUD)
[redacted]	[redacted]

The Instalments above include the below listed Insurance Premium Tax.

Where the insurance Premium tax amount due changes we have a right to adjust the Instalments to reflect this.

Jurisdiction	State/Province		Tax Amount (AUD)
[redacted]	[redacted]		[redacted]
		[redacted]	[redacted]