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 Corporate Authorised Representative of Quay Marine
 Holdings Pty Ltd ABN: 82 010 671 851
 AFS Licence No: 238271 CAR: 001265363

MARINE INDUSTRY LIABILITY INSURANCE

IMPORTANT CHANGES TO YOUR POLICY WORDING

There have been alterations to your expiring Policy Wording and the basis on which it is issued. We draw your attention to the changes listed below and should you have any queries please do not hesitate to contact Quay Marine Insurance Pty Ltd.

| Change Type | Change | Explanation |
|------------------------|--|--|
| Increased Coverage | Inclusion of Advertising Liability | Coverage for Advertising Liability has been included up to the policy limit. |
| Increased Coverage | Inclusion of Marine Installation | Coverage for Marine Installation has been included. Marine Installation includes: a Floating Pontoon including any connecting access walkways, a fixed Jetty including any connecting access walkways, Wharf, Moorings, Marine Piles, Navigational Aid, Boat Ramp or Slipway |
| Increased Coverage | Incidental Advice and Information sublimit | The sub limit for Incidental Advice and Information has increased to the Policy Limit. |
| Increased Coverage | Inclusion of new Additional Benefit – Claims Preparations Costs | A new Additional Benefit covering the reasonable professional fees and such other expenses incurred by the Insured with the prior written consent of the Insurer for the preparation of a claim under this Policy subject to a sublimit of \$20,000 |
| Increased Coverage | Inclusion of new Additional Benefit – Navigational Liability | The Policy is extended to cover the navigation or operation of any Watercraft required in the normal course of the Insured’s Business, subject to specific warranties, exclusions and geographical radius. |
| Coverage Clarification | Amended definition of Occurrence | Definition is amended to more clearly define policy intention and to include Advertising Liability. |
| Product Name/Version | Change of Product Name to and change of PDS Version Number | Quay Marine Insurance - Marine Industry Liability Policy Wording_V2.00.01_04052026 |

Effective 01/07/2026