

STEADFAST CGU COUNTRYPAK INSURANCE

PRODUCT DISCLOSURE STATEMENT



SUMMARY GUIDE TO YOUR UPDATED POLICY FEATURES & BENEFITS

Important information about your updated Product Disclosure Statement (PDS)

We are proud to offer you a renewal invitation on your **CGU Countrypak Insurance policy** which has recently had its PDS updated from that of your current policy's PDS which was last revised in 2012. As this will be a new contract of insurance for the forthcoming policy period of which is specified on your renewal invitation, it is **important that you read your new Countrypak Insurance Product Disclosure Statement (PDS)** combined with the summary of changes provided in this document, to gain a full understanding of the new policy and new levels of coverage and benefits offered.

A copy of the PDS has also been included with the renewal invitation.

| PDS Section or subheading | Benefits or Cover altered in your new PDS | Page No # | The changes to your <i>increased</i> Benefits or Cover fully explained |
|--|---|-----------|--|
| General Policy Detail | | | |
| Who is insured under this policy | Definition expanded to include | Page 4 | Definition expanded to include: <ul style="list-style-type: none"> • Company Shareholders • Partners in the Business Partnership • Beneficiaries of the Family Trust |
| Words that have a special meaning | Flood definition amended | Page 4 | Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of: <ul style="list-style-type: none"> • Any lake, or any creek or other natural watercourse whether or not altered or modified, or • Any reservoir, canal or dam. |
| | Named Cyclone | Page 4 | A low pressure weather system declared by the Australian Bureau of Meteorology, or other countries weather bureau as a cyclone and named by the relevant bureau. |
| | You | Page 5 | Definition added for clarity |
| What sections of this policy do not cover | Terrorism | Page 5 | Definition updated and exclusion amended in line with the Terrorism Insurance Act 2003 |
| Claims preparation expense | Claims Preparation Expenses | Page 7 | A new benefit to cover expenses when making a claim under any section except Section 1 Domestic Buildings and Domestic Contents. |
| Section 1 - Domestic Buildings and Contents | | | |
| Words that have a special meaning | Domestic Contents | Page 8 | Limit for goods used for earning income whilst at your home is increased to \$7,500 from \$5,000 |
| | Domestic Contents - Office contents | Page 9 | Total limit for office of \$20,000 has been removed |

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| Words that have a special meaning cont. | Domestic Contents – Valuable Items | Page 9 | Total limit for any one claim increased to the greater of \$10,000 or 25% of (previously 20%) of your Domestic Contents sum insured |
| | Domestic Contents – Vehicle Accessories | Page 9 | <p>Accessories and/or spare parts items expanded to include accessories or spare parts for:</p> <ul style="list-style-type: none"> • jet skis, • golf buggies, • ride on mowers, • mobility scooters, • wheelchairs, • surfboards, • sailboards, • surf skis, • canoes, • kayaks or • aircraft; <p>and only whilst at the Situation and not in the open air.</p> <p>Limitation: We will not pay more than \$2,000 per item and \$4,000 in total for these items.</p> |
| | Domestic Contents Watercraft | Page 9 | Limitation of \$10,000 in value and engine size of 10hp has been removed |
| | Domestic Farm Buildings | Page 10 | Definition has been amend to include: landscaping, paved terraces, paved pathways and paved driveways, and retaining walls jetties, wharfs, pontoon and moorings used for domestic purposes in ground swimming pools unpaved paths or driveways constructed of earth or gravel |
| | Pet | Page 10 | Definition of pet added for veterinary fees additional benefit where contents are insured to distinguish such animals from livestock |
| | Tenant | Page10 | Definition of tenant added for optional extension of Rent Default and theft by a tenant which can be selected when an insured building is rented out e.g. to farm managers |
| Cover 1 – Listed events | Cover for Domestic for Contents away from Your situation | Page 10 | <p>Cover added for:</p> <p>Domestic Contents in a bank safe deposit box anywhere in the world for up to 100 days if 'Cover 2 - Accidental Damage' is chosen</p> |
| | Malicious Damage | Page 11 | Exclusion for malicious damage by tenants removed. |
| | Deliberate or intentional acts | Page 11 | Exclusion for intentional or deliberate acts by tenants removed. |
| | Glasshouses | Page 11 | Cover for Glass houses clarified to be for non-commercial plants (Commercial glass houses should be insured under Section 2 – Farm Property. |

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| Cover 1 – Listed events cont. | Malicious Damage | Page 11 | Exclusion for malicious damage by tenants removed. |
| | Deliberate or intentional acts | Page 11 | Exclusion for intentional or deliberate acts by tenants removed. |
| | Glasshouses | Page 11 | Cover for Glass houses clarified to be for non-commercial plants (Commercial glass houses should be insured under Section 2 - Farm Property. Cover for glass items extended to include chandeliers and pendant lights. |
| Cover 2 – Accidental damage | Vandalism by a tenant | Page 12 | Exclusion for malicious damage by a tenant removed. |
| | Deliberate or intentional acts | Page 12 | Exclusion for deliberate or intentional acts by a tenant removed. |
| Additional things we pay for when you have insured your domestic buildings | Alternative Temporary Accommodation | Page 13 | Cover expanded to include costs of caravan, motorhome or demountable building at your farm home. |
| | Building Materials | Page 13 | New cover for building materials being used to renovate or repair your building but excluding Soil, sand, gravel, bark mulch etc. Gas and electrical appliances (unless they are in a locked and enclosed area) |
| | Environmental Improvement | Page 13 | New benefit to pay up to \$5,000 for environmental improvement e.g.: Rainwater tanks, solar panels, hot water exchange, grey water recycling of Your farm building following a total loss. |
| Additional things you can insure for under domestic farm buildings | Rent Default and Theft by a tenant | Page 15 | New cover option added to insure for rent default and theft by an tenant on insured domestic buildings rented to a tenant |
| Additional things we pay for when you have insured your domestic contents | Electronic Data | Page 16 | New benefit covering the cost to resinate data on computers, tablet computers and mobile phones up to \$5,000. |
| | Identity theft | Page 16 | New cover for cost and expenses incurred following identity theft e.g.: legal fees, bank fees etc. |
| | Money of Guests and Visitors | Page 17 | New benefit covering money belonging to guests or visitors up to \$1,500 |
| Additional things we pay for when you have insured your domestic building or domestic contents | Compensation for Injury Expenses | Page 18 | New wider cover which pays \$15,000 (previously \$10,000) following an accident which covers death, quadriplegia, or permanent total disablement (previously death only) |
| | Temporary Protection | Page 19 | New cover for the costs of temporary protection of your Domestic Buildings and/or Contents from further damage up to \$10,000 |

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| Paying claims | Excess | Page 19 | New Excess added – Your excess will be increased by \$750 for damage to solar panels and wind turbines. |
| | Excess | Page 19 | New Excess added – Your Excess will be either \$2,500 or the excess shown in the schedule, whichever is the higher for loss or damage from a Named Cyclone. |
| Additional things we will pay for when you have insured your domestic contents | Motor Vehicle Liability | Page 20 | New cover for compensation following an occurrence in connection with a vehicle not required to be registered by law including: <ul style="list-style-type: none"> • Motorbikes < 125cc, • Mobility scooters, • Gold buggies, • Ride on Mowers, • Motorised wheelchairs; for up to \$20 million. |
| | Expenses incurred in attending Court | Page 21 | New benefit for up to \$250 per day and \$2,500 in total for expenses in attending court at our request. |
| Valuable items | When we pay | Page 22 | Cover away from Australia or New Zealand increased from 90 to 100 days |
| | What are valuable items? | Page 22 | The following items have been removed and are not considered valuable items: <ul style="list-style-type: none"> • Furs • Items able to be powered by a battery as listed: <ul style="list-style-type: none"> – Electronic diaries – Portable computers – Audio visual equipment • Equipment for taking photographs, including their accessories and unprocessed film. • Sporting equipment designed to be used in a leisure activity that involves some element of physical activity or competition. • Clothing and personal items usually worn or carried. |
| | Limit for valuable items | Page 23 | Limit increased to \$10,000 (previously \$5,000) for any one item, pair, set, collection or system. |

Section 2 – Farm Property

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| Words that have a special meaning | Farm Contents | Page 24 | Amended to include Ultra-High Frequency (UHF) and Global Positioning Systems (GOPS) whilst in or on Farm vehicles (many such units are mobile and may be moved between vehicles). Note an increased excess applies if not specified. |
| | Shelter belt | Page 24 | Definition of Shelter Belt added for Shelter Benefit Extra benefit |

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| Additional things we will pay for when you have insured your farm buildings, farm contents and farm improvements | Farm Buildings in the Course of construction | Page 26 | New cover included for Listed events for a maximum of \$10,000 any one claim and \$10,000 any one policy period. |
| | Farm Produce Deterioration | Page 26 | New cover for up to \$5,000 for deterioration of farm produce at your situation following fire, lightning, earthquake, collapse damage to road or rail links which prevents the produce from being transported |
| | Fusion of electric Motors | Page 27 | New cover for fusion of electric motors up to \$550. |
| | Hay or Grain in Transit | Page 27 | New cover for hay or grain in transit of \$1,000 following collision or overturning of carrying vehicle. |
| | Increased Costs of Working | Page 27 | New cover which pays up to \$30,000 to cover increased costs |
| | Neighbours Fire Fighting Equipment | Page 27 | Cover included p to \$10,000 to replenish neighbours firefighting equipment which is used to fight a fire on your property. |
| | Statutory Costs | Page 28 | New cover which pays the additional costs due to meeting the requirements of a statutory body when rebuilding or repairing a Farm Building up to \$25,000. |
| | Shelter Belts | Page 28 | New cover for fire damage to Shelter Belts up to \$4,000 in total and \$500 for any one tree, Benefit includes cost of removal, soil preparation and replanting. |
| | Tax Audit Cover | Page 28 | New cover which pays for professional fees e.g.: Accountants costs up to \$7,500 following an audit carried out by the Australian Tax Office. |
| | Unspecified Farm Improvements | Page 28 | Where Farm Buildings or Farm Contents are insured, cover is provided for unspecified farm improvements up to a maximum of \$2,500 any one claim and policy period. |
| Paying claims | Excess | Page 29 | New Excess added – Excess will increase by \$750 for damage to solar panels and wind turbines |
| | | Page 29 | New Excess added – Excess will increase by \$250 for loss or damage to GPS units whilst in vehicles |
| | | Page 29 | New Excess added – Your Excess will be either \$2,500 or the excess shown in the schedule, whichever is the higher for loss or damage form a Named Cyclone. |
| | | Page 29 | Specified Earthquake and Tsunami excess of \$250 removed from this section. |
| | | Page 29 | Malicious damage excess of \$100 removed from this section. |

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| Section 3 – Farm Machinery and Working Dogs | | | |
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| Words that have a special meaning | Accidental Damage | Page 31 | Definition added for new cover provide on Farm Machinery up to \$10,000 any one claim |
| | Farm Machinery | Page 31 | Definition amended to exclude registered automobiles, utilities, trucks, caravans or registered motor vehicles. |
| | Sickness | Page 31 | Definition included for new cover on Working Dogs |
| | Working Dogs | Page 31 | Definition altered to limit cover for Working Dogs between 3 months and 8 years old. |
| Cover – Listed events | Vandalism | Page 31 | Exclusion for vandalism by tenants removed. |
| | Deliberate or Intentional Acts | Page 31 | Exclusion for deliberate or intentional acts by tenants removed. |
| | Accidental Damage | Page 31 | New cover added on Farm Machinery to a maximum of \$10,000 |
| | Working Dogs | Page 32 | Cover added for injury or death of Working Dogs by any cause including accidental damage, theft and sickness |
| When we will not pay | Farm Machinery | Page 32 | Cover excluded for damage to tyres by applying the brakes, puncture, cuts or bursting of the tyres |
| | | Page 32 | Cover excluded for theft – cover available under Section 4. |
| | Working Dogs | Page 32 | Cover excluded on Working Dogs for loss or damage cause by pregnancy, conditions resulting from overwork, flood and theft without tangible evidence |
| Paying claims | Excess | Page 33 | New Excess applied - \$500 applies on all claims for accidental damage on farm machinery |
| | | Page 33 | New Excess applied - \$300 applies on all claims for loss on any working dog. |
| | Farm Machinery up to 12 months old | Page 33 | If farm machinery up to 12 months old cannot be economically repaired we will replace with a new item of the same or similar make and model. |
| Section 4 – Theft | | | |
| Additional things we will pay when you have insured for theft | Rewriting of Records | Page 34 | New cover added up to \$5,000 for rewriting of records where the sum insured is not exhausted. |
| | Theft of Farm Money | Page 34 | New cover added up to \$2,00 for theft of money belonging to the farm |

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Section 5 – Hay, Grain, Fencing, Livestock

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| Words that have a special meaning | Endemic Disease | Page 35 | New cover added defined as a disease that is normally present within Australia. |
| | Exotic Disease | Page 35 | New cover added defined as a disease originating outside Australia as determined by an Australian Government Authority. |
| | Market Value | Page 35 | Basis of settlement for hay, Grain or Livestock. Defined as the saleable value of the Hay, Grain or Livestock at the time of the loss. |
| Cover – Listed events | Vandalism | Page 36 | Exclusion for vandalism by tenants removed. |
| | Deliberate or Intentional Acts | Page 36 | Exclusion for deliberate or intentional acts by tenants removed. |
| Additional things we will pay for when you have insured your hay, grain, fencing, livestock and farm trees. | Livestock | Page 36 | Where livestock is insured theft cover is increased to \$1,000 (previously \$500), \$5,000 (previously \$2,500) any one claim, and \$10,000 any one period of insurance (previously \$5,000) |
| | Fire Extinguishment and prevention costs | Page 36 | Cover increased to a total of \$10,000 (previously \$5,000) for any one event. |
| | Biohazard | Page 37 | New additional cover which covers the reasonable costs incurred in complying with an order of any Government authority to eradicate, prevent or contain the spread of any Exotic disease. Cover is \$10,000 for any one occurrence, and \$20,000 any one period of insurance. |
| | Seasonal Increase | Page 37 | Increases the sum insured for livestock by 20% for a period of 3 months as shown in the schedule e or if not shown then the 3 months of summer. |
| | Transit on Farm | Page 37 | New additional cover for \$2,5000 for damage to hay grain, livestock or farm trees caused by collision and overturning of the conveying vehicle at or within 50km of the situation. |
| | Stud Animals | Page 37 | New additional benefit which covers stud animals anywhere in Australia or New Zealand for 7 days after purchase. |
| | Special condition for claims on livestock | Co-Insurance/Average Clause | Page 38 |

Section 6 – Business Interruption

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| Cover types | Loss of Farm Income | Page 38 | A new cover option for loss of farm income has been included. |
| Words that have a special meaning | Annual Revenue | Page 38 | New definition included as the Revenue earned by You in the 12 months before the date of the damage. |

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| Words that have a special meaning cont. | Damage | Page 38 | Existing trigger on Agricultural Machinery insured with CGU on a Farm Motor policy extended to include their implements. |
| | Indemnity Period | Page 39 | New definition included as the period beginning with the date of the occurrence of the damage which the results of Your Business are affected by the Damage and ending at the expiration of the maximum period specified in the current Schedule or when the Business ceases to be affected by the damage, whichever is the sooner. |
| | Revenue | Page 39 | Revenue definition has been added defined as money paid or payable to your Business for: Farm produce sold and delivered (after adjustments for opening and closing work in progress and farm produce) Agisting livestock that you do not own at the situation Services rendered in connection with Your Business |
| When we will pay | Loss of Farm Income | Page 39 | A new basis of settlement has been included to cater for the new Loss of income cover option. |
| Additional things we will pay for when you have insured for farming continuation expenses or loss of gross profit. | Solar Panels and Wind Turbines | Page 40 | New additional cover paying loss of income following a claim for insured destruction to solar panels and/or wind turbines insured as Specified Farm Improvements up to \$5,000 any one period of insurance. |

Section 7– Business Liability

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| Words that have a special meaning | Advertising Injury | Page 41 | New definition included as cover extended to cover Advertising Liability. Advertising Injury means injury arising out of: <ul style="list-style-type: none"> • Libel, slander or defamation • Any infringement of copyright or passing off of title or slogan • Unfair competition, piracy, idea misappropriation contrary to an implied contract • Invasion of privacy, arising from any advertisement, publicity article, broadcast or telecast and caused by or arising out of your advertising activities. |
| | Approval | Page 41 | New definition added to cater for tracked cane harvesters in Queensland means a written approval issued to You by the Queensland Department of Main roads for the driving of Tracked Cane Harvesting equipment across an Approved Single Crossing Point or within a permitted Zone |

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| Words that have a special meaning cont. | Approved Single Crossing Point | Page 41 | New definition to cater for new optional cover for Tracked Cane Harvesters means a single crossing point or points approved by the Queensland Department of Main Roads in the Approval. |
| | Business | Page 41 | New definition to clarify occupation activities defined as farming, grazing, cropping, harvesting or other primary producing activities or other activities declared to Us in writing and accepted by us and shown in the Schedule including: <ul style="list-style-type: none"> • The ownership and occupation of premises by You • The provision of any sponsorships, charitable donations or attendance at any charitable event or gala • Canteen, social, sports, welfare, child care services or other activities for Your employees • First aid, fire and ambulance services provided by you for your own internal purposes • Private work undertaken by your employees for any director, partner, officer or executive of Yours. |
| | Genetically Modified Organism | Page 42 | New definition meaning a living plant, animal or microbe that has been altered by the addition or modification of a gene through the process of genetic engineering and contains genes from unrelated organisms. |
| | Occurrence | Page 42 | New definition means an Event including continuous or repeated exposure to substantially the same general conditions which results in Personal injury , Property Damage or Advertising injury neither expected nor intended from the stand point of the insured <ul style="list-style-type: none"> • All Events of a series consequent on or attributable to one source or original cause are deemed one Occurrence • All Advertising injury arising out of the same injurious material or act (regardless of frequency or repetition thereof the number and kind of media used or the number of claimants are deemed one Occurrence) |
| Additional things we will cover when you have insured for business liability | Property in your physical or legal control | Page 45 | Limits have been increased to \$100,000 for livestock (previously \$50,000), \$250,000 for any other property (previously \$200,000), with an unchanged annual limit of \$250,000. |

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| Additional things we will cover when you have insured for business liability cont. | Milk Tanker Contamination | Page 45 | New cover for up to \$20,000 for legal liability to pay compensation following contamination of milk in a milk container due to the introduction of Your contaminated milk. Cover extends to cover accidental or malicious contamination arising from: <ul style="list-style-type: none"> • cleaning fluids, cleaning materials, antibiotics, or pharmaceuticals used in the milking shed or diary, or • the introduction of foreign matter (other than bacteria) |
| | Queensland Tracked Cane harvesting equipment | Page 45 | New cover which whist not giving CTP insurance does give some cover for third party personal injury and damage to property caused by the driving of a tracked cane harvester on Approved Single Point Crossings or Permitted Zones. |
| Additional things you can insure for under business liability | Farm Hosting | Page 46 | A new optional extension to cover your farm for the provision of leisure activities, accommodation, and/or meals to guests. To include such activities please inform your insurance broker and they will work on your behalf to arrange cover. |
| | Aerial Crop Spraying | Page 46 | A new optional cover to cover the legal liability of a contractor who is spraying chemicals on your behalf. To include such activities please inform your insurance broker and they will work on your behalf to arrange cover. Cover is limited to \$100,000 for cotton faming and \$1million for all other crops. |
| When we will not pay | Advertising Liability | Page 46 | Restrictions on new Advertising injury cover given : <ul style="list-style-type: none"> • Statements made by You or by Your direction which you knew or suspected to be false • Incorrect description of Products, goods or services • Any mistake in the advertised price of Products, goods or services • Failure of Products, goods or services to conform with advertised performance, quality, fitness or durability • Any insured whose business is in advertising, broadcasting, publishing or telecasting. |
| | Host farm liability | Page 47 | Where payment is received for host farm, outdoor or recreational activities , we exclude: <ul style="list-style-type: none"> • any activities involving weapons including firearms, • the riding of horses including rodeos • riding in or on horse drawn vehicles where you are not in control of the horse • mountaineering, rock climbing or abseiling, or any activities where people are guided through mines, shafts, caves or caverns |

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| When we will not pay cont. | Host farm liability cont. | Page 47 | <ul style="list-style-type: none"> participation on or in or under water (other than fishing from a jetty, bank or wharf, or swimming in a constructed pool) canoeing, rafting, waterskiing, or use of power craft any form of aerial flight or activities any activity involving the use of any motor cycles, quad bikes, motorised buggies, or any vehicle on fixed tracks any activity involving motor vehicles where the motor vehicle is required by law to be insured for Personal Injury operation of any Agricultural vehicles or equipment use of or participation with chemicals <p>If your farm conducts any of these activities for people who pay to stay in your farm i.e. farm stays, then you should inform your broker who may be able to arrange cover.</p> |
| | Aerial application | Page 48 | Restriction on the aerial application of materials or substances to land or anything grown on the land unless the aerial spraying extension has been selected. |
| | Use of firearms | Page 49 | <p>Restrictions on the use of firearms as follows:</p> <p>We will not pay for personal injury or damage to property arising out of the use of a firearm unless the personal injury or damage to property is caused by you or someone you have agreed to pay to use the firearm.</p> <p>To clarify this further; you are still covered under this section for any personal injury or property damage arising out of the legal use by You (or anyone you have paid) of any firearm. However if your farm is hosting any shooting event or similar where guests are invited to shoot, you should inform your broker who may be able to arrange cover.</p> |

Section 8 – Machinery Breakdown

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| When we will not pay | Electrical and Mechanical Machinery | Page 51 | Cover excluded for impact from any external source |
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Section 9 – Personal Income

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| Special conditions that apply to this section only. | Renewal of Cover | Page 55 | Paragraph advising that cover will not be automatically renewed once an insured person reaches a certain age has been deleted. |
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Section 10 – Road Transit

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| Words that have a special meaning | Dangerous Goods | Page 60 | Definition changed to Australian Dangerous Goods code (ADG7). |
| Additional things we will pay for when you have insured for road Transit | Goods not in your control | Page 61 | Cover excludes whilst being loaded, unloaded or transported by professional carriers. |



Notes:

About Steadfast

Steadfast Group Limited (**Steadfast**) is a public company. It includes a large network of insurance brokerages who operate in Australia as Steadfast brokers. This policy is available exclusively to You through a Steadfast broker.

Important information about Steadfast's advice

Any advice Steadfast gives about this Policy does not take into account any of Your particular objectives, financial situation or needs. For this reason, before You act on Steadfast's advice, You should consider the appropriateness of the advice, taking into account Your own objectives, financial situations and needs. Before You make any decisions about whether to acquire this Policy We recommend You should read this insurance Policy.

Date of preparation: 29/05/2015

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If you have any questions regarding this update, or would like another copy of the new PDS, please contact your Steadfast insurance advisor or call us on the contact telephone number on your schedule.



Cover is arranged and distributed by:

Steadfast Group Limited
ABN 98 073 659 677
AFSL 254928



Insurer:

CGU Insurance Limited
ABN 27 004 478 371
AFS Licence no 238291