

COVERAGE SUMMARY

Adelaide Showground Farmers Market Inc.
 360 Commercial Businesspack (EDI)

IMPORTANT NOTICE

We provide our financial services under the terms and conditions noted in our Financial Services Guide and Privacy Collections Notice issued to you. If you do not have one of these documents, please call us on phone 08 8238 9200 or visit our website. You must read these documents before proceeding and by proceeding you represent and warrant you have received and read it. We are committed to protecting your privacy in accordance with the Privacy Act and Australian Privacy Principles. Full details about our privacy practices can be found in our Privacy Policy available at our website or by contacting us for a copy. The following is a summary of cover only. For full terms and conditions including definitions, conditions, other limits & exclusions, please refer to your Policy Document or Product Disclosure Statement. We would like to remind you, that if this policy is cancellable and you cancel before the expiry date, we will refund the unused premium less our fee and commission. The Insurer or Agency may also impose a fee on cancellation.

Any errors identified in the summary below must be reported to your Account Manager for amendment.

360 Commercial

The Insured: Adelaide Showground Farmers Market Inc.

The Insured's business: Greengrocer

The policy form: 360 Commercial PDS document V6-051217

ASSET PROTECTION Excluding breakdown of equipment

INSURED LOCATIONS

| | | |
|----|--------------------------------------|----------|
| 1. | 68 Goodwood Road SA WAYVILLE 5034 | |
| | Building | \$0 |
| | Contents | \$30,000 |
| | Location limit @120% | \$36,000 |
| | Flood | Covered |

Interested party

| | |
|--|------------|
| Unnamed | |
| Anywhere in Australia - Location Limit | \$25,000 |
| Flood | \$ 100,000 |

| | |
|---|-----------|
| Cover is included for: | |
| Property in Transit - Limit per shipment | \$25,000 |
| Acquired Property Notification period - 90 days | \$250,000 |

| | |
|---|------------|
| Cover is included within the locations for: | |
| Theft | \$ 100,000 |

Special Assets:

Cover is included in addition to the location limits at each insured location for:

| | |
|---------------------|-----------|
| Capital additions | \$500,000 |
| Property protection | \$100,000 |

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| | |
|--|-----------|
| Land value | \$100,000 |
| Post loss expenses | \$50,000 |
| Shade Sails/Cloth of Fabric or Polymer | \$5,000 |

The following excesses apply per event:

Earthquake
 \$20,000 or 1% of the declared values at the location where the damage occurs whichever is less

| | |
|---|----------------|
| Flood | \$10,000 |
| Theft | \$250 |
| Storm | \$250 |
| Named cyclone for insured locations above Tropic of Capricorn | \$250 |
| Property containing asbestos | Does Not Apply |
| All claims (other than) | \$250 |
| Unnamed Location | \$500 |

Special Conditions

CRIME PROTECTION

Discovery period: Policy period plus 12 months

Employee Theft:

| | |
|--|---------|
| Limit per occurrence | \$5,000 |
| Limit in the aggregate for the policy period | \$5,000 |
| Excess per occurrence | \$250 |

Money and securities:

| | |
|--|---------|
| Limit per occurrence | \$5,000 |
| Limit for money conveyed by employees per occurrence | 100% |
| Excess per occurrence | \$250 |

Special Conditions

360 Commercial

360 Commercial Pty Ltd ABN 73 620 071 650 (360 Commercial) is an Authorised Representative of 360 Underwriting Solutions Pty Ltd (360 Underwriting) ABN 18 120 261 270 AFSL 319181 and has developed this Commercial Insurance Protection Policy which is underwritten by the insurer referred to below. 360 Commercial is authorised to arrange, enter into / bind and administer this insurance (including handling and settling claims).

360 Commercial's contact details are:

PO Box 226, CHARLESTOWN NSW 2290
 T: (02) 4904 8330

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Insurance Australia Limited

This insurance is underwritten by Insurance Australia Limited trading as CGU Insurance (CGU) ABN 11 000 016 722, AFSL 227681 an authorised Australia insurer, regulated by the Australian Prudential Regulation Authority ('APRA').

CGU has been providing insurance to Australians for over 160 years and is part of the Insurance Australia Group Limited (IAG).

Contact details for CGU are:

Tower 2, Darling Park, 201 Sussex Street, SYDNEY NSW 2000

Mailing Address: GPO Box 9902 in your capital city

For claims: 13 24 80

For general enquiries: 132 481

You should contact 360 Commercial in the first instance in relation to this insurance.

Duty of Disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth). This means you have a duty to tell us every matter you know, or could reasonably be expected to know, that may affect our decision to offer you insurance and on what terms. If you are not sure whether something is relevant, you should inform us anyway.

You have a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, renew, extend or reinstate the contract. This duty of disclosure applies until the contract is entered into (or renewed, varied, extended, or reinstated as applicable).

Dispute Resolution

If the Insured has any complaints about the products or services provided to the Insured, please contact 360 Commercial and tell us about the complaint. 360 Commercial has a complaints and internal dispute resolution process to try and resolve complaints as quickly as possible. If this does not resolve the matter or the Insured is not satisfied with the way a complaint has been dealt with, the Insured has the right to refer the matter to 360 Commercial's external disputes resolution service. 360 Commercial will provide information about this service including contact information when the Insured lodges a complaint with 360 Commercial or at any time upon the Insured's request.

Privacy

We are committed to protecting your privacy in accordance with the

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Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). The information provided in this document and any other documents provided to us will be dealt with in accordance with our Privacy Policy. By executing this document you consent to the collection, use, storage and disclosure of your personal information in accordance with our Privacy Policy. If you do not provide the personal information requested or consent to its use and disclosure in accordance with our Privacy Policy, your application for insurance may not be accepted, we may not be able to administer our services/products, or you may be in breach of your duty of disclosure. Our Privacy Policy explains how we collect, use, hold, disclose and handle your personal information including transfer overseas and provision to necessary third parties as well as your rights to access and correct your personal information and make a complaint for any breach of the APPs.

A copy of our Privacy Policy is located on our website at:
www.360uw.com.au

Please access and read this policy. If you have any queries about how we handle your personal information or would prefer to have a copy of our Privacy Policy mailed to you, please ask us. If you wish to access your file, please ask us.

| INSURER/INTERMEDIARY | POLICY NUMBER | PROPORTION |
|--|-------------------|------------|
| 360 Commercial Pty Ltd A.B.N. 73 620 071 650 PO Box 226, Charlestown NSW 2290 | Q-360-COM-1013139 | 100.0000% |
| * INSURER ON RISK | | |
| - Insurance Aust Limited T/As CGU Insurance Tower 2, Darling Park, 201 Sussex Street, SYDNEY NSW 2000 ABN 11 000 016 722 | | 100.0000% |

| INSURER | POLICY NUMBER | PROPORTION |
|--|-----------------|------------|
| 360 Commercial A.B.N. 36 115 672 350 | 360-COM-1013139 | 100.0000% |
| * UNDERWRITTEN BY | | |
| - Insurance Australia Ltd T/As CGU 80 Flinders Street ADELAIDE SA 5000 | | 100.0000% |