

COVERAGE SUMMARY

Adelaide Showground Farmers Market Inc.
CYBER CRIME/LIABILITY INSURANCE

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.

CYBER LIABILITY & PRIVACY PROTECTION POLICY

INSURED: Adelaide Showground Farmers' Market Inc

BUSINESS DESCRIPTION: Greengrocer

LIMIT OF LIABILITY :\$100,000 Any one claim and in the aggregate for all claims and loss under this policy.

EXCESS :\$1,000 Each and every claim. This includes all costs and expenses.

WAITING PERIOD :72 hours in respect of cover 1.2

RETROACTIVE DATE :Unlimited Excluding any known claims or circumstances

POLICY WORDING :DUAL Cyber Liability and Privacy Protection Wording 0914V2

TERRITORIAL LIMIT :Worldwide

JURISDICTIONAL LIMIT: Worldwide

ENDORSEMENTS TO APPLY:

029 CYBER GOLD ENDORSEMENT

It is hereby noted and agreed that the policy is amended as follows:
Section 1 (INSURANCE COVER) Clause 1.2 of the policy is deleted in it's entirety and replaced with the following:

1.2 Business Interruption Loss resulting from a Business Interruption Event first occurring during the Period of Insurance up to a sub-limit of \$250,000 in the aggregate, or the limit specified in the Schedule, whichever is the lesser.

COVERAGE SUMMARY

Adelaide Showground Farmers Market Inc.
CYBER CRIME/LIABILITY INSURANCE

Cover under this INSURANCE COVER 1.2 is part of and not in addition to the Limit of Indemnity.

Section 2 (GENERAL DEFINITIONS) Clause 2.2 of the policy is deleted in its entirety and replaced with the following:

2.2 Business Interruption Loss means the Insureds Loss of net income (net profit or Loss before income taxes) plus the expenses necessary to maintain the operation, including payroll; functionality or service of the Insureds business, as the result of a Business Interruption Event;

- a) after the Waiting Period;
- b) during the system outage, network interruption or degradation of the network, and;
- c) until the date on which the business is restored to the same or equivalent condition, functionality and service that existed prior to the Loss, however not exceeding one (1) month from the date on which the outage, interruption or degradation first occurred, such period not to be limited by the expiration of the Period of Insurance.
- d) Up to a maximum sublimit \$250,000 in the aggregate, or the limit specified in the Schedule whichever is the lesser.

Business Interruption Loss shall also include costs to avoid or mitigate the effects of a system outage or network interruption, discover and minimise such interruption or degradation of the network, preserve evidence and substantiate the Insureds Loss.

Cover under this Clause 2.2 is part of and not in addition to the Limit of Indemnity.

Section 2 (GENERAL DEFINITIONS) Clause 2.19 of the policy is deleted in its entirety and replaced with the following:

2.19 Notification Costs means reasonable fees, costs and expenses in respect of notifying any natural person or legal entity whose Data or information has been or may have been lost.

Cover under Clause 2.19 is sublimited to \$500,000 in the aggregate, or the limit specified in the Schedule whichever is the lesser.

Cover under this Clause 2.19 is part of and not in addition to the Limit of Indemnity.

Section 2 (GENERAL DEFINITIONS) Clause 2.22 of the policy is deleted in its entirety and replaced with the following:

2.22 Public Relations Costs means reasonable fees, costs and expenses for obtaining advice and support to protect, or mitigate any damage to the Insured's reputation.

COVERAGE SUMMARY

Adelaide Showground Farmers Market Inc.
CYBER CRIME/LIABILITY INSURANCE

Cover under Clause 2.22 is sublimited to \$100,000 in the aggregate, or the limit specified in the Schedule whichever is the lesser.

Cover under this Clause 2.22 is part of and not in addition to the Limit of Indemnity.

Except as otherwise provided in this Endorsement, all other policy terms and conditions shall have full force and effect. To the extent that the Endorsement and the policy are inconsistent this Endorsement shall prevail.

LLOYDS/AFCA CONTACT INFORMATION ENDORSEMENT

It is agreed that the following endorsement has been applied:

It is hereby noted and agreed that any reference to Lloyd's Australia address is amended to the following:

Lloyd's Australia Limited
Level 9
1 O'Connell Street
Sydney NSW 2000
Australia

Furthermore, it is hereby noted and agreed that any reference to the Financial Ombudsman Service (Australia) and its contact details are amended as following:

Australian Financial Complaints Authority
Post: GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au

More information can be found on their website: www.afca.org.au

In all other respects, the policy remains unchanged.

INSURER	POLICY NUMBER	PROPORTION
Dual Australia Pty Ltd A.B.N. 16 107 553 257 * UNDERWRITTEN BY	I-CY/0/1356881/19/K-	100.0000%
- Lloyds of London (various underwriters at Lloyds) One Lime Street LONDON EC3M 7HA UK	100.0000%	