HUTCHINSON 1912



2026

Insurances

Arthur J. Gallagher & Co (Aus) Limited
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Gallagher
Insurance | Risk Management | Consulting

22 May 2025

Certificate of Currency

This Certificate of Currency document has been prepared by Gallagher acting in our capacity as the appointed insurance broker to the Insured. The document is current as at the above date and lists the insurance policy, limit(s) and dates of coverage set out below:

Class of Insurance	Annual Third Party Liability	
Named Insured	J. Hutchinson Pty Ltd trading as Hutchinson Builders and others as per the Policy.	
Policy Number	B1262PC0821925 (Primary Lead)	
Period of Insurance	31st May 2025 to 30th November 2026 both days at 16:00 hours local time	
Insurer	Primary	1st Excess Liability
	Convex Insurance UK Limited (Lead)	Lloyd's of London (Lead)
Covering	Legal Liability for third party bodily injury (including death) or third party property damage, arising out of the construction activities of the Named Insured	
Limits of Coverage	AUD $20,000,000 any one occurrence unlimited to the number of occurrences during the Period of Insurance but limited to: AUD $20,000,000 in the aggregate during the Period of Insurance for occurrences arising from Completed Operations & Products Liability	
Geographical Limits	Anywhere in Australia but worldwide in respect of non-manual overseas visits by the Insured's directors and/or employees but not in relation to the USA or Canada	
Special Conditions	Subject always to the terms, Conditions and Exclusions of the Policy	

IMPORTANT NOTES: This document is furnished to you as a matter of information only. The issuance of this document does not make the person or organisation to whom it is issued an additional Insured, nor does it modify in any manner the contract of insurance between the Insured and the Underwriters. Any amendment, change or extension of such contract can only be effected by specific endorsement attached thereto.

Should the above mentioned contract of insurance be cancelled, assigned or changed in such manner as to affect this document, no obligation to inform the holder of this document is accepted by the undersigned or by the Underwriters.

If further details are required, then this can be provided with the permission of our client.

Stacey Bowker
Manager Corporate

Andrew Judd
Client Manager

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22 May 2025

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Class Of Insurance	Professional Indemnity
Named Insured	J. Hutchinson Pty Ltd trading as Hutchinson Builders
Policy Number	04PI011308 (Primary Lead)
Period of Insurance	31st May 2025 to 30th November 2026 both days at 16:00 local time
Insurer	Primary Chubb Insurance Australia Limited & Liberty Specialty Markets t/as Liberty Mutual Insurance Company Australia Branch
Covering	Loss arising from any Claim for civil liability in respect of the conduct of the Professional Services, provided that such Claim if first made against the Insured during the Period of Insurance
Limit of Liability	$10,000,000 any one Claim and in the aggregate during the Period of Insurance
Geographical Limits	Worldwide, excluding USA and Canada
Special Conditions	Subject always to the terms, Conditions and Exclusions of the Policy

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Stacey Bowker
Manager Corporate

Andrew Judd
Client Manager

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Certificate of Currency

Date of Issue: November 11, 2025

Arthur J. Gallagher & Co (Aus) Limited ('Gallagher'), as the insurance broker for the Named Insured listed below, certifies that the insurance policy described herein is current as of the Date of Issue. Refer to Important Notes below.

CLASS OF INSURANCE	Contract Works – Material Damage
NAMED INSURED	J. Hutchinson Pty Ltd trading as Hutchinson Builders and others as declared to Insurer(s) and provided for by the Policy Wording
INSURER(S)	The panel of insurers led by Swiss Re International SE, Australia Branch *Policy number: P201034.01-03*
PERIOD OF INSURANCE	30 November 2025 to 30 November 2026, both days at 16:00 local time
INSURED CONTRACTS	Contracts in progress or commencing during the Period of Insurance in respect of all types of construction activities meeting the following parameters: • Maximum Contract Value: $250,000,000 • Maximum Construction Period (Contract Value <$35M): 24 months • Maximum Construction Period (Contract Value >$35M): 48 months • Maximum Maintenance/Defects Liability Period: 24 months • Maximum Testing and/or Commissioning Period: 16 weeks
COVERING	Damage to the Interest Insured not specifically excluded within the Territorial Limits (including whilst in storage, off-site fabrication or in transit or movement by road or air or rail or by inland or coastal waters and during loading, unloading and transhipment)
TERRITORIAL LIMITS	Anywhere in the Commonwealth of Australia
SUMS INSURED / LIMITS OF LIABILITY	Any one occurrence, Contract Value to a maximum of $250,000,000 The following Extensions (sub-limits) are in addition to the Contract Value: • Removal of Debris: 10% of Insured Contract Value, subject to a maximum of $25,000,000 • Consultants' Fees: 15% of Insured Contract Value, subject to a maximum of $15,000,000 • Expediting Expenses: 20% of Insured Contract Value, subject to a maximum of $5,000,000 • Escalation: 15% of Insured Contract Value The following Extensions (sub-limits) apply within the Sum Insured for any one Occurrence, any one Insured Contract: • Off-site Storage $10,000,000 • Transit $3,000,000

Signed on behalf of Arthur J. Gallagher & Co (Aus) Limited:



Stacey Bowker



Andrew Judd

Important Notes

- Gallagher can provide additional information regarding the insurance policy described herein, subject to the Named Insured's permission.
- This document provides only a summary of the coverage provided by the insurance policy described herein. Refer to the policy wording and schedule for the full terms and conditions of the insurance policy.
- This document does not confer any rights upon the document holder and does not alter or override the terms and conditions of insurance policy described herein.
- The Named Insured or Insurer may cancel or alter the insurance policy described herein at any time, in accordance with the policy terms and the Insurance Contracts Act 1984 (Cth).
- Gallagher accepts no liability or responsibility to update any party relying on this Certificate of the future alteration or cancellation of the insurance policy described herein, nor of any facts or circumstances that may affect its future validity or currency.

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Date of Issue: November 14, 2025

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CLASS OF INSURANCE	Corporate Travel
NAMED INSURED	J. Hutchinson Pty Ltd trading as Hutchinson Builders
PERIOD OF INSURANCE	30 November 2025 to 30 November 2026, both days at 16:00 local time
COVERED PERSONS	All Directors, Officers, Employees and Authorised Personnel of the Policyholder, including their Accompanying Spouse/Partner and/or Dependent Child(ren).
COVERED JOURNEY	Journey means a Declared Trip undertaken by the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination fifty kilometres or more from the Covered Persons normal place of business or residence.
LIMITS OF COVERAGE	Including, but not limited to, the following: *Accidental Death* 7x Salary up to $250,000 or $1,000,000 (depending upon category of Covered Person) *Medical, Evacuation and Additional Expenses* Unlimited
INSURER	Chubb Insurance Australia Limited
POLICY NUMBER	04PP010409

Signed on behalf of Arthur J. Gallagher & Co (Aus) Limited:

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Andrew Judd

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Date of Issue: 30 November 2025

Arthur J. Gallagher & Co (Aus) Limited ('Gallagher'), as the insurance broker for the Named Insured listed below, certifies that the insurance policy described herein is current as of the Date of Issue. Refer to Important Notes below.

CLASS OF INSURANCE	Industrial Special Risks
NAMED INSURED	J. Hutchinson Pty Ltd trading as Hutchinson Builders and others as declared to Insurer(s) and provided for by the Policy Wording
INSURER(S)	HDI Global SE, Australia *Policy number: 880-01817641-14026*
PERIOD OF INSURANCE	30 November 2025 to 30 November 2026, both days at 16:00 local time
COVERING	All tangible property both real and personal of every kind and description (except as excluded by the policy) belonging to the Insured or for which the Insured is responsible, or as assumed responsibility to insure prior to the occurrence of any damage, including all such property in which the Insured may acquire an insurable interest during the Period of Insurance. *Section 1 – Material Loss or Damage* *Section 2 – Consequential Loss*
DECLARED VALUES	As per the asset schedule declared to Insurer(s)
LIMIT OF LIABILITY	*Sections 1 & 2 Combined, any one loss any one location, unless designated otherwise in the Policy Schedule:* All Locations in Australia $40,000,000 Unnamed Locations $500,000

Signed on behalf of Arthur J. Gallagher & Co (Aus) Limited:

Stacey Bowker

Andrew Judd

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Date of Issue: November 14, 2025

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CLASS OF INSURANCE	Marine Cargo	
NAMED INSURED	J. Hutchinson Pty Ltd trading as Hutchinson Builders	
PERIOD OF INSURANCE	30 November 2025 to 30 November 2026, both days at 16:00 local time	
INTEREST INSURED	Physical loss or damage to goods and/or merchandise in transit by road, rail, aircraft and sea unless the loss is caused by an event that is excluded by the Policy.	
LIMITS OF COVERAGE	Import & Exports, any one conveyance	$5,000,000
	Inland Transit, any one conveyance	$5,000,000
INSURER	Chubb Insurance Australia Limited	
POLICY NUMBER	04MA011310	

Signed on behalf of Arthur J. Gallagher & Co (Aus) Limited:

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Andrew Judd

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CLASS OF INSURANCE	Motor Fleet
NAMED INSURED	J. Hutchinson Pty Ltd trading as Hutchinson Builders
INSURER(S)	Allianz Australia Insurance Limited *Policy number: 1411197855VFT*
PERIOD OF INSURANCE	30 November 2025 to 30 November 2026, both days at 16:00 local time
COVERING	Motor vehicles owned or leased by the Insured and declared to the Insurer
LIMITS OF COVERAGE	*Section A – Own Damage* Market Value or Sum Insured, whichever is the lesser *Section B – Third Party Property Damage* $35,000,000 but limited to $5,000,000 with respect to dangerous goods

Signed on behalf of Arthur J. Gallagher & Co (Aus) Limited:

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CLASS OF INSURANCE	Construction Plant & Equipment – Material Damage
NAMED INSURED	J. Hutchinson Pty Ltd trading as Hutchinson Builders
INSURER(S)	The panel of insurers led by Swiss Re International SE, Australia Branch *Policy number: P201034.01-03*
PERIOD OF INSURANCE	30 November 2025 to 30 November 2026, both days at 16:00 local time
TERRITORIAL LIMITS	Anywhere in the Commonwealth of Australia
COVERING	Physical loss and/or damage to the Insured's plant and equipment including plant and equipment owned or hired-in by the Named Insured
LIMITS OF COVERAGE	$2,000,000 any one item, and $6,000,000 any one Occurrence

Signed on behalf of Arthur J. Gallagher & Co (Aus) Limited:



Stacey Bowker



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CLASS OF INSURANCE	Voluntary Workers
NAMED INSURED	J. Hutchinson Pty Ltd trading as Hutchinson Builders
PERIOD OF INSURANCE	30 November 2025 to 30 November 2026, both days at 16:00 local time
COVERED PERSONS	Voluntary Workers, Work Experience Personnel, Club Directors and Committee Members, working in a voluntary capacity on behalf of the Policyholder.
SCOPE OF COVER	Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.
LIMITS OF COVERAGE	Death & Capital Benefits Sum Insured (Insured Events 1-19) $100,000 each Insured Person Insured Event 20 - Temporary Total Disablement caused by Injury 85% of average gross weekly Salary to a maximum of $500 each Insured Person (104 weeks) Domestic Help or Student Tutorial Benefits $500 per week for a maximum of 26 Weeks (non-income earners) each Insured Person Non-Medicare Medical Expenses $5,000 each Insured Person
INSURER	Chubb Insurance Australia Limited
POLICY NUMBER	04PV010408

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