

SUMMARY OF DISCRETIONARY TRUST ARRANGEMENT / SCHEDULE

The DT Arrangement is a Managed Investment Scheme made up of - two parts:

- The Scheme Cover; and
- The Insurance Cover.

The DT Arrangement is not insurance because the Scheme Cover involves the Trustee's absolute discretion whether or not to pay a Claim and how much to pay. The Trustee's discretion in determining claims under the Scheme Cover is guided by the Scheme Rules and the Insurance Cover as outlined in the relevant PDS or Policy Wording. The Insurance Cover in the DT Arrangement is held by the Trustee, JLT Group Services Pty Ltd, on trust for the members. The members are not direct insureds under the Insurance Cover. A summary of the Insurance Cover is provided below. Any Claim not met by the Scheme Cover and/or the Insurance Cover will be borne by the Claimant.

MEMBER NAME

Domino's Pizza Enterprises Limited, Domino's Home Delivery Pty Ltd, Domino's Pizza Inc., Silvios Dial A Pizza Pty Ltd, Various Franchisee & Licensees

and

a) subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the Corporations Act 2001 (Commonwealth); and

b) social and sports clubs (including the committees and officers from time to time of unincorporated bodies) and the trustees of the Insured's superannuation and pension funds and welfare organisations; and

c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance;

d) persons or entities who have entered into a franchise agreement with Domino's Pizza Enterprises Limited and in respect of whom Domino's Pizza Enterprises Limited has a responsibility to maintain insurance under the franchise agreement, and who remain a franchisee at the time of the event giving rise to a claim under the Policy ("Franchisees");

And/or subsidiaries and/or related corporations as defined under the Corporations Act 2001 (Cth).

MEMBERS DEDUCTIBLE

OR EXCESS:

The individual Members Deductible only needs to be satisfied once for each Claim as per Excess(es) noted below in Summary of Insurance Cover. This means that if the Individual Members Deductible in

respect to a claim has already been paid or completed under the Scheme Cover, it will not apply again under the Insurance Cover.

SUMMARY OF INSURANCE COVER

INSURED	JLT Group Services ATF Domino's Pizza Discretionary Trust	
OTHER INSURED	Subject to confirmation of entitlement by the trustee, each member of the Domino's Pizza Discretionary Trust and/or subsidiary and/or related corporations as defined under the Corporations Act 2001 (Cth)."	
BUSINESS	Principally Pizza Sales and Delivery, Sale of Food Processing Equipment including Property Owners/Occupiers and any other incidental occupations.	
SITUATION	Anywhere in Australia as specified in the schedule of values and elsewhere in Australia where the Insured carries on business, has goods or other property stored or being processed.	
GOVERNING LAW OF CONTRACT	Australian	
PERIOD OF INSURANCE	From: 30 June 2023 at 4 PM Local Time (QLD). To: 30 June 2024 at 4 PM Local Time (QLD).	
SCOPE OF COVER	Section 1 – Insured risks of physical loss, destruction or damage to property not specifically excluded in the policy wording; and Section 2 – Resultant Consequential Loss (Business Interruption)	
DECLARED VALUES IN ACCORDANCE WITH THE BASIS OF SETTLEMENT		
Section 1	All Property Insured	\$484,349,476
	Section 2	
	Gross Profit including wages at 50%	\$378,688,640
	TOTAL	\$863,038,116
INTEREST INSURED	Section 1 - Material Loss or Damage All real and personal property of every kind and description (except as specifically excluded) belonging to the Insured or for which the Insured is responsible or has assumed responsibility 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 2 - Consequential Loss

- Item 1 Gross Profit
- Item 2 Claims Preparation and Proving Costs
- Item 3 Payroll (As Defined)
- Item 4 Additional Expenditure/Additional Increased Cost of Working

LIMIT(S) OF LIABILITY

The amounts set out hereunder represent the Insurer(s) maximum Limit(s) of Liability any one claim or series of claims arising out of any one event at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in this Policy, but the Limit(s) or any lesser Limit(s) of Liability shall only be applied in excess of the relevant deductible/excess.

Sections 1 and 2 Combined: \$2,500,000

SUB-LIMIT(S) OF LIABILITY

The liability of the Insurer(s) shall be further limited in respect of any one claim or series of claims arising out of any one event at any one situation as set out hereunder subject to the following conditions:

1. Such Sub-Limit(s) shall apply cumulatively to any one event at any one situation.
2. The Sub-Limit(s) shall only apply to any direct loss or damage to the Property Insured and shall not include any subsequent, consequential or indirect losses which may result therefrom.
3. It is understood and agreed that such Sub-Limit(s) shall not increase the liability of the Insurer(s) beyond the Limit(s) of Liability expressed above.

Section 1 - Material Loss or Damage

Accidental Damage (loss or damage caused other than from fire, lightning, thunderbolt, explosion, implosion, smoke and/or steam, earthquake, subterranean fire, volcanic eruption, impact, aircraft and/or other aerial devices and/or articles dropped therefrom, sonic boom, breakage of glass, the acts of persons taking part in riots or civil commotions or of strikers or locked-out workers or of persons taking part in labour disturbances or of malicious persons or the acts of any lawfully constituted authority in connection with the foregoing acts or in connection with any conflagration or other catastrophe, storm and/or tempest and/or flood (as defined in the policy) and/or rainwater and/or wind and/or hail, water or other liquids or substances discharged, overflowing or leaking from apparatus, appliances, pipes or any other system at the premises or elsewhere or any other peril specifically described, insured or excluded by this Policy)

	\$100,000
Burglary and/or Theft (other than Money, Ram Raid & Motorised Push Bikes)	\$100,000
Theft in the Open Air (other than Money, Ram Raid & Motorised Push Bikes)	\$10,000
Theft of Money (including whilst in transit)	\$50,000
Removal of Debris	\$50,000
Extra Costs of Reinstatement - provision (v) only	\$50,000
Additional Extra Cost of Reinstatement	\$50,000

Clothing and tools of trade belonging to directors and employees of the Insured, whilst on the Premises	\$2,000 per person
Personal Property of Social/Sporting clubs (limit per club)	\$2,000
Expediting Costs	\$100,000
Landscaping	\$100,000
Undamaged/Peripheral Equipment	\$50,000
Statutory Inquiries	\$20,000
Liability to Make Enquiries	\$20,000
Clean Up Authority Costs	\$20,000
Minimising Losses	\$20,000
Costs of clearing blocked drains, pipes, filters and pumps	\$20,000
Exploratory Costs	\$20,000
Art Works & Curios	\$5,000
Property in the Open Air	\$10,000
Motorised Push Bikes (Excludes cover for theft without visible forcible and violent entry)	\$2,760

Section 2 - Consequential Loss

Gross Profit (Item 1)	As declared
Professional Fees (Item 2)	\$100,000
Payroll (Item 3)	As declared
Increase in Cost of Working (Item 4)	\$100,000
Public Utilities Extension	\$100,000
Prevention of Access	\$100,000
Unspecified Customers & Suppliers (Australia & New Zealand only)	\$100,000
Subject to a further limit for all claims from all stores in any one policy period	\$1,000,000

Section 1 and 2 Combined

Flood (any one location any one event)	\$500,000
Flood (Lismore)	Not Insured
Fidelity Guarantee - limit any one store / person	\$20,000
Machinery Breakdown	\$20,000
Spoilage of Goods in a Cold Storage	\$20,000
Electronic Breakdown	\$20,000
Acquired Companies	\$2,000,000
New Property Acquisitions	\$2,000,000
Ram Raid	\$500,000
Pressure Vessel Explosion	\$20,000

UNINSURED WORKING EXPENSES

Those working expenses that reduce as a consequence of the reduction in Turnover but only to the extent that such working expenses are in fact reduced.

Payroll
 Cost of Sales – Food & Paper
 Delivery Costs, Superannuation, Workers Compensation
 Gas & Royalties
 Ad Fund & National Production Fund

PAYROLL

50% Flexible Limit of Loss (First Loss) basis

MAXIMUM INDEMNITY PERIOD

- 12 months
- 3 months – Public Utilities
- 3 months – Prevention of Access

NON-RANKING DEDUCTIBLE OR EXCESSES (PER LOSS, PER LOCATION BASIS)

The Insured shall bear the following amount(s) in respect of each loss or series of losses arising out of any one event.

Earthquake, Subterranean Fire or Volcanic Eruption

- a) \$20,000 or
- b) an amount equal to 1% of the total declared values at the situation where the damage occurs whichever is the lesser.

Consequential Loss:

- a) Public Utilities 48 hours
- b) Prevention of Access 48 hours

Machinery Breakdown \$5,000
 Glass (all stores) \$1,000

Named Cyclone above the 26th Parallel (any one store) \$5,000
 Flood (any one Store) \$20,000
 Motorised Push Bikes \$400
 All other losses not defined:-
 Franchisee/Licensee Stores \$1,500
 Corporate Stores \$3,000

Section 2: Consequential Loss

Public Utilities 48 Hours
 Premises in the Vicinity (Prevention of Access) 48 Hours
 Unspecified Suppliers' and/or Customers' Premises 48 Hours
 Hours
 Should more than one Non-ranking Deductible for Section 1 appear under this Policy per Insured Premises in respect of each loss or series of losses arising out of any one event, such deductibles shall not be aggregated - the deductible with the highest monetary value only shall apply.

The Limit of Liability and Sub-limits of Liability apply in excess of any applicable Deductible.

AGGREGATE DEDUCTIBLE \$1,600,000

The Non-ranking Deductibles shown in the schedule will be applied to all insured losses and the net amount of those losses will erode the Aggregate Deductible Fund.

\$400,000 is the maximum contribution per event towards the Aggregate Deductible.

**POLICY WORDING
AND CONDITIONS**

ISR Mark IV Modified with the following Chubb specific endorsements and other Product endorsements as agreed:

- Chubb Terrorism Endorsement;
- Chubb LMA5400 Property Cyber and Data Exclusion;
- Chubb Electronic Equipment and/or Device Endorsement;
- Chubb Transmission & Distribution Lines Endorsement;
- Chubb Amount of Policy Not Reduced By Loss Endorsement
- Chubb Event Memorandum Endorsement
- Chubb Communicable Disease Exclusion
- Chubb Aggregation Endorsement
- Chubb Sanctions Endorsement
- Chubb Blockchain-Based Digital Assets Exclusion
- Chubb Unoccupied Buildings Endorsement
- Chubb Perils Exclusion 1
- Chubb Perils Exclusion 2
- Chubb Definitions Endorsement

INSURER
Chubb Insurance Australia Limited

PROPORTION
100%

POLICY NUMBER
04FX015663

REMARKS

Please refer to your policy document for details of Terms, Conditions and Exclusions.