

Mining



Jardine Lloyd Thompson is one of the world's largest providers of insurance, reinsurance and employee benefits related advice, brokerage and associated services. JLT's client proposition is built upon its deep specialist knowledge, client advocacy, tailored advice and service excellence.

JLT is quoted on the London Stock Exchange and owns offices in 39 territories with some 9,000 employees. Supported by the JLT International Network, it offers risk management and employee benefit solutions in 135 countries.

## JLT Mining

The Australian economy is, in part, driven by a robust and sophisticated Mining Industry.

Global economic trends and a changing Australian legislative environment place significant pressures on mining executives to produce profitable returns to shareholders and maintain a strong growth strategy in a competitive market place.

More and more companies see the value in partnering with proven professionals for expert advice and service.

Only through truly knowing and understanding your business and the industry in which you operate can the right advice be given.

JLT Mining, with more than 100 dedicated specialist mining professionals globally, is focused on understanding your business. Our Team provides a professional yet personal insurance service to the mining industry.

Whether in Australia or anywhere else in the world, JLT Mining, through its global office network and strategic partners, can tailor an insurance program and risk management structure to suit your individual needs.

JLT caters to all facets of the mining sector through the complete mine life cycle – exploring, planning, financing, constructing, mining, expansion, care and maintenance.

Our innovative and exclusive industry leading insurance and risk solutions remove the burden of insurance management from your operations and enable you to confidently focus on your business growth.

Utilising our expert knowledge of the mining industry and through understanding your individual business, JLT Mining can deliver:

- ✓ Comprehensive assessment of your specific needs
- ✓ Sophisticated loss prevention strategy
- ✓ A cost effective Insurance and risk transfer program
- ✓ Selection and placement of your Insurance policies with secure and experienced underwriters
- ✓ Support in claim management from assessment through to post loss recovery

JLT Mining's unique program can also deliver disaster recovery planning, risk management and occupation health and safety services making us the only insurance broking company capable of offering a complete suite of risk services.

With local knowledge and global strength, JLT Mining is the partner of choice for many mining clients seeking suitable and competitive insurance and risk solutions.





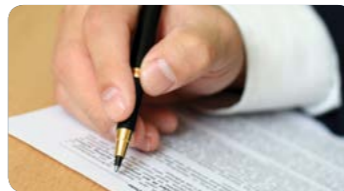




### Choose JLT and you will benefit from:

- Our client focused approach tailored to your needs
- A 'whole of project' solution from exploration to mine closure
- Our partnership approach as your outsourced risk manager



# Mine Life Cycle

	Exploration & Evaluation	Project Finance	Construction & Commissioning	Operations	Sales & Marketing	Expansion	Care & Maintenance or Closure
<b>Key Areas of Development</b>							
<b>JLT Specialist Added Services</b>	<ul style="list-style-type: none"> <li>✓ Exploration Contract Reviews</li> <li>✓ Insurance Program Reviews</li> <li>✓ Country Risk Reports</li> <li>✓ Country Insurances Compliance Advice</li> </ul>	<ul style="list-style-type: none"> <li>✓ Contract Insurance Clause Design</li> <li>✓ Risk Workshop</li> <li>✓ Design Risk Engineering</li> <li>✓ Insurance Program Design</li> <li>✓ Indicative Premium Calculations</li> </ul>	<ul style="list-style-type: none"> <li>✓ Fire Suppression Design Advice</li> <li>✓ Project Insurance Design</li> <li>✓ Construction Contract Reviews</li> <li>✓ Construction Risk Workshops</li> <li>✓ Advance Business Interruption Review</li> <li>✓ Site Surveys</li> <li>✓ Injury Management</li> <li>✓ Contractor Enrolment Systems</li> </ul>	<ul style="list-style-type: none"> <li>✓ Ongoing Contract Reviews</li> <li>✓ Operational Risk Workshops</li> <li>✓ Risk Engineering Surveys</li> <li>✓ Valuation Advice</li> <li>✓ Business Interruption Review</li> <li>✓ Insurance Program Design</li> </ul>	<ul style="list-style-type: none"> <li>✓ Contract Reviews</li> <li>✓ Customer and Supplier Exposure Reviews</li> </ul>	<ul style="list-style-type: none"> <li>✓ Combined Operational and Construction Program Design</li> <li>✓ Construction Contract Reviews</li> <li>✓ Risk Workshops</li> <li>✓ Risk Engineering</li> </ul>	<ul style="list-style-type: none"> <li>✓ Claims Run-off Management</li> <li>✓ Care &amp; Maintenance Plan Design</li> <li>✓ Valuation Services</li> <li>✓ Insurance Program Design</li> </ul>
<b>Key Insurance Products</b>	<ul style="list-style-type: none"> <li>✓ Construction Third Party Liability</li> <li>✓ Construction Material Damage / Advance Business Interruption</li> <li>✓ Construction Marine Cargo / Advance Business Interruption</li> <li>✓ Project Specific Workers' Compensation</li> <li>✓ Project Specific Professional Indemnity</li> <li>✓ Project Specific Income Protection</li> </ul>			<ul style="list-style-type: none"> <li>✓ Operational Third Party Liability</li> <li>✓ Operational Material Damage / Business Interruption</li> <li>✓ Marine Cargo</li> </ul>		<ul style="list-style-type: none"> <li>✓ Construction Third Party Liability</li> <li>✓ Construction Material Damage</li> <li>✓ Construction Marine Cargo</li> </ul>	<ul style="list-style-type: none"> <li>✓ Third Party Liability</li> <li>✓ Material Damage</li> <li>✓ Long Term D&amp;O Liability Run-Off</li> </ul>
				<ul style="list-style-type: none"> <li>✓ Marine Charterers Liability</li> <li>✓ Environmental Impairment</li> <li>✓ Construction / Mobile Plant &amp; Equipment</li> <li>✓ Workers' Compensation</li> <li>✓ Country &amp; Political Risks</li> <li>✓ Directors' &amp; Officers' Liability (D&amp;O)</li> <li>✓ Income Protection, Life &amp; Health</li> </ul>			

We Have a Solution for Each and Every Step of Your Journey

## JLT Australia

JLT implements a national segmentation strategy for mining, with offices in Brisbane, Sydney, Melbourne, Adelaide and in Perth. This allows for a clear and dedicated focus to the development of services and products specifically designed for the various stages across the mine life cycle.

We specialise in providing comprehensive solutions for principals, contractors and financiers in the mining sector and act as consultants for leading international and domestic clients. We have particular expertise and industry leadership in risk packages, finance, project specific programs and operational risk transfer.

The JLT mining division consists of dedicated insurance professionals spanning all the major cities within Australia and link into our global mining practice. With this structure, we have access to a wide range of specialised and experienced individuals enabling us to deliver a bespoke and tailored approach to each solution.

Placing a large number of insurance programs into the global mining insurance market, we partner many mining companies with operational sites in Australia, Asia, Africa and other key mining locations across the globe. We have extensive involvement with our development clients through their exploration and development phases with the project construction of mine and process plant as well as water, port, rail and power infrastructure projects.

With direct access into the senior management of the world's leading mining insurance companies we can ensure that our mining specific manuscript wordings have full support at the highest levels. Unlike the smaller or "cluster group" insurance brokers who need to engage external wholesale brokers, JLT has direct access into the global insurance market without the need to engage external parties. This naturally keeps costs down as there are fewer commissions/fees to be paid. Our access

into the global market is via our own specialist mining wholesale broking division (including Lloyd & Partners Limited) located around the world, who not only place JLT business but are also engaged by many other insurance brokers worldwide where they themselves don't have the relevant expertise that JLT enjoys.

Listed on the London Stock Exchange and being the largest UK and European headquartered insurance broker, we remove the need to outsource broking services. This means that the people in Australia handling your account are directly involved in all facets of the placement of your program. Whether it be the design of policies, marketing strategies, insurance company selection and engagement or the ongoing servicing, you can be assured of a "one-stop shop" which delivers a consistent service solution and cost effective insurance program.



## JLT Construction, London

JLT Specialty is the construction insurance partner of choice for contractors, project owners and project financiers, across the world. Through a focused approach to our clients key industries and risk exposures, we have become London's leading construction broker with more than 130 construction professionals in our team.

The broad experience and knowledge of our construction experts encompasses all aspects of construction. We work as one team, this benefits our clients through an integrated approach to their most demanding risks and we deliver solutions that go well beyond the standard construction insurance provision.

Mining Construction Projects are handled by a dedicated Erection All Risks Team that operates globally handling construction projects in the mining, power, energy and heavy industry sectors. We have a specialist offering for

the construction of mines and mine facilities around the world, with our specialist mining construction brokers involved at all key stages of the projects, from contract review, placement, negotiation with lenders and claims management.

Mining projects can involve technology that test the ability of the insurance market to provide coverage for the latest evolutionary project risks. Our extensive global experience and expertise in the mining industry gives clients up to the minute practical advice on local insurance and technology issues.

We have extensive experience of debt financed projects, this ensures that in understanding all aspects of the required assignment process and the latest versions of clauses available, delivers a smooth financial close in relation to insurance.

## JLT International Network

The JLT International Network operates in over 130 countries, offering risk management and employee benefits solutions.

One of the leading global insurance broker networks in the world, it is the only network to use a unique service model and utilise the combined resources of owned, part-owned and independent operations.

Our unique approach to insurance broking and employee benefit operations create an innovative and adaptable proposition to our Worldwide client base. Active management by JLT ensures that

the Network operates with flexibility and the highest quality of service to Clients, enabling the JLT International Network to compete fully and effectively, setting them apart from their competitors.

A specific team is ultimately responsible for the management and coordination of the network. We do not take these aspects for granted but have active processes that improve communication and share best practice and key information. The team is on hand to quickly resolve potential issues that could affect our service.

The central multi-lingual management team is the London based hub of the network. This team comprises multi-national insurance management experts. As a 'knowledge centre' it provides a single reference point for the network and its clients. Our knowledge of local insurance, customs and practices, including legislation and technical matters is key to successful program design and effective administration, for example policy issuance, premium tax and premium allocation and payment.

## Lloyd & Partners Limited, London

The natural resources sector presents unique challenges to the insurance market, with exposures and loss scenarios not found in other industries. Lloyd & Partners (LPL) has an established mining team with a strong book of business across a wide range of minerals and commodities. They have recruited individuals in the insurance industry who have a broad understanding of the risks this sector presents and excellent relationships with all lead mining insurers and reinsurers. This allows LPL to fully assess the coverage available and, more importantly, the coverage that is appropriate for the individual needs of the client. LPL work with JLT Mining practices globally, directly with mining companies and partner with local producers to provide placement expertise including program design, analytical modelling, claims handling and advisory services to clients around the globe.





#### National and WA

Alan P Butler

Managing Director - Mining

Tel: +61 8 9426 0406

Mob: +61 409 339 487

E-mail: Alan.Butler@jlta.com.au

#### SA

Matthew Nation

Divisional Manager - Mining

Tel: +61 8 8418 0211

Mob: +61 408 543 851

E-mail: Matthew.Nation@jlta.com.au

#### VIC

David Stanborough

Managing Director – National Placement Division

Tel: +61 3 9613 1410

Mob: +61 400 443 377

E-mail: David.Stanborough@jlta.com.au

#### NSW

Marcus Pearson

Managing Director - Business Development

Tel: + 61 2 9290 8136

Mob: + 61 439 916 311

E-mail: Marcus.Pearson@jlta.com.au

#### QLD and NT

Michael Woolley

General Manager - Business Development

Tel: +61 7 3246 7545

Mob: +61 417 769 451

E-mail: Michael.Woolley@jlta.com.au