

Date: 03 June 2015

Company Announcements Office
Australian Securities Exchange
20 Bridge Street
Sydney, NSW 2000

LATE LODGEMENT OF APPENDIX 3X

The Company wishes to notify ASX that it has not lodged an Appendix 3X with respect to shares issued to Sam Mostyn on 24 December 2013.

We now **enclose** an Appendix 3X for lodgement, and have outlined below explanation for why it was lodged late.

1. *Explanation why the Director's Notice was lodged late*

The Company's Initial Public Offering Prospectus ("Prospectus") listed the number of shares to be issued to the Directors on listing.

Page 92 of the Prospectus noted that 50,000 ordinary shares were to be issued to Sam Mostyn.

On 24 December 2013, the relevant shares were issued to the Directors (including Ms Mostyn) and an Appendix 3X was lodged for each Director. However an Appendix 3X was, inadvertently, not lodged with respect to Ms Mostyn's shareholding.

Ms Mostyn's shareholding was subsequently disclosed on page 49 of the Company's FY14 Annual Report. However, it was not until a recent analysis was undertaken of our share register that the failure to lodge the Appendix 3X was identified.

The failure to lodge the Appendix 3X in this instance was as a result of human error arising at the time of the IPO.

2. *Company arrangements with Directors to ensure that the Company is able to meet its disclosure obligations under listing rule 3.19A*

As set out above, Ms Mostyn's shareholding had been fully disclosed to the Company.

Our Director Appointment Letter incorporates a requirement for Directors to comply with the terms of the Company's policies. The Company has in place a Share Trading Policy ("Policy") governing trading in shares by the Directors. The Policy requires Directors to obtain approval from the Chair of the Board prior to trading in the Company's shares.

On appointment, Directors are required to provide the Company with a notice of their relevant interests. Directors are required to disclose any changes to their interests (including in relation to shares in the Company) at the commencement of each Board meeting. This is a standing Board agenda item.

The Company has commenced a process of obtaining regular shareholder analysis reports from a third party provider. These reports will assist the Company to identify any trading by Directors that may not be captured through the controls set out in the Share Trading Policy.


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3. Additional steps the Company intends to take to ensure compliance with listing rule 3.19B

We believe that the Company's current arrangements are adequate to ensure compliance with listing rule 3.19B.

Yours faithfully,



Mark Steinberg
Company Secretary

Appendix 3X

Initial Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/9/2001.

| | |
|-----------------------|-------------------------------------------|
| Name of entity | COVER-MORE GROUP LIMITED (ASX:CVO) |
| ACN | 166 776 334 |

We (the entity) give ASX the following information under listing rule 3.19A.1 and as agent for the director for the purposes of section 205G of the Corporations Act.

| | |
|----------------------------|------------|
| Name of Director | Sam Mostyn |
| Date of appointment | 2/12/2013 |

Part 1 - Director's relevant interests in securities of which the director is the registered holder

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

| |
|-----------------------------------------|
| Number & class of securities |
| 50,000 ordinary shares |

+ See chapter 19 for defined terms.

Appendix 3X

Initial Director's Interest Notice

Part 2 – Director's relevant interests in securities of which the director is not the registered holder

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

| Name of holder & nature of interest Note: Provide details of the circumstances giving rise to the relevant interest. | Number & class of Securities |
|-------------------------------------------------------------------------------------------------------------------------|------------------------------|
| | |

Part 3 – Director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

| | |
|----------------------------------------------------------|-----|
| Detail of contract | N/A |
| Nature of interest | N/A |
| Name of registered holder (if issued securities) | N/A |
| No. and class of securities to which interest relates | N/A |

+ See chapter 19 for defined terms.