



Terrorism and Cyclone Insurance (Beginning of Cyclone Event – Cyclone Luana (20260124)) Instrument 2026

I, Michael Pennell, Acting Chief Executive, delegate of the Australian Reinsurance Pool Corporation, acting under subsection 8F(1) of the *Terrorism and Cyclone Insurance Act 2003* upon a notice from the Bureau of Meteorology, hereby:

- declare that a cyclone event has begun in relation to Cyclone Luana; and
- specify that the cyclone began on 24 January 2026 at 4:00 AM [AEST]; and
- state that the claims period for the cyclone event began on 24 January 2026 at 4:00 AM [AEST];

Dated 24 January 2026

Michael Pennell PSM
Acting Chief Executive
Australian Reinsurance Pool Corporation