



REFINED
INSURANCE BROKERS



Broker Partner to The Australian Culinary Federation



By placing your business and trust in Refined Insurance Brokers in partnership with the ACF, you may be eligible to obtain discounts on your Insurance premiums.

Insurance for the café and restaurant sector

What are the key risks in the café and restaurant sector?

The café and restaurant sector is dynamic, with owners and operators busy juggling the plates and spinning the bottles required in the day-to-day management of such a fast-paced industry.

Whether you're running a café, restaurant or catering business, some of the key risks you face include protecting your staff from workplace accidents, your property and business assets from theft, accidental damage, fire and weather related risks, plus taking reasonable steps to ensure the safety of your customers at your premises and the safety of the products you're serving them.

Depending on the conditions of your lease, you may be required to have a minimum amount of insurance for public liability and glass cover.

Who should consider insurance?

Whether you're running a small café or a restaurant chain, as an industry with complex risks where no two businesses are alike, a range of flexible and customised insurance covers are required to protect your business, staff, assets and customers.

"Australia's café, restaurant and catering sector turns over more than \$37 billion each year and employs 450,000 people, with more than 93% of businesses employing less than 19 people."

Restaurant and Catering Association, 2020 Industry Benchmarking Report

Did you know?

8%

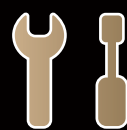
Insurance accounts for an average of 8% of the total business costs of cafes and restaurants.

Restaurant and Catering Association, 2020 Industry Benchmarking Report

4.5x

Cuts, punctures and scrapes make up a third of restaurant workers' compensation claims – but slips and falls cost 4.5 times more.

AM Trust Financial, Recent Trends in Restaurant Claims



Machinery breakdown is the most common claim made by cafés, restaurants and take-away shops.

AAMI Top Six Hospitality Insurance Claims

What insurance should you take out – and what can it cover?

Insurance can protect you and your employees on site, on the way to work and at work.

Type of cover	Potential benefits
Business pack	<p>Helps safeguard your business premises and contents against:</p> <ul style="list-style-type: none">• damage caused by fire, storm or accidental damage• equipment or machinery breakdown• business interruption• employee dishonesty• glass damage• legal issues, such as with public and product liability• tax audit• theft or loss of money
Public and product liability	<p>Can cover claims against you if it's held that a negligent act by your business or its products results in personal injury or property damage.</p>
Cyber	<p>Helps safeguard you and your business against expenses and legal costs if your website or other systems are hacked and your system cannot be used or customers' details are stolen.</p>
Motor insurance	<p>Takes care of your valuable business vehicles, with cover to help:</p> <ul style="list-style-type: none">• if you or your staff damage another person's vehicle• repair your vehicle after an accident or replace it if it's written off• replace a lost or stolen vehicle• safeguard you against legal liability
Workers' Compensation	<p>Can cover the cost of your employees' wages, rehabilitation and medication if they become sick or injured through their work.</p>

Limits, excesses and exclusions

Policy exclusions, the excesses you need to pay and limits of liability can vary greatly depending on your insurer and the requirements of your business.

Case Study

Joe runs a small cafe in bayside Melbourne. He opens the business one Friday morning only to discover that during the night the compressor of his commercial refrigerator had failed, causing the temperature to rise to 26 degrees. Thankfully, Joe had business pack insurance that included equipment breakdown, which covered both the cost of repairs to his refrigerator and the value of the spoiled food he had to throw out.

What you can expect from us...

We can work all year round for you and your business

When you run your own business you have to work hard at it for 12 months a year. That's why you need insurance that works just as hard – without taking a break. We can assist you to identify the day-to-day risks which your business faces, and help you to decide how to handle and manage those risks which you decide to transfer to insurance. We will help you find the right insurance solutions for your needs. Here's what we can do for you over the course of a year.

Our client service approach

Tailoring your strategy

We can carry out a needs analysis to identify potential and existing risks to your business - taking into account any issues over the past 12 months. We do research on insurers to present you with a personalised report recommending the best option.

Placing cover

We implement your tailored insurance strategy, confirming and communicating the details of your policy and premiums.

Delivering ongoing service

We can handle the day-to-day management of your insurance cover, holding regular review meetings to make sure you continue to have the right level of protection and recommending changes where necessary to cover any new or emerging risks to your business.

Managing your claims

If you have a claim, we can support you through the entire claims process - negotiating with insurers and third parties to ensure the swift payment of any benefits. We can maintain up-to-date claims statistics and analysis on your claims frequency, severity, causes and trends so we can get the best outcome for you when it's time to renew your policy.

Renewing your cover

As the end of the year approaches, we can review any changes to your business over the course of the year - including any claims you made - and put together a proposal recommending the best option for you for the following year.

Confused about business insurance?

Insurance is simple when you have an expert on your team

Trying to work out exactly what type and how much insurance your business needs can be complex, time consuming and overwhelming. The wrong cover could be devastating to your business if things go wrong. With so many options on the market, and with the emerging risks such as cyber, and new products coming available all the time, it can be hard to be confident you're making the right choice. That's where we can help.

Get an expert on your team

Save time

With Steadfast's innovative tools, we can quickly compare and assess different insurance products - taking the hard work out of finding the right cover. We can take the time to understand your business and tailor a policy to match - so you don't need to spend time researching insurance options yourself. Policy wordings can be complex and making sure you have the right one for your business needs can be confusing. With the expertise of a Steadfast insurance broker on your team, you can be sure you are getting the best available.

Save money

As part of the Steadfast network, we can often negotiate lower prices for our clients - so you can get the right cover at the right price. We can provide expert advice to help your business withstand cyclical premium increases, helping keep your cover cost-effective. Our claims and policy management processes help to minimise price rises over the life of your policy.

Stress less

We can take time to understand the unique risks for your business and ensure they're covered - so you can be confident you're protected. You'll be supported by the strength of Steadfast, which manages more than 2.3 million policies for small to medium businesses. If you need to claim, we can champion your cause with insurers every step of the way - helping assure the best outcome for your business.

We're experts in helping you to:

- Assess and manage the unique risks your business faces
- Understand your insurance options, based on your needs and budget
- Tailor an insurance package especially for your business and explaining the details to you clearly
- Apply for and renew insurance policies each year
- Settle any claims that you may have – and advocating on your behalf to help achieve the best possible outcome

The importance of a policy review

If you've had the same insurance policies in place for a long time, there's a good chance that your circumstances are not the same as when the policy was first taken out.

As part of our client service approach, we can handle the day-to-day management of your insurance cover. This includes holding regular review meetings to help make sure you continue to have the right level of protection and recommending changes where necessary to account for either new or emerging risks to your business.

It's good practice to not only review your policy each year, but also when there are changes in your regular circumstances.

62% of SMEs are unlikely to have the right insurance in place to protect their business.

QBE SMEs and Insurance Report – Pureprofile research study of 609 Australian SMEs completed for QBE Insurance during April 2019

When should you have your policy reviewed by a broker?

There are many situations that should trigger a review of your insurance policies, including changes in the following:

- ▶ Levels of stock – you should ensure your policy covers the current value of your stock on hand. We can adjust your policy to reflect this value.
- ▶ Staffing – if you have either increased or reduced the size of your team, this may affect the types and levels of cover you need.
- ▶ Equipment and other business assets – your current policy may not cover new business assets you have purchased recently. If you have sold assets, you may be able to decrease your sum insured to reduce your premium.
- ▶ New risks to your business – has the way you operate your business created any new risks to consider? For example, increased cyber risks from working in different environments.
- ▶ Increased or reduced turnover – can impact your business interruption policy.

- ▶ New products – or services you have launched.
- ▶ Changes to sales channels, distributors or trade partners.
- ▶ Any newly created entities may affect your operations or have interests in assets.
- ▶ Any changes to directorships.

The benefits of reviewing insurance policies

As a Steadfast insurance broker, we are able to access many of these services for FREE! We have access to experts in this very complex field to help. Ask us how we can help you.

- ▶ **Save time** – researching different policies and comparing policy wordings can be time consuming and tedious. With Steadfast's innovative tools, we can quickly compare and assess different insurance products – taking the hard work out of finding the right cover.
- ▶ **Expertise** – we can take the time to understand your business and provide options that suit you.
- ▶ **Save money** – we help ensure you have the correct levels and types of insurance in place so that you are paying the right premium. If your circumstances have changed, we can also recommend ways to help ensure your cover is cost effective.
- ▶ **Reviewing your funding options** – you may wish to pay your premium for the year upfront, or in flexible monthly or quarterly instalments to assist with your cashflow. We can assist in sourcing premium funding options to suit your business.

By reviewing your current situation, we can help ensure you have the right types of cover required and the correct sums insured so you have peace of mind that you are adequately protected.

Policy review process

A typical policy review will involve:

- ▶ **Setting up the meeting** – we will set a meeting at a time and place convenient to you.
- ▶ **During the meeting** – we can discuss any changes in your business and listen to any feedback you may have.
- ▶ **After the meeting** – if there are any changes to your business, we can create an action plan and recommend adjustments to your policies to help ensure you are appropriately covered. We can then update your policies as required and provide you with certificates of currency to confirm your cover.

How can we help?

We take the hard work out of getting the most suitable cover – at a competitive price. As part of Steadfast, Australasia's largest general insurance broker network, we have access to policies from national and international insurers – so we can help find the right one for you.

Your personal claims advocate

We can help get you the best claims outcomes because we work for you and not the insurers

When you've got customers, staff and a business to get back on track after an unexpected setback, you can leave the insurance claim to the experts. We can take care of the process and help you get the best possible outcome by working closely with you and the insurance company and any third-party valuers, repairers or specialists. We can also keep you informed every step of the way.

Three ways we can help you during a claim

Expert advice

Our advice doesn't stop once we've arranged your insurance policy. We can give you advice throughout the claims process, and can advocate on your behalf with insurance companies, for no extra charge. This frees you up to focus on running your business - while we work to get your claim sorted as quickly and as favourably as possible.

Faster claims

With a Steadfast insurance broker, you've got an expert you can trust on your team, who can manage the claims process on your behalf, allowing you to focus on what really matters. We can follow your claim from start to finish; we don't just lodge and forget.

Better outcomes

We understand how important it is for you to have a positive claims outcome. As a Steadfast insurance broker, we leverage the support of our network so that you've got the added benefit of a large organisation who can help if an issue arises. We can support you to manage your claim and champion it at the highest level with insurers if there happens to be an issue.

Contact us today

Refined Insurance Brokers

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2019-08-652-1 / Important note

This information is provided to assist you in understanding some of the terms, implications and common considerations of Cafe and restaurant insurance. It does not take into account your specific objectives, financial situation or needs. It is also not financial advice, nor complete, so please discuss the full details with your Steadfast insurance broker as to whether this type of insurance is appropriate for you. Café and restaurant insurance usually has a deductible/ excess, exclusions and limits of liability.

The Trustee for the Gianoncelli Family Trust trading as Refined Insurance Brokers is a Corporate Authorised Representative (No: 1275768) of McLardy McShane Partners Pty Ltd AFSL No:232987 ABN:14 064 465 309



Completing the Proposal form

1. This application must be completed in full including all required attachments.
2. If more space is needed to answer a question, please attach a separate sheet with details.
3. The terms proposer, whenever used in this proposal form shall mean the insured listed and all subsidiary companies of the insured for which coverage is proposed under this proposal.
4. The terms insured, and subsidiaries have the same meaning in this proposal form as in the policy.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

- You have this duty until we agree to insure you.
- You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

The Underwriters Agency collects personal information in order to provide its various services to its customers.

If the personal information we request from you is not provided, we or any involved third party may not be able to provide the appropriate services. We disclose personal information to third parties who are involved in the provision of our services. For example, in arranging and managing your insurance needs We may provide information to Insurers, reinsurers, other insurance intermediaries, it's advisors such as loss adjustors, lawyers and accountants, and other parties involved in the claims handling process.

By submitting your proposal and continuing to deal with us, you confirm on your behalf and/or on behalf of those you represent consent to Us and these parties collecting, using, and disclosing personal and sensitive information about you. We have a duty to maintain the confidentiality of our customers' affairs which includes their personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or required by law. We may make use of your personal information to provide you with information about its products and services.

INSURED DETAILS

Policy Start Date:	Expiry Date:
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Insured Name:

Trading Name

Insured Website	ABN
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Address		
Suburb	State	Post Code

Duty of Disclosure

Have you or any partner(s) or director(s) of the business:

(1) Ever had an insurance policy cancelled, declined or terms imposed? YES NO

Date **Description**

(2) Ever been declared bankrupt? YES NO

Date **Description**

(3) Ever been involved in a company or business which became insolvent or subject to any form of insolvency or voluntary administration (e.g. liquidation or receivership) Yes NO

Date **Description**

(4) Been convicted of any criminal offence within the past 5 years (Other than minor traffic convictions)? YES NO

Date **Description**

Risk Details

Sections of Cover Required

Please select the sections you want to cover for this situation

Property Damage	YES	NO
Business Interruption	YES	NO
Burglary	YES	NO
Money	YES	NO
Glass	YES	NO
Transit	YES	NO
Electronic Equipment	YES	NO
Machinery Breakdown	YES	NO
General Property	YES	NO
Public Liability	YES	NO

Business Details

Business Description

Year the business was established

Construction

Multiple Buildings on site

YES

NO

Year Built

Year last rewired

How much Expanded Polystyrene (EPS) does the premises contain (e.g. Foam Insulation)

Building Details

No of Storeys

Floors

Concrete	Iron/Steel
Brick	Wood
Other/Mixed (Non-Combustible)	Other/Mixed (Full/Mixed/Partial Combustible)
Tile	

Walls

Concrete/Stone	Concrete Tilt Slab
Iron/Steel/Aluminium or steel	Iron/Steel/Aluminium or wood
Brick	Masonry
Expanded Polystyrene (EPS)	Wood

Roof

Concrete	Masonry
Tiles/Slate	Asbestos
Fibro	Iron/Steel/Aluminium on steel
Iron/Steel/Aluminium or wood	Expanded Polystyrene (EPS)
Wood	Polystyrene
Glass	Other/Mixed (Non-Combustible)
Other/Mixed (Full/Mixed/Partial Combustible)	

Fire Protection

None	Fire Extinguishers
Hose Reels	Sprinklers
Smoke Detectors – Monitored	Smoke Detectors – Non-Monitored
Heat Detectors	Fire Alarm
Monitored base alarm	Fire Blankets

Security - Please circle what you have in place

None

Deadlocks on doors

Electronic keypad/swipe card access

Locks on all external windows without bars

Bollards in front of glazing/display windows/ roller shutters

Local alarm

Watchman patrols

Is your premises more than 50% vacant

Is the building heritage or Nations Trust listed

Is there storage of waste material

If Yes, is waste removal conducted on a regular basis, under contract and kept away from the walls of the building

Are there wet chemical and/or dry chemical B (E) fire Extinguishers and fire blankets in place and are they serviced every 6 months

Bars on windows

Protection of display windows

Security fencing

CCTV system installed

External Lighting

Roller shutters

Monitored base alarm

YES NO

YES NO

YES NO

YES NO

YES NO

Policy Covers

Property Damage

Building(s)	\$
Contents	\$
Stock	\$
Flood	\$
Total Sum Insured	\$

Business Interruption

Gross Income	\$			
Gross Rental	\$			
Payrol/Wages	\$			
Claim Preparation	\$			
Additional Costs	\$			
Indemnity	6 Months	12 Months	18 Months	24 Months

Burglary

General stock & Contents	\$
Alcohol & Restricted Goods	\$

Money

Money Blanket Cover, or	\$
In Transit	\$
On Premises Business Hours	\$
On Premises Outside Business Hours	\$
In Locked Safe/Strongroom	\$
In Private Residence/Personal Custody	\$

Contractors and Subcontractors

Do you engage contractors and/or subcontractors in your business	YES	NO
If Yes;		
Estimated Payments in the next 12 months	\$	
What type of work do Contractors/Sub-contractors undertake		

Labour Hire

Do you engage labour hire in your business	YES	NO
If Yes;		
Estimated Payments in the next 12 months	\$	
What type of work do staff from labour hire firms perform for you		

Designated Contracts

Do you have any contracts to be designated YES NO

If Yes, description

Imported Goods

Do you, or do you intend to import goods YES NO

If Yes, Specified items

Product	Country	Turnover

Hazardous Activities and Substances

Do you, or do you intend to use, store, or handle hazardous substances YES NO

Describe the hazardous materials used and/or the hazardous waste produced

Do you discharge waste or hazardous material into the atmosphere?
sewer or elsewhere YES NO

If yes, please provide details

Hire Out Equipment or Staff

Do you hire out equipment and/or staff YES NO

If Yes:

Other Details

Are you authorised by your local government authority to place outdoor
Furniture (comprising tables and chairs) and/or signs in a public place
Such as a footpath YES NO

In the last 6 years or in the future, do you intend to undertake
business or export to any of the following countries
Belarus, Burma (Myanmar), Cote d'Ivoire, Cuba, The Democratic
Republic of the Congo, Iran, Iraq, Liberia, North Korea, Sudan,
Syria or Zimbabwe YES NO

If Yes, please provide details

Do you, or do you intend to export goods YES NO

If Yes, **Specified items**

Product	
Country	Turnover
Estimated Turnover for Export	

Have you, or any directors or officers entered into and SIGNED any contractual or Hold Harmless agreements that may affect our rights of recovery against other parties? Other than the following types of contracts:

A contract which releases any government semi-government, or Municipal authority body from any liability,

Contracts for storage of goods or merchandise

Lease agreements for the occupancy of any building or part of a building or lease or hire of property

If yes, please provide details

Do you intend to engage in any overseas activities in the next 12 months

YES

NO

Please provide further details of overseas activities including turnover

Products

Please provide details of all products in respect of which insurance is required

Product	Description of product & use	Estimated Annual Turnover

In which state/s does the business generate turnover (Enter % amount)

ACT	\$
NSW	\$
VIC	\$
QLD	\$
SA	\$
WA	\$
TAS	\$
NT	\$
OVERSEAS	\$

Limits Liability

Limit of Liability – Public & Products Liability

\$5,000,000		\$10,000,000		\$15,000,000		\$20,000,000
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Excess

Please indicate the Excess you prefer for Property Damage

\$1,000		\$2,000		\$5,000		\$7,000		\$10,000
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Other Information

Do you wish to provide any additional information YES NO

Declaration

After making appropriate enquires, I declare that:

- A) I am authorised on behalf of the prospective Insured(s) to make this proposal
- B) I have read and understood that Important Notices accompanying this proposal
- C) Where I have provided information about another individual, I declare that the individual has been made aware of the fact and of The Underwriters Agency's Privacy Statement.
- D) I confirm that the contents of this proposal are true and complete
- E) I understand that until a contract of insurance is entered into, I am under continuing obligation to immediately inform The Underwriters Agency of any change to the information contained in this proposal.
- F) I acknowledge that if a contract of insurance is entered into this proposal and any accompanying documents will form the basis of the contract.

Signature:

Name & Title:

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Date

Month

Year

--

Contact Information;

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Risk Checklist - Additional Covers We Can Provide

Below is a list of insurances that **may have, or may not have** been arranged by Refined Insurance Brokers Pty Ltd on your behalf. **This list is not exhaustive** and does not include all types of policies available in the various insurance markets. Availability of some classes may be subject to market conditions at the time. Package policies such as commercial strata, farm, ISR etc may include individual sections or coverages elsewhere on this checklist.

For ease of reference, we have split the list into the following headings:

1. Asset Exposures (beginning with Common 'Business Pack' Coverages)
2. Liability Exposures
3. Income and Financial Exposures
4. People Exposures

Although many of these insurance policies may not be appropriate to your needs today, the nature and structure of your business may change therefore we recommend that you review this list regularly to ensure that you remain comfortable carrying any uninsured exposures.

ASSET EXPOSURES

CLASS	BRIEF DESCRIPTION
Fire and Perils/ Material Damage	Loss or damage to fixed assets from fire and specified perils
Business Interruption	Loss of income/revenue/gross rentals/increased expenses and "additional increased costs" following loss or damage to fixed assets from fire and specified perils. Please refer to your Insurance Schedule for further clarification.
Burglary/Theft	Theft of property following forcible and violent entry to premises.
Theft Without Forcible Entry	Theft of property <u>without</u> forcible and violent entry to premises. Limits will vary depending on policy wording.
Money	Loss or damage to cash and negotiable instruments.
Glass	Damage to internal &/or external fixed glass, &/or toilet and basins ware &/or advertising signs. Please refer to your Sum Insured Declaration for further clarification.
General Property/Business Special Risks	Loss or damage to specified mobile equipment anywhere in Australia.
Machinery Breakdown	Cost to repair machinery following mechanical or electrical breakdown of plant and equipment.
Damage/Spoilage to Refrigerated Stock	Spoilage of refrigerated/frozen stock due to mechanical breakdown of refrigerators & freezers.
Machinery Breakdown Business Interruption	Loss of income and expenses following breakdown of key plant and equipment (this cover is not standard or widely available).
Electronic Equipment Material Damage	Loss or damage to electronic equipment from fire and perils, theft and accidental damage, <u>excluding breakdown</u> . Optional covers may include loss of data, increased costs of working and gross income. Please refer to your insurance schedule for further clarification.
Electronic Equipment Breakdown	Repair costs following mechanical and/or electronic breakdown of computer and electronic equipment. Optional covers may include loss of data, increased costs of working and gross income. Please refer to your insurance schedule for further clarification.
Equipment Breakdown	Broad policy covering breakdown of machinery and/or electronic equipment. Optional covers may include loss of data, increased costs of working, stock spoilage and business interruption and

	gross income. Please refer to your insurance schedule for further clarification.
Goods in Transit	Restricted cover for goods whilst in transit inland.
Marine Cargo	Loss or damage to goods whilst in transit worldwide and/or inland.
Commercial Strata	Tailored policy for strata properties and may include accidental loss or damage to buildings, rent, glass, common contents, legal liability, workers compensation, voluntary workers, office bearers, machinery breakdown, catastrophe and audit cover.
Commercial Property Owners	Tailored policy for commercial properties and may include accidental loss or damage to buildings, glass, common contents, rent default, legal liability, machinery breakdown, catastrophe, audit cover, legal expenses etc.
Aviation Hull	Loss of or damage to aircraft and related equipment.
Boiler Explosion	Damage to registered boilers by explosion, overheating, collapse.
Employee Fraud/ Fidelity Guarantee	Losses due to the dishonesty of employees.
Contract Works	Loss or damage to the project during construction.
Builder's Home Warranty	Compulsory insurance required for contractors where residential work contracts exceed \$12,000 inc GST. Protects consumers against defective or unfinished building work if their building contractor dies, disappears or becomes insolvent.
Contractors' Plant & Machinery	Loss or damage to mobile plant, drilling rigs and the like.
Crop	Fire or hail damage to cash crops.
Farm	Tailored policy for farms and may include cover for loss or damage to domestic/farm property, farm liability, increased cost of working, machinery breakdown etc. Please refer to your Insurance Schedule for further clarification.
Extended Warranty	Extensions to warranty periods of products.
Householders	Loss or damage to residential premises and contents.
Personal Valuables	Loss or damage to jewellery, works of art and other valuables.
Industrial Special Risks (ISR)	Combined policy including fire and specified perils and business interruption/consequential loss for larger fixed assets.
Jewellers Block	Loss or damage to stock of precious metals and gems.
Livestock and Bloodstock	Loss following death or loss of use of valuable animals.
Marine Builders Risk	Loss of damage to vessels during construction, testing and commissioning and delivery.
Marine Hull / Pleasure Craft	Damage to private and commercial vessels and related equipment.
Motor Vehicles	Comprehensive and/or third party liability for motor vehicles.
Motor Composite	Loss or damage to stock of vehicles and may include driving risk.
Political Risks	Expropriation of overseas assets by Governments or local authorities (this cover is not standard or widely available).

LIABILITY EXPOSURES

CLASS	BRIEF DESCRIPTION
Airport Operators	Bodily injury and property damage arising from the operation of a licensed airport.
Association Liability	This provides indemnity to those who hold positions on management committees incorporated organisations against negligent acts, errors or omissions.
Cyber Liability	First and third party loss cover for cyber theft or breaches of customer information, extortion and damage to systems.
Defamation	Damages following libel and slander.
Directors & Officers Liability	Damages following a wrongful act committed by the directors or officers of a public or private company.
Employers Liability Accident Make-up Pay	Pays "Gap" between Workers' Compensation Act benefits and actual weekly pay.
Employment Practices Liability	Liability for employment related issues such as wrongful dismissal, sexual harassment, and discrimination.
Extra Territorial Workers' Compensation	For employees working interstate or overseas.
Environmental Impairment Liability	Bodily injury and property damage following gradual pollution.
Information & Technology (Info-tech)	Combined Public Liability/Professional Indemnity policy more specific and relevant to the Information & Technology industry
Management Liability	Combined policy for unlisted companies which may include Directors & Officers Liabilities, Employment Practices Liabilities, Crime, Statutory Liability, Internet Liability
Marine Liability	Bodily injury and property damage arising from: <ul style="list-style-type: none"> • Operation of vessels, Carriers liability • Ship-repair activities, Charterers liability • Container liability, Stevedore liability
Motor – CTP	Bodily injury arising from registered vehicles (separate insurance not applicable in Western Australia).
Public & Products Liability	Bodily injury and property damage arising from business activities, products manufactured, sold, exported, imported, serviced and/or property owner's liability.
Professional Indemnity	Damages arising from the professional advice and /or errors & omissions/civil liabilities of an organisation.
Umbrella Liability	Provides cover in excess of standard Broadform Liability policies, including Motor Third Party, but also provides blanket cover for many areas excluded by those policies
Product Recall Expenses	Expenses incurred in the recall of defective products.
Trustees Liability	Damages following mismanagement of superannuation funds by trustees.
Workers' Compensation	Providing cover for employers' liability for injury to employees, Act benefits and at Common Law. Compulsory insurance for any person(s)/business employing staff (and often contractors).
Industrial Diseases Workers' compensation	Providing cover for the Liability of employers to workers' specifically for respiratory diseases of pneumoconiosis, lung cancer, and mesothelioma. ("Mine site exposures") Note - a separate policy and an extension to above is required.

INCOME & FINANCIAL EXPOSURES

CLASS	BRIEF DESCRIPTION
Accounts Receivable	Loss due to irrecoverable debts following destruction or theft of debtors' records.
Advance Consequential Loss	Loss of future earnings and increased expenses following delayed completion of a project caused by damage.
Bonds Performance guarantees	An alternative to bank guarantees.
Cancellation and Abandonment	Cover is provided for loss of income and additional expenses incurred due to occurrences such as adverse weather conditions or non-appearance of performers for many reasons, including death or illness.
Commercial Legal Expenses	The reimbursement of legal costs in either defending or pursuing legal action in areas of contract, employment, criminal, property, patent and copy write, motor and trade practices (both civil and statutory).
Computer Crime	Loss of funds following tampering with computer systems.
Trade Credit Insurance	This provides protection for insured debts following insolvency of a debtor and can be tailored to cover any single or group of specific debtors or a blanket cover over all debtors.
Export Credit	Provides exporters with cover for default by customers or default due to political interference.
Intellectual Property	Legal expenses incurred to defend patent, trademark, copyright etc.
Kidnap, Ransom and Extortion	Monies paid following kidnap of staff or family or threats of damage to assets.
Marine Profits	Loss of income and increased expenses following marine transit material damage claims.
Product Tamper	Loss of net profit, recall and other expenses following product tampering.
Strike	Additional expenses incurred following labour disturbances.
Takeover Defence	Expenses to successfully defend a takeover of a public company.
Audit & Investigation	Expenses due to unexpected audits required by any statutory body, including Australian Tax Office.
Mergers & Acquisitions	Losses than can arise from breach of warranties and indemnities, tax liabilities and contingent risks.

PEOPLE EXPOSURES

CLASS	BRIEF DESCRIPTION
Corporate/Leisure Travel	Covers directors and employees whilst on business and associated leisure travel and includes medical expenses, evacuation, cancellation, baggage & business equipment, extra-territorial workers compensation and more.
Journey Cover	Injury to employees solely and directly occurring whilst in direct travel to and from work. (Important cover in States where there is no cover under Workers' Compensation eg. WA).
Expatriate Cover	Medical and repatriation expenses following injury or illness while working / on extended travel overseas.
Voluntary Workers Cover	Weekly and lump sum benefits following injury to voluntary workers
Enterprise Bargaining Agreements	Compulsory agreements often with unions to provide a variety of protection for employees such as death, capital benefits, accident and sickness and funeral benefits
Group Personal Accident &/or Illness	Provides a group of people with lump sum and short term monthly benefits for disablement and inability to work (cancellable contract). May include accident and/or illness. Please refer to your insurance schedule for further clarification.
Personal Accident &/ or Illness	Provides lump sum and short term monthly benefits if you become disabled and are unable to work (cancellable contract). May include accident and/or illness. Please refer to your insurance schedule for further clarification.

Please tell us if you would like a referral to one of our advisers in relation to your Life Insurance needs.

CLASS	BRIEF DESCRIPTION
Group Life/Disability Cover	Provides a group of people with cover for death or disability at much lower rates than can be provided individually.
Key Man	Financial loss following death or disablement of key personnel.
Loss of Licence	Lost income when an income producing licence cannot be maintained as a consequence of disability.
Major Trauma Cover	Provides lump sum of money following diagnosis of specified major personal health conditions.
Partnership and Shareholder Protection	This provides a package designed to protect the surviving shareholders in the event of the death or disability of a principal.
Income Protection	Provides monthly benefits if you become disabled and are unable to work due to a sickness or injury (usually a non-cancellable contract).
Superannuation	Superannuation funds accepting personal and/or company contributions for retirement.

Risk Checklist

The above list is not all of the policies that are available in the marketplace, but if you wish to have more information on any of the above or any other class of insurance not on this list, please contact us and we will provide to you details as soon as possible.

As we are frequently unaware of certain important changes that may have occurred in your Business it is important you review this list periodically. Should **any** changes occur please do ensure we are notified so that we have the opportunity of letting you know whether any of your coverages are impacted upon or perhaps your insurers may need to be informed.

If we do not hear from you then we must assume you do not require any further review or information regarding uninsured risks at this time.

If you have any questions or queries regarding the covers listed in this Risk Checklist please don't hesitate to contact myself on the details listed below.



REFINED

INSURANCE BROKERS

The Trustee for the Gianoncelli Family Trust trading as Refined Insurance Brokers is a Corporate Authorised Representative (No: 1275768) of McLardy McShane Partners Pty Ltd AFSL No: 232987 ABN: 14 064 465 309

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dissemination, distribution or reproduction of this email is strictly prohibited.

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FINANCIAL SERVICES GUIDE

THE FINANCIAL SERVICES REFERRED TO IN THIS FINANCIAL SERVICES GUIDE (FSG) ARE OFFERED BY:

The Trustee for the Gianoncelli Family Trust
trading as **Refined Insurance Brokers**
Corporate Authorised Representative No. 1275768
197 Guildford Road
Maylands WA 6051
Phone: (08) 6374 2226
Email: robbie@refinedinsurancebrokers.com.au

Authorised Representative of:
McLardy McShane Partners Pty Ltd
ABN 14 064 465 309
Level 3, Building 7, Botanicca Corporate Park
570-588 Swan Street, Richmond VIC 3121
Phone: (03) 9290 9200
Email: info@mclardymcshane.com.au

McLardy McShane Partners Pty Ltd holds a current Australian Financial Services Licence No: 232987 and is responsible for the financial services that Refined Insurance Brokers provides to you. McLardy McShane Partners Pty Ltd is responsible for the content and distribution of this FSG. The distribution of this FSG by Refined Insurance Brokers is authorised by McLardy McShane Partners Pty Ltd.

LACK OF INDEPENDENCE

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you.

McLardy McShane Partners and its Authorised Representatives are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because:

- We may receive remuneration, commission, and/or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We may also be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; and/or
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

PURPOSE OF THIS FSG

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you
- how we and others are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them
- arrangements that are in place to compensate clients for losses.

FURTHER INFORMATION WHEN PERSONAL ADVICE IS GIVEN

We will provide you with further information whenever we provide you with advice, which considers your objectives, financial situation, and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (**SOA**).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

PRODUCT DISCLOSURE STATEMENT

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (**PDS**), unless you already have an up to date PDS from the insurer. The PDS will

contain information about the policy, which will enable you to make an informed decision about purchasing that product.

FROM WHEN DOES THIS FSG APPLY?

This FSG applies from 1 July 2021 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

HOW CAN I INSTRUCT YOU?

You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned above.

WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

McLardy McShane Partners Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.

The contact details for McLardy McShane Partners Pty Ltd on page 1 of this FSG.

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE TO ME AND WHAT KINDS OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

Refined Insurance Brokers is authorised to advise and deal in general insurance products to wholesale and/or retail clients under McLardy McShane Partners Pty Ltd's Australian Financial Service Licence. We will do this on your behalf as your broker unless we tell you otherwise.

Sometimes we will act under a binder or agency McLardy McShane Partners Pty Ltd has from an insurer. When we act under a binder or agency, we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you. We will tell you when we act under a binder or agency to arrange your insurance or advise you about your insurance needs.

RETAIL CLIENTS

Under the Corporations Act 2001 (the Act) Retail Clients are provided with additional protection from other clients. The Act defines Retail Clients as: Individuals or a manufacturing business employing less than 100 people or any other business employing less than 20 people and that are purchasing the following types of insurance covers: Motor vehicle, home building, contents, personal and domestic, sickness/accident/travel, consumer credit and other classes as prescribed by regulations. Some of the information in this FSG only applies to Retail Clients and it is important that you understand if you are covered by the additional protection provided.

WILL I RECEIVE TAILORED ADVICE?

Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know.

In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all the information we ask for, any advice you receive may not be appropriate to your needs, objectives, and financial situation.

You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy.

Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances, or upon renewal of your insurances.

CONTRACTUAL LIABILITY AND YOUR INSURANCE COVER

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?



McLardy McShane Partners Pty Ltd maintains a record of your personal profile, including details of insurance policies that we arrange for you. McLardy McShane Partners Pty Ltd may also maintain records of any recommendations or advice given to you. McLardy McShane Partners Pty Ltd will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law.

McLardy McShane Partners Pty Ltd is and we are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. If you wish to look at your file, please ask us and we will arrange for you to do so.

HOW WILL I PAY FOR THE SERVICES PROVIDED?

Payment for the services we provide you are payable directly to McLardy McShane Partners Pty Ltd. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges, and levies. McLardy McShane Partners Pty Ltd often receive a payment based on a percentage of this premium (excluding relevant taxes, charges, and levies) called commission, which is paid to McLardy McShane Partners Pty Ltd by the insurers. In some cases, you will also be charged a fee. These will all be shown on the invoice that is sent to you.

You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to pay McLardy McShane Partners Pty Ltd within the time set out on the invoice.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer or charge you a cancellation fee equal to the reduction in commission.

When you pay us your premium it will be banked into McLardy McShane Partners Pty Ltd's trust account. McLardy McShane Partners Pty Ltd will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with McLardy McShane Partners Pty Ltd's arrangements with the insurer. McLardy McShane Partners Pty Ltd will earn interest on the premium while it is in their trust account or McLardy McShane Partners Pty Ltd may invest the premium and earn a return. McLardy McShane Partners Pty Ltd will retain any interest or return on investment earned on the premium.

HOW ARE ANY COMMISSIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING FINANCIAL SERVICES?

McLardy McShane Partners Pty Ltd's commission will be calculated based on the following formula: $X = Y\% \times P$

In this formula:

X = McLardy McShane Partners Pty Ltd's commission

Y% = the percentage commission paid to McLardy McShane Partners Pty Ltd by the insurer.

McLardy McShane Partners Pty Ltd's commission varies between 0 and 35%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Refined Insurance Brokers will receive 90-95% of McLardy McShane Partners Pty Ltd's commission.

Refined Insurance Brokers may charge a fee for service as well as, or instead of commission. The fee charged will depend on the complexity and level advice sought and provided, and the time spent on your insurance needs. The fee will be shown on the invoice that we send to you.

Occasionally we pay commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 0% to 50%.

Our employees that will assist you with your insurance needs will be paid a market salary. They may receive bonuses payable based on performance criteria.

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

See below for information on the Steadfast association and commission.

DO YOU HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH THE INSURERS WHO ISSUE THE INSURANCE POLICIES OR ANY OTHER MATERIAL RELATIONSHIPS?

McLardy McShane Partners Pty Ltd is a Steadfast Group Limited (**Steadfast**) Network Broker. As a Steadfast Network Broker, McLardy McShane Partners Pty Ltd has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance

arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (**Partners**) under which the Partners pay Steadfast commission of between 0.5 – 1.5% for each product arranged by us with those Partners or alternatively a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners.

You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

If we arrange premium funding for you McLardy McShane Partners Pty Ltd may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that McLardy McShane Partners Pty Ltd is paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or changes). If you instruct us to arrange or issue a product, this is when McLardy McShane Partners Pty Ltd become entitled to the commission.

McLardy McShane Partners Pty Ltd 's commission rates for premium funding are in the range of 0% to 5% of funded premium. When we arrange premium funding for you, you can ask us what commission rates McLardy McShane Partners Pty Ltd are paid for that funding arrangement compared to the other arrangements that were available to you.

Some Insurers may remunerate McLardy McShane Partners Pty Ltd based on the growth/profitability of insurance portfolios. Some insurers may give benefits such as sponsorship of annual conferences, training and invitations to social business functions. The receipt of these benefits may be based upon the volume of business placed with the Insurer or an ad hoc reward. Occasionally we may also receive small gifts and gratuities. Our decision to place business with an Insurer is based on the fact that they provide the best solution for you and not based on any incentive.

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

1. If you have a complaint about a service provided to you please contact Refined Insurance Brokers and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 21 Days, please contact Tracy Scarella the McLardy McShane Complaints Officer at tracy@mclardymcshane.com.au or put your complaint in writing and send it to the address noted on page 1 of this FSG. McLardy McShane Partners Pty Ltd will try to resolve your complaint quickly and fairly.
3. McLardy McShane Partners Pty Ltd is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

Australian Financial Complaints Authority (mainly address)
GPO Box 3, Melbourne VIC 3001
Ph - 1800 931 678.
Email - info@afca.org.au
Website - www.afca.org.au

WHAT ARRANGEMENTS ARE IN PLACE TO COMPENSATION CLIENTS FOR LOSSES?

McLardy McShane Partners Pty Ltd has a professional indemnity insurance policy (**PI policy**) in place.

The PI policy covers McLardy McShane Partners Pty Ltd and its representatives (including authorised representatives) for claims made against them by clients as a result of their conduct in the provision of financial services.

The PI Policy will cover us for claims relating to the conduct of former authorised representatives/employees who no longer work for us.

This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

ANY QUESTIONS

If you have any further questions about the financial services Refined Insurance Brokers or McLardy McShane Partners Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with Refined Insurance Brokers or McLardy McShane Partners Pty Ltd.

Our Privacy Policy



The Trustee for the Gianoncelli Family Trust **trading as Refined Insurance Brokers is a Corporate Authorised Representative (CAR No. 1275768) of McLardy McShane Partners Pty Ltd, AFSL 232987, ABN 14 064 465 309.**

At McLardy McShane Partners Pty Ltd, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth) and the Australian Privacy Principles. This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold and how to have that information corrected.

What information do we collect and how do we use it?

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and management of your risks. This can include a broad range of information ranging from your name, address, contact details, age to other information about your personal affairs including your assets, personal belongings, financial situation, health and wellbeing. We provide any information that the insurers or intermediaries who we ask to quote for your insurances and premium funding require to enable them to decide whether to insure you and on what terms, or to fund your premium and on what terms.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer (eg Lloyd's of London), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, eg loss adjusters, medical practitioners, etc.) to enable it to consider your claim. Again this information may be passed on to reinsurers.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

What if you don't provide some information to us?

We can only fully advise you and assist in arranging your insurance or with a claim, if we have all relevant information. The insurance laws also require you to provide your insurers with the information they need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose the information which relevant to the insurer's decision to insure you.

When do we disclose your information overseas?

If you ask us to seek insurance terms and we recommend an overseas insurer, we may be required to disclose the information to the insurer located outside Australia. For example, if we recommend a policy provided by Lloyd's of London, your information may be given to the Lloyd's broker and underwriters at Lloyd's of London to make a decision about whether to insure you.

We will tell you at time of advising on your insurance if they are overseas and in which country the insurer is located. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world, so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you initially in a working file, which when completed is electronically imaged and stored, after which any paper is destroyed in our onsite shredder. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems where your information is stored.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, eg to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act.

We may provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information please write to Meg Long, Privacy Officer, Level 3, Building 7, Botanicca Corporate Park, 570-588 Swan Street, Richmond VIC 3121.

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time, then a charge will need to be confirmed for responding to the request for the information.

In some limited cases, we may need to refuse access to your information, or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have concerns about whether we have complied with the Privacy Act or this privacy Policy when collecting or handling your personal information, please write to Meg Long, Privacy Officer, Level 3, Building 7, Botanicca Corporate Park, 570-588 Swan Street, Richmond VIC 3121.

Your complaint will be considered by us through our Internal Complaints Resolution process. We will acknowledge your complaint within 24 hours and we will respond with a decision within 30 days of you making the complaint. If we need to investigate your complaint and require further time, we will work with you to agree to an appropriate timeframe to investigate. We will provide you with information concerning referring your complaint to the Australian Financial Complaints Authority if we cannot resolve your complaint.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Website information and content.

The information provided on this website does not cover all aspects of the law on the relevant subject matter. Professional advice should be sought before any action is taken based upon the matters described and discussed on this site.

To the extent permitted by law, we make no representations about the suitability of the content of this site for any purpose. All content is provided without any warranty of any kind. We disclaim all warranties and conditions with regard to the content, including but not limited to all implied warranties and conditions of fitness for a particular purpose, title and non-infringement.

We will not be liable for any damages or injury caused by, including but not limited to, any failure of performance, error, omission, interruption, defect, delay in operation of transmission, computer virus, or line failure. To the extent permitted by law we will not be liable for any damages or injury, including but not limited to, special or consequential damages that result from the use of, or the inability to use, the materials in this site.

We believe the content of this site to be accurate, complete and current; however there are no warranties as to the accuracy, completeness or currency of the content. It is your responsibility to verify any information before relying on it. The content of this site may include technical inaccuracies or typographical errors.

We reserve the right to modify the content of this site from time to time.

Anonymous data – We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies – In order to collect this anonymous data we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Forms – Our Website allows visitors to submit information via Self-Service forms (Claim Forms, Employment and Contact request). The information submitted via the Forms is **not** encrypted – an option is available for claim forms to be downloaded in PDF format for faxing. Should you be concerned about confidentiality of the claim information, this would be the recommended method.

Information collected via on-line forms is sent to our offices via EMAIL (not encrypted) and is also stored on a database which is accessible by McLardy McShane Partners Pty Ltd staff only and is password protected.

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you via direct marketing about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

We may use your information internally to help us improve our services and help resolve any problems.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Privacy Officer, Meg Long on telephone number 03 9290 9200 or by email meg@mclardymcshane.com.au