

INTRODUCTION

Tolehouse Risk Services Pty Ltd (Trading as "Thrisk") is an insurance broker authorised to provide financial services in Australia by the Australian Securities and Investments Commission. We hold an Australian Financial Services Licence No 341 546 under the Corporations Act 2001 (Cth), authorising us to advise,

issue and deal in general insurance products to wholesale and retail clients, acting as our client's agent. The purpose of this Financial Services Guide (FSG) and Terms of Business Agreement (TOBA), herein further referred to as "the Agreement", is to set out the terms on which we undertake to act for you, our client. It includes essential information about:

- Our regulatory and statutory obligations
- The services we provide to you
- How we and our representatives are remunerated.
- Our internal and external resolution procedures and how you can access the information when purchasing a financial insurance product arranged by us; and
- Identify your responsibilities both to us and to insurers

Would you be responsible for procuring our services for a business, which is a company, trust or partnership? In that case, we assume that you are authorised to accept these terms on behalf of the business unless we are notified otherwise in writing. Where you are responsible for procuring our services on behalf of a company, these terms bind the company and each group company (if any) if they also benefit from our services.

These are our standard terms and can only be varied with our written consent. Please get in touch with us immediately if there is anything in this Agreement you need help understanding or with which you disagree. If you continue to do business with us and we are still waiting to hear from you, this will be your consent to work with us on the terms of this Agreement.

In this document, "we", "us", and "our" means Tolehouse Risk Services Pty Ltd (Trading as "Thrisk"). Reference to "you" or "your" means the company, each of your group companies or the business, and includes your respective employees, officers and agents (where applicable).

Despite any attestation clauses in this Agreement, this Agreement will come into full force and effect as between the parties on the appointment by you of Thrisk. It shall continue in full force and effect after that unless or until terminated by mutual Agreement or by either party giving at least 30 days written notice to the other.

NOT INDEPENDENT

While we will always seek to act in our client's best interests, we do not fall within the strict definitions of "independent", "unbiased", or "impartial" under section 923A of the Corporations Act 2001 (Cth). We may not fall within these definitions because some third parties may pay us brokerage for the services we provide and offer to our clients rather than for our clients to pay us directly. Further information about our remuneration and how we manage our conflicts of interest is set out in this Agreement.

OUR SERVICES

Insurance, Risk Advisory and Advocacy Services

We'll discuss your risk and insurance requirements with you and your representatives, including the scope of cover, the limits to be sought and the cost. After receiving your written or oral instructions, we will use all reasonable efforts to implement your insurance programme, subject to available insurers, before the intended date of inception, renewal or extension of cover (whichever is applicable). Suppose you still need to provide clear instructions.

In that case, you let us know that we should take necessary steps to ensure continuity of insurance protection, including placement or extensions and agree to pay all premiums fees that may arise from such placement, extension or later alteration thereof.

CLAIMS ADMINISTRATION SERVICES

As agreed, we can provide our claims administration services during our appointment for the policies we've placed. We can continue these services beyond our appointment by mutual Agreement and may be subject to separate remuneration.

Upon receiving the required information from you, our claims services include the notification of the claim or circumstances to insurers, representing you in the resolution of the claim and arranging the collection and settlement of the claim by the market practice and your policy terms and conditions. Where claims are to be dealt with by you with insurers directly, we will continue to advocate on your behalf when required. We may use third-party claims services. However, where we plan to do so, we will let you know before the engagement of their services.

ADDITIONAL SERVICES

If you'd like to, we may agree to provide additional services outside our core services. Such services may be subject to the Agreement of other remuneration. We do not offer advice about tax, accounting, regulatory or legal matters (including sanctions), where you should seek separate advice as you consider necessary regarding such matters.

YOUR RESPONSIBILITIES

Insurance contracts act 1984

By the Insurance Contracts Act (1984), we are obliged to advise you of specific duties and limitations that apply to your policy. The following statements about disclosure and non-disclosure are in the form prescribed in the Regulations concerning insurance contracts.

The words "before you enter into a contract of insurance" hereunder include:

- The initial contract.
- An interim insurance contract, such as a placing slip or cover note.
- The making of an agreement by the parties to a contract of insurance to renew, extend or vary the contract.
- The reinstatement of a previous insurance.
- The Marine Insurance Act (1909) governs policies classed as marine insurance policies and takes precedence over the Insurance Contracts Act (1984). Some examples of policy classes subject to the Marine Insurance Act (1909) include (but are not limited to) Marine Hull Insurance, Protection and Indemnity, Cargo Insurance and Transit and Storage Insurance.

DUTY NOT TO MISREPRESENT

There are specific duties that apply to you when you enter into, vary or extend a consumer insurance contract (as defined in the Insurance Contracts Act, 1984) which is obtained wholly or predominantly for your personal, domestic or household purposes, e.g. domestic car, house, travel or accident & illness insurance.

It would be best if you took reasonable care not to make a misrepresentation to the insurer when answering I'd like to ask you questions that the insurer will ask you and provide the insurer with information. Before you enter into, vary or extend a consumer insurance contract, the insurer will ask you questions relevant to the insurer's decision to insure you and on what terms. It would be best if you took reasonable care not to make a misrepresentation to the insurer when answering those questions. A misrepresentation includes a statement that is false, misleading, dishonest or does not fairly reflect the truth. To your knowledge, you must answer these questions fully and accurately.

When answering the insurer's questions:

Please take care of yourself to ensure that answers are accurate, honest, up-to-date and complete. You may breach the duty if you answer without care about its truth or if you only guess or suspect the truth. If you don't mind, please pause the application and obtain the facts before answering, and If another person answers, the insurer will treat their answers as yours. In such a case, you should ensure that the questions have been answered correctly.

Could you please take reasonable care not to make a misrepresentation to the insurer? In that case, the insurer may cancel your contract or deny or reduce the amount the insurer will pay you for a claim, according to the insurer's rights as covered under the Insurance Contracts Act (1984).

Contact your broker if you need clarification about your duties to the insurer or additional assistance.

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of insurance that is not a consumer contract of insurance, you have a duty under the Insurance Contracts Act (1984) to tell your insurer anything that you know or could reasonably be expected to know may affect the insurer's decision to insure you and on what terms. You will have this duty until the insurer agrees to give you a heads-up. You have the same duty before renewing, extending, varying, or reinstating an insurance contract.

At renewal, the insurer may ask you to advise it of any changes to something you have previously disclosed or may give you a copy of the information you previously disclosed and ask you to let the insurer know if there has been a change. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change. You do not need to tell the insurer anything that:

- Reduces the risk the insurer insures you for;
- Is it common knowledge, or The insurer knows or should reasonably know;
- the insurer waived your duty to tell them.

NON-DISCLOSURE

If you do not tell the insurer anything you are required to, the insurer may cancel your insurance contract or reduce the amount it will pay you if you make a claim or both.

If your failure to tell the insurer is fraudulent, the insurer may refuse to pay a claim and treat the insurance contract as if it never existed. If you doubt whether or not a particular matter should be disclosed, don't hesitate to contact your Thrisk broker.

Your Insurance Policy

Upon receipt of your insurance policy, you are responsible for reviewing it to confirm that it accurately reflects the cover, conditions, limits, and other terms you require. Particular attention should be paid to any policy conditions, subjectivities and warranties, as failure to comply may prejudice your right to indemnification.

Please let us know if there are any discrepancies as soon as possible. All premium payment terms must be met on time, or your insurers may have the right to tender notice of cancellation for non-payment of premium.

Change in Circumstances

It is important that you advise us of any departure from your "normal" form of business (i.e., which has already been conveyed to your insurers). For example, acquisitions, changes in occupation or location, new products, or new overseas activities. To ensure proper protection, please consult with us if you are in any doubt as to whether your insurer should or should not be told of certain changes.

Claims

I want you to know that you are responsible for notifying claims or potential circumstances that may give rise to a claim by the terms and conditions of your insurance contract. To ensure complete protection under your insurance policy, you should immediately familiarise yourself with the coverage conditions or other procedures relating to claims and the notification of those claims. Adherence to the notification requirements, particularly timing, as set out in the policy document, may entitle insurers to refuse payment of your claim. In presenting a claim, it is your responsibility to disclose all facts material to the claim. Where we collect claims payments, they will be remitted to you as quickly as possible. However, we will only send claims monies to you after we have received them from insurers.

Claims may be made against specific policies long after they have expired. It is essential, therefore, that you keep your policy documents in a secure place. It is generally the case that claims may become unenforceable by way of legal proceedings (or, in some jurisdictions, completely extinguished) if they are not pursued by legal proceedings commenced within the relevant limitation period applying to your claim in the jurisdiction in question. You are responsible for monitoring the position on limitation periods using your claims and commencing legal proceedings about your claims where necessary.

Renewals

We will give you at least 14 days notice of the expiry of any contract of insurance which we arranged or last renewed for you. At that time, we will send you an offer to renew the contract insurance, and the broker will forward you a tax invoice for the renewal cost. If you want to change the cover details, contact us as soon as you receive the renewed insurance contract. If you wish us to renew the insurance contract on your behalf, you must provide us with written instructions to do so and pay the premium before the date shown on the tax invoice. We will notify you when renewal has been affected. If necessary, we will automatically renew your existing policy with your current insurer as per expiring policy details to ensure that you remain protected when we cannot contact you to obtain instructions.

Variations/Changes to Your Business

You should carefully monitor and review that your insurance contract is adequate to cover your assets or business activities. If you want to vary any cover (e.g. by increasing the sum insured or adding other property, business activities, etc.), please provide us with details of the changes you require and any additional information you need to disclose to the insurer. We will arrange the variation with the insurer and provide you with written confirmation.

Cooling off Period

If you decide that you do not need a contract of retail insurance arranged on your behalf, you have a minimum of 14 days from the earlier date you receive confirmation of the contract of insurance and the date it was agreed to change your mind. It would be best to tell the insurer in writing that you wish to return the insurance contract and have the premium repaid. If you do so, the insurance contract will be terminated when you notify the insurer, and the premium will be returned. The insurer may retain its reasonable administration, transaction costs, and a short-term premium. You cannot return the insurance contract if it has already expired or if you have made a claim under it.

Payment of Premium

You agree to provide settlement with cleared funds of all monies due by the payment date(s) specified in our tax invoice. Please meet the Payment Date to avoid insurers cancelling your policy. Where the word "Premium" is used in this Agreement and where otherwise stated, it should read the pricing paid to the insurer, statutory charges and levies, and broker's fees.

You agree that we may retain all insurance refunds on your account and utilise those funds to offset any current outstanding premiums unless you advise otherwise. If there are no exceptional premiums, we can refund monies (EFT transfer) to you upon receipt of your banking details.

TERMS & METHOD OF PAYMENT

You must pay us within 14 days of the invoice date. You can pay by any method as detailed on the tax invoice.

KEY INSURANCE INFORMATION

Retail client notice – general advice warning

Under the Corporations Act 2001 (The Act) and associated Regulations retail clients are provided with additional protection from other insurance purchases. The Act defines retail clients as Individuals or small manufacturing businesses employing less than 100 people or any other business operating less than 20 people. And that is being provided with a financial service or product that relates to the following insurance covers: motor vehicle (under 2 tonne), home building, contents, personal and domestic, personal accident or sickness, travel, consumer credit and other classes as prescribed by regulations.

If you are a retail client and a Statement of Advice is not provided to you with your tax invoice, then the advice that you have been given related to that transaction is general. General advice has been prepared without considering your current objectives, financial situation, and needs. Therefore, before acting, you should consider the appropriateness of the advice concerning your current objectives, financial situation, and needs. Suppose we recommend the purchase of a particular insurance product. In that case, we will also give you a Product Disclosure Statement at that time, which sets out details specific to that insurance product and the key benefits, risk tolerance, and level of insurance protection. It should be your decision as to which insurance product is the most suitable to meet your needs.

We provide either general or factual advice. We do not offer personal advice (where, if any such personal advice were delivered, we would issue either a Statement of Advice or Record of Advice.) Any recommendation we make shall not be intended to influence your decision about any particular insurance product.

SUMS INSURED – AVERAGE AND CO-INSURANCE

Some contracts of insurance require you to bear a proportion of each loss or claim if the sum insured is inadequate to cover the amount of the loss. These provisions are called 'average' or 'co-insurance' clauses. If you do not want to bear a proportion of any loss, when you arrange or renew your insurance contract, you must ensure that the amount you insure is adequate to cover the full potential of any loss.

If you guarantee on a new or old basis, the sum insured must be sufficient to cover the new replacement cost of the property.

INTERESTS OF OTHER PARTIES

Some insurance contracts do not cover the interest in the insured property or risk of anyone other than the person named in the contract. Typical examples are where property is jointly owned or subject to finance, but the contract only names one owner or does not name the financier. Please tell us about everyone interested in the insured property so that we can ensure they are noted on the insurance contract.

CANCELLATION/ALTERATION

We must cancel a contract of insurance with written instructions from a person(s) authorised to represent each of the parties named as insured in the contract of insurance. If there is a refund of the premium owed to you due to a cancellation or alteration to a policy, we will retain any fee we have charged you. We may also include brokerage depending on our arrangements with the insurer.

STANDARD COVERS

The Regulations to the Insurance Contracts Act (1984) set standard terms for the cover provided by motor vehicles, home buildings, home contents, sickness and accident, consumer credit and travel insurance (including a minimum amount). If an insurer wants to alter these terms or offer less than the minimum amount of insurance, they must inform you in writing and present you with a derogation notice.

CLAIMS MADE POLICIES

Some policies (including Professional Indemnity, Directors and Officers, and Trustees' Liability) are usually issued on a "claims made" basis. This means the policy covers claims made against you during the period of insurance. Under section 40(3) of the Insurance Contracts Act (1984), if your policy is a "claims made" policy, and if you give notice in writing to the insurer of facts that might give rise to a claim against you as soon as is reasonably practicable after you become aware of those facts but before the period of insurance expires, the policy will cover (subject to the other terms of the policy) any subsequent claim against you that arises from those facts, even if that claim is not made until after the policy has expired.

If you presently have a "claims made" policy, please consider whether there are any facts that should be notified to your insurer before that policy expires. If your policy is a "claims made" policy with a "retroactive date", it will not cover any claim arising from any act, error, omission or conduct that occurred before that date.

WAIVER OF RIGHTS (SUBROGATION)

You may prejudice your rights concerning a claim if, without prior Agreement from your insurers, you agree with a third party that prevents the insurer from recovering the loss from another party. Your policies contain provisions that allow the insurer to recover any claims settlement paid to you from the responsible party. Any agreement you enter that excludes or limits your rights to recover damages from another party about any loss, damage, or destruction contravenes these provisions. If you have any such agreements, we can negotiate with your insurer to permit them, and therefore, we request that you advise us of their existence. Examples of such agreements are the "hold harmless" clauses, often found in lease agreements, maintenance and supply contracts and repair contracts.

WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

As your insurance broker, we act for you, as your agent, unless we tell you otherwise. Sometimes, we arrange insurance through a binder or agency with an insurer. When we do this, we act as the insurer's agent. We will always tell you when the product we arrange is done through a binder or agency arrangement.

UNAUTHORISED FOREIGN INSURER

Some insurance contracts may have been placed wholly or partly with a foreign insurer not authorised under the Insurance Act (1973) to conduct insurance business in Australia (Unauthorised Foreign Insurer or UFI). Such insurers are not subject to the provisions of that Act, which establishes a system of financial supervision of insurers in Australia monitored by the Australia Prudential Regulation Authority and the Financial Claims Scheme for insolvent insurers. As the insurer is not subject to Australian law, you may have to resolve any dispute in a foreign jurisdiction.

MISSTATEMENT OF PREMIUM

We try to correctly determine the premium (including statutory charges) that apply to your insurance contract; however, unintentional errors can occur.

If an amount has been misstated, we reserve the right to correct the amount. Where permitted by law, you shall not hold us responsible for any loss you may suffer due to any such misstatement.

REMUNERATION

Our remuneration for the services we provide you will be a brokerage, which is a percentage of the insurance premium paid by you and allowed to us by the insurer, and a fee as agreed with you.

You agree that we fully earn brokerage and fees once a policy of insurance is placed for the period of the contract, and we shall be entitled to retain all remuneration in respect of the full period of the insurance contract set by us, notwithstanding that you decide to terminate our appointment.

HOW WILL I PAY FOR THE SERVICES PROVIDED?

For each insurance product, the insurer will charge a premium. We often receive a payment based on a percentage of the premium paid to the insurer (excluding statutory and levies) called brokerage, which is delivered to us by the insurers. However, in some cases, we will also charge you a broker fee. All fees charged will be shown on the tax invoice we send you, and for retail clients, we will also disclose the dollar amount of any brokerage earned in circumstances where we have provided personal advice.

INTRODUCERS (REFERRERS) AND DISTRIBUTORS

It may be appropriate (and for your benefit) for us to use other third parties, such as introducers, distributors or other insurance intermediaries. These parties may also earn and retain brokerage for their role in providing products and services for you or in recognition of services they provide to us about your business. Where a percentage of our remuneration is shared with a third party, we confirm that the overall remuneration has remained the same to allow for such sharing.

INTEREST EARNED ON TRUST ACCOUNT

Your premium will be banked into our trust account when you pay us your premium. We retain the brokerage from the premium you pay us and remit the balance to the insurer by our arrangements with Thrisk.

We will earn interest on the premium while it is in our trust account, or we may invest it and earn a return. We will retain any interest or return on investment made on the premium.

CALCULATION OF BROKERAGE

Brokerage will be calculated based on the following formula:

$$A \times B = C$$

Where:

A: Premium

B: Percentage as agreed with the insurer

C: brokerage payable to us

For Example:

If A = \$10,000

and B = 15%

then C = \$1,500, which is the brokerage we receive

In general, our brokerage earned varies between 0% and 30%.

HOW ARE OUR EMPLOYEES REMUNERATED

Our employees who assist you with your insurance needs will be paid in two ways – salary or salary plus bonus.

OTHER BENEFITS

Occasionally, our employees may receive certain hospitality benefits (such as tickets to sporting events, movies, meals, bottles of wine, and hampers). The receipt of these benefits is not based on the volume of business placed with insurers but more on intelligent business relationships and are in compliance with our policies about conflict of interest, bribery and corruption.

INSURERS WE USE

When we recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers whose security has been approved by APRA or other regulatory bodies of a competent foreign jurisdiction.

In giving you advice about the costs and terms of the recommended product or policy, we have not compared those policies to all other policies available in the market. We undertake a review of all insurers with which we deal with on an annual basis.

UNDERWRITING AGENTS & WHOLESALE BROKERS

In some cases, we use the services of underwriting agents and wholesale brokers (insurance intermediaries) to access products that are not available to us directly from the insurer. You can identify where we have used an insurance intermediary, as the invoice and schedule will show that the policy is placed via another insurance intermediary. This situation usually arises when the insurance intermediary has developed a specialised product and competitive pricing for risks not commonly available directly but via the intermediary.

All insurance intermediaries we deal with must hold an Australian Financial Services Licence, place all client funds received into a Trust Account, and meet the same high standards in delivering the services that apply to us. Importantly, all claims will be the ultimate responsibility of and paid for by the insurer. If you wish to access the Financial Services Guide of the Underwriting Agency or Broker, please don't hesitate to contact us, and we will arrange to have a copy sent to you.

ELECTRONIC COMMUNICATIONS

We may be able to communicate through electronic mail with each other and with other parties. Still, we need to speak to provide services to you, sometimes attaching further electronic data. We will also use hyperlinks to provide you with information and disclosure documents. By agreeing for us to provide services to you, you would like to receive communications by email, including updated versions of this corruption of such communications and the risks of viruses or other harmful devices). Even with that, our system has reasonable virus-checking procedures, and you will be responsible for virus-checking all electronic communications sent to you.

You will also be responsible for checking that messages received are complete and legitimate for you. In a dispute, neither of us will challenge the legal evidential standing of an electronic document, and our system shall be deemed the definitive record of electronic communications and documentation. Agreement. By engaging in this method of communication, we and you accept the inherent risks (including the security risks of interception of or specialised access to such communications, the risks of

CONTACTING US

You can provide us with instructions in person, by telephone, email or in writing.

COMPLAINTS & DISPUTE RESOLUTION

If you are not fully satisfied with our services, please get in touch with our Complaints/Disputes Manager and tell them about your complaint or dispute. We will acknowledge your complaint/dispute in writing within two business days of receipt and endeavour to resolve the matter within 30 business days.

If we cannot resolve your complaint satisfactorily, you can refer the matter to the Australian Financial Complaints Authority (AFCA) with whom we are a member. A person may submit a complaint using the AFCA's online form, writing to the AFCA or by contacting AFCA by telephone. By submitting a complaint, the complainant is deemed to have agreed to have the complaint considered under the AFCA rules. AFCA can be contacted on 1800 931 678 or online at www.afca.org.au. AFCA's mailing address is GPO Box 3, Melbourne, VIC 3001. Suppose you have a complaint about a policy that we arranged under a Lloyd's Coverholder binder authority that can't be resolved to your satisfaction by us. Please refer the matter to Lloyd's Australia Limited, Level 9, 1 O'Connell Street, Sydney, NSW, 2000. Telephone Number: (02) 8298 0783 / email: idaustralia@lloyds.com.

BUSINESS PRINCIPALS

Provision of Information & Ownership

All activities we undertake as outlined in this document are provided for your exclusive use, and all data, recommendations, proposals, reports, and other information we provide in connection with our services are for your sole use. You agree to only permit access by any third party to this information with our express written permission, which must not be unreasonably withheld other than if such access is required by law or to obtain advice (legal, financial, other).

While you retain ownership of all physical insurance contract documents, slips and any other documents created by us for you in the performance of the services ("Placing Documents"), subject to the duties of confidence set out in this document, ownership of all intellectual property rights in any Placing Documents vests in and remains with us.

THIRD PARTY RIGHTS

Unless otherwise agreed between us in writing and to the extent permitted by applicable law, no term of this Agreement is enforceable by a third party.

CONFIDENTIALITY

We will keep all information received from you confidential and use it solely to perform our services. We may disclose to third parties a client's personal information:

- i. Where disclosure is required to satisfy Thrisk's legal or regulatory obligations.
- ii. Where disclosure is reasonably required to carry out the services.
- iii. Where such information is, other than as a result of a breach of any obligation of confidentiality owed by any person to the client, in the public domain or rightfully in Thrisk's possession.
- iv. We will immediately provide, destroy, return or cause the provision or return of all documents and other materials in Thrisk's possession, custody or control which contain, relate to, or concern you (including any material created or developed by us or any of our employees) upon your written demand.

PRIVACY AND DATA PROTECTION

We are committed to protecting your privacy and will apply reasonable endeavours to comply with the Privacy Act (1988), the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Privacy Amendment Act), and any further amendments. We use your information to help you and help with your insurance and risk management needs.

We will apply reasonable endeavours to keep any personal information in our possession or control secure from loss or specialised access, modification or disclosure. We will return such information on request and notify you if there are any data breaches about the information. A copy of our privacy policy and your file is available on request.

LIMIT OF LIABILITY

To the fullest extent permitted by law, and notwithstanding any other provision of this Agreement, the total liability, in the aggregate, of Toleshouse Risk Pty Ltd (T/as Thrisk) to the client and anyone claiming by or through the client, for any claims losses, costs or damages of any nature whatsoever related to the services or the Agreement, from any cause or causes, shall not exceed \$5,000,000. This limitation is intended to apply to all liability or cause of action, however, alleged or arising, including negligent acts, errors or omissions, unless otherwise prohibited by law. The cap should not apply to loss caused by us about Fraud, criminal conduct, wilful misconduct or gross negligence; Breach of intellectual property rights; or Breach of privacy laws.

PROFESSIONAL INDEMNITY INSURANCE

We maintain compensation arrangements, including professional indemnity insurance, which meets the requirements of section 912B of the Corporations Act. Our arrangements extend to claims concerning negligent advice provided by our current and former employees and Authorised Representatives.

CONFLICTS OF INTEREST

Circumstances arise where we may find a conflict of interest or otherwise have a material interest in or related to a matter in which we act. We have conflict management procedures and seek to avoid conflicts of interest. However, where a conflict is unavoidable, we will explain the position entirely and manage the situation in such a way as to avoid prejudice to any party. The insurance market is complex, and other relationships could not be described here, which might create conflicts of interest.

Whatever the circumstances, we will act in your best interests. If a conflict arises from which there is no practicable solution, we will withdraw unless you wish us to continue to operate for you and provide us with your written consent.

ETHICAL BUSINESS PRACTICE

We do not tolerate unethical behaviour either in our activities or in those with whom we seek to do business. We will comply with all applicable laws, rules, and accounting standards.

TERMINATION

We or you may terminate our services after giving the other 30 days' written notice or as we agreed. If you complete our services, we will receive all fees or brokerage we've included here. If such remuneration has yet to be received by us in full at the time notice of termination becomes effective, you agree to pay us any outstanding amount within seven days of the effective termination date and after that on demand.

Further, our claims services will cease when we are satisfied that you have appointed another broker or adviser to act as your agent. Suppose any claims are outstanding when you terminate our appointment as your insurance broker. In that case, we will provide details of the claim (s) to your new insurance broker so they may continue negotiating settlement on your behalf.

CHANGES TO THIS FSG/TOBA

Information in this document may change from time to time. We may make such changes by amending the FSG and publishing an updated version on our website. You may also obtain a printed copy of the updated information by accessing our website, calling your broker, or calling 0447 006 749.

PREPARATION

This FSG/TOBA was prepared on 01/09/2023 and issued by Tolehouse Risk Services Pty Ltd (T/as THRISK).

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