



Edmund

Terms of Use



## Terms of Use

This website is owned and operated by Edmund Insurance Pty Ltd (ABN 65 619 424 958) (AR 1259810 of Bellrock Pty Ltd AFSL 310545).

Your use of this website constitutes your agreement to these Terms of Use.

The information on this website is provided for Australian residents only. The law applicable in Queensland will apply to this website.

### WHAT TO EXPECT WHEN BUYING ONLINE FROM EDMUND

We will ask you questions which you must answer to obtain a Quote Estimate online. Unfortunately, we do not offer a quote to every applicant - but we will tell you immediately if we cannot quote. Our Quote Estimates are valid for 30 days. You can save it or ask for it to be emailed to you, and you will be able to retrieve it later. If you do not want to delay buying the policy, you can proceed to apply and buy. At this next stage, we will ask you a few more questions to decide whether or not to offer you cover. You must answer all of our questions in accordance with your Duty of Disclosure.

### DUTY OF DISCLOSURE

Under the Insurance Contracts Act 1984 (Cth), before you enter into a contract of insurance you have a duty to tell the 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 have this duty until the Insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

The duty of disclosure applies to every person to be covered under the insurance.

You do not need to tell the Insurer anything:

- that reduces the risk the Insurer insures for you;
- that is of common knowledge;
- that the Insurer knows or, in the ordinary course of business, ought to know; or
- in respect of which the Insurer has waived the duty of disclosure.

**Non-disclosure:** If you do not tell the Insurer anything you are required to, the Insurer may cancel your contract or reduce the amount that will be paid 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 contract as if it never existed.

If we offer you cover, we will tell you the Total Amount Payable and provide a breakdown of that amount. We will also provide you a copy of the Questions and your Answers from the application process and ask you to confirm your completed application, make your declaration of understanding, and accept our Terms of Business.

If you wish to buy, you will then be able to proceed to the payment gateway and select a payment method.

Once your application has been accepted and payment received, we will forward you a confirmation of cover e-mail and provide your Policy Wording and Policy Schedule.

We can provide you with a Tax Invoice upon your request - simply contact us by email.

If during the Policy Period, you want to change your details or your cover, e.g. the policy limit, please email us.

### WEBSITE CONTENT

We take reasonable steps to provide a reliable and safe online service. But we do not guarantee that it is free from viruses. We accept no responsibility for any harmful computer code that might be transferred. We do not guarantee that access will be uninterrupted, timely or secure, or that it will always operate as intended, and we accept no responsibility in that regard.

This website and its content may be changed at any time.

### COOKIES

A cookie is a short piece of data which is sent from a web server to a web browser on the user's machine when the browser visits the server's site. The cookie is stored on the user's machine, but it is not an executable program and cannot do anything to your machine. Whenever a web browser requests a file from the same web server that sent the cookie, the browser sends a copy of that cookie back to the server along with the request. In this way, the server knows you have visited before and can co-ordinate your access to different pages on its web site. A server cannot find out a name or email address, or anything about a user's computer, by using cookies. Cookies are essential in providing a seamless access to some online databases. edmundinsurance.com.au uses first-party cookies to obtain session details for access to parts of our sites. Cookie information is collected and stored by edmundinsurance.com

### GOOGLE ANALYTICS

In addition to web server logs, we use Google Analytics, a web analytics service provided by Google Inc. ("Google"). Reports obtained from Google Analytics are used to help improve the efficiency and usability of this website.

Google Analytics uses first-party cookies and JavaScript code to gather statistics about how the website is accessed. It anonymously tracks how our visitors interact with this website, including where they came from, what they did on the site including such things as news registration. The information generated by the cookie and JavaScript code about your use of the website (including your IP address) will be transmitted to and stored by Google on servers located outside Australia. Google is

based in the United States of America (USA). Should you wish to contact Google, you can find contact details on Google's Contact us page.

Google will use this information for the purpose of evaluating your use of our website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf.

By using this website, you consent to the processing of data about you by Google in the manner described in Google's Privacy Policy and for the purposes set out above. Relevant legislation of the USA will apply. You can opt out of Google Analytics if you disable or refuse the cookie, disable JavaScript, or use the opt-out service provided by Google.

## GOOGLE TAG MANAGER

We use Google Tag Manager, a digital marketing service provided by Google Inc. ("Google"). Reports obtained from Google Tag Manager are used to help improve the efficiency and usability of the website by measuring traffic and visitor behaviour to the edmundinsurance.com.au website.

Google Tag Manager uses tags which are tiny bits of website code that allow us to measure traffic and visitor behaviour, understand the impact of online advertising and social channels, use remarketing and audience targeting, test and improve our site. Google Tag Manager keeps track of a set of tags and tag-firing rules but it does not collect any personally identifiable information. When a user visits the site, the most up-to-date tag configuration is sent over to the end-user's browser with instructions to fire appropriate tags. The information generated about your use of the website (including your IP address) will be transmitted to and stored by Google on servers located outside Australia. Google is based in the United States of America (USA). Should you wish to contact Google, you can find contact details on Google's Contact us page.

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## SOCIAL MEDIA

When you use Edmund's social media pages, you are using an external site and are therefore bound by the privacy principles of that site. We encourage you to review the privacy policies of that site for further information. Edmund does not endorse, and is not accountable for, any views expressed by third parties using that site.

Edmund records all information posted to the Edmund social media channels and uses that information for the purpose of administering the channels, for record keeping and for considering and/or addressing any comments

made. No attempt will be made to further identify social media subscribers except where requested and authorised by law.

## SHARING OUR CONTENT THROUGH SOCIAL MEDIA

Edmund also uses interfaces with social media sites such as Facebook, LinkedIn, Twitter, GooglePlus and others. If you choose to "like" or "share" or "recommend" information from this website through these services, you should review the privacy policy of that service. If you're a member of a social media site, the interfaces may allow the social media site to connect your visits to this site with other personal information.

If you have any questions or are concerned about any aspect of your dealings with us, please do not hesitate to contact us. Please refer to our website for those details.

Edmund Insurance Pty Ltd ("Edmund") ABN 65 619 424 958 acts under a binding authority agreement to bind cover and issue this policy together with certain claims authority. And when doing so Edmund acts as an Agent for the Insurer and not for the Insured. Edmund is a Corporate Authorised Representative (AR Number 001259810) of Bellrock Broking Pty Limited ("Bellrock") ABN 68 122 809 830. Bellrock holds an Australian Financial Services Licence (AFSL) Number 310545.

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Any advice provided by Edmund is general advice only and it has not considered your individual needs. When making your decision about buying the Policy you need to consider if the offer and the Policy are right for you.



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