

**Steadfast IRS Pty Limited**

abn 95 159 898 398 afsl 435538

**NORWEST**

PO Box 7893 BAULKHAM HILLS BC NSW 2153

t 1300 655 037 f 02 8072 2169 w www.steadfast-irs.com.au

**SYDNEY CENTRAL COAST BRISBANE**

A Steadfast Network Broker

**TAX INVOICE**

This document will be a tax invoice for GST when you make payment

Kane Botting  
99 Brooklyn Road  
BROOKLYN NSW 2083

Thank you for using our services to arrange your Insurance Policy. Please check the details below and the attached policy schedule for a description of the Insurance arranged and advise our office of any changes immediately.

Should you have any queries please contact your Account Manager:

**Andrea Jardine****RENEWAL**

Invoice Date: 17-Sep-2018

Invoice No: 261635

**Policy Summary**

<b>Type of Policy:</b>	Marine Liability (Ship Repair)
<b>The Insured:</b>	Kane Botting
<b>Insurer:</b>	MNK Re Ltd (SRL Binder) <b>ABN:</b>
<b>Interests Insured</b>	Ship Repairers Liability (BIND288-BR)
<b>Policy No:</b>	BIND288/18BR
<b>Period of Insurance:</b>	18-Sep-2018 to 18-Sep-2019 at 4:00 pm
<b>Effective Date:</b>	18-Sep-2018

**DEFT**  
PAYMENT SYSTEMS**STEADFAST IRS PTY LIMITED****Please turn over for further payment methods and instructions.****DEFT Reference Number****40313922616353**Pay by credit card (Visa, Mastercard, Amex or Diners)  
at **www.deft.com.au** or **1300 78 11 45**

\*498 403139 22616353

**Bill Code: 20362**  
**Ref: 40313922616353****Name: Kane Botting****Invoice No: 261635**  
**Total Due: \$4,653.87**  
**Due Date: 18-Sep-2018****Amount Paid:**

+403139 22616353 &lt;

000465387&lt;2+





DEFT is a service of Macquarie Bank



#### Internet

Pay over the Internet from your credit card at [www.deft.com.au](http://www.deft.com.au)

*Steadfast IRS Pty Limited accepts MasterCard, Visa, American Express & Diners Club Cards.*

*Please note that payments by Credit Card will attract a surcharge.*



#### Telephone

Pay by phone from your credit card.

Call **1300 78 11 45** to make a payment.

*Steadfast IRS Pty Limited accepts MasterCard, Visa, American Express & Diners Club Cards.*

The phone payment line is a 24 hour service. Calls are charged at the cost of a local call (mobiles extra).

*Please note that payments by Credit Card will attract a surcharge.*



Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



#### In Person

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'Steadfast IRS Pty Limited'.



#### Mail

Detach payment slip and mail with payment to:

**DEFT Payment Systems  
G P O Box 5063  
SYDNEY NSW 2001**

Please make cheques payable to 'Steadfast IRS Pty Limited'.

Please note that receipts will not be issued for mailed payments.

## LLOYD'S CERTIFICATE OF INSURANCE

effected through

**Steadfast IRS Pty Ltd  
(hereinafter called the Coverholder)**

THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the Premium shown in the Schedule, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate.

You or your representative can obtain further details of the syndicate numbers and the proportions of this Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the Coverholder shown above. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration) the date of which is stated in the Schedule. You should read this Certificate carefully and if it is not correct contact the Coverholder. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.



<b>SCHEDULE</b>
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This Schedule forms part of, and is to be read in the context of, a Ship Repairers and Marinas Contract issued by Steadfast IRS Pty Ltd on behalf of Travelers Syndicate Management Limited (Syndicate 5000) an Underwriter at Lloyd's and effected through the offices of Lloyd's Broker MNK Re Limited in connection with Contract Number UMR: B134119AU18227.

**CONTRACT NUMBER:** *BIND288/18BR*

**NAMED INSURED:** *Kane Botting*

**ADDITIONAL INSURED:** *Not Applicable*

**SUB-CONTRACTORS:** *Not Applicable*

**POSTAL ADDRESS:** *99 Brooklyn Road BROOKLYN NSW 2083*

**Care of:-** Steadfast IRS Pty Ltd

**BUSINESS:** Ship Repairer and/or Marina Operator and including associated design, repair, installation and maintenance work carried out on third party Watercraft and the ownership, tenancy and use of premises or car parks.

The following Additional Marine Work is covered by the Contract:

*Not Applicable*

The following Non-Marine Work is covered by the Contract:

*Not Applicable*

**PERIOD OF INSURANCE:** Not exceeding 25% of overall income

From: 4:00 p.m. local time at the Insured's Postal Address on:  
18 September 2018

To: 4:00 pm local time on :  
18 September 2019

**LIMITS OF LIABILITY:**

Public Liability: AUD 10 million any one occurrence

Products Liability: AUD 10 million any one occurrence and in the aggregate during the period of insurance

Vessels in Your Care Custody & Control: AUD 10 million any one occurrence

Property in Your Care Custody & Control (other than vessels):  
*AUD 100,000* any one occurrence

**OPTIONAL ADDITIONAL BENEFITS:**

**Errors & Omissions Liability: Insured**

Sum Insured: AUD 500,000 and in the aggregate during the period of insurance

Insured Services: Inspection Reports on watercraft

Gross Receipts from Insured Services: Less than AUD 10,000



Retroactive Date: 18/09/2014

**Statutory Liability: Insured**

Sum Insured: AUD 500,000 and in the aggregate during the period of insurance

Retroactive Date: 18/09/2014

**OPTIONAL ADDITIONAL**

**COVERAGES:**

**Tools of Trade: Not Insured**

Sum Insured: AUD Not Insured any one occurrence and in the aggregate during the period of insurance

Limit Any One Item: AUD 2,000 unless item specified below.

Insured Equipment: Not Applicable

Specified items over AUD 2,000:

*Not Applicable*

**Watercraft: Insured**

Schedule of Insured Workboats:

2012 Quintrex Workboat Inc Trailer & Motor - \$15,000

Sum Insured:

Material Damage:

Market value or sum insured shown whichever is the lesser.

Third Party Liability in respect to Your Watercraft:

AUD 10,000,000 each and every occurrence

**COMBINED SINGLE LIMIT:**

The Combined single limit with regards to all of the above limits: AUD 10 million any one occurrence.

**EXCESS:**

AUD 1,500 each and every claim except Errors & Omissions extension AUD 5,000 except Statutory Liability extension AUD 5,000 except Tools of Trade extension AUD 250 except Watercraft extension sum insured upto AUD 10,000 - AUD 500 sum insured more than AUD 10,000 - AUD 1,000

**CONDITIONS:**

Steadfast IRS PTY Limited v9 @ 30-09-16

**SPECIAL CONDITIONS:**

Not Applicable

**ADDITIONAL BENEFITS:**

**Claims Preparation Costs: Insured**



<b>TERRITORIAL LIMITS:</b>	Australia Wide
<b>CHOICE OF LAW AND JURISDICTION:</b>	<p><b>Law:</b> governed by and construed in accordance with the laws of Australia and the States and Territories thereof.</p> <p><b>Jurisdiction:</b> Jurisdiction of any Court of competent jurisdiction in the State or Territory of Australia</p>
<b>SEAT OF ARBITRATION:</b>	Australia
<b>WAR/STRIKES RIOTS AND \CIVIL COMMOTIONS NOTICE OF CANCELLATION:</b>	7 days applicable in respect of those risks detailed in 3.22 and 3.23; all other risks as specified in General Conditions 5.4
<b>EXPIRY NOTICE:</b>	<p>Insurance Contracts Act 1984</p> <p>Broker's Name: Steadfast IRS Pty Ltd</p> <p><b>EXPIRY NOTICE FROM CERTAIN UNDERWRITERS AT LLOYD'S.</b></p> <p>At 4:00 p.m. on 18/09/2019 your contract of insurance No: BIND288/18BR will expire.</p> <p>Lloyd's Underwriters are prepared to negotiate the renewal of the cover.</p>
<b>PREMIUM:</b>	AUD 3,876.96
<b>PREMIUM PAYMENT TERMS:</b>	within 30 days of inception
<b>TAXES PAYABLE LOCALLY BY THE INSURED IN ADDITION TO THIS CONTRACT</b>	<p>Stamp duty: AUD 59.21</p> <p>Goods and services tax: AUD 387.70</p> <p>Fire brigade levy: Nil</p>

<b>INFORMATION:</b>
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The following information was provided to Insurer(s) to support the assessment of the risk at the time of underwriting.

Client submission – Marine Industry Insurance Declaration



This Certificate is Insurance Council of Australia's General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any enquiry or complaint relating to this Insurance should be referred to the Coverholder shown above in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

*Lloyd's Underwriters' General Representative in Australia*

*Level 9, 1 O'Connell Street*

*Sydney NSW 2000*

*Telephone Number: (02) 8298 0753 /Facsimile Number: (02) 8298 0788 Email:*

*[ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)*

If your dispute remains unresolved you may be referred to the Financial Ombudsman Service Limited under the terms of the General Insurance Code of Practice. For other disputes you will be referred to other proceedings for resolution. Details are available from Lloyd's Underwriters' General Representative in Australia at the address above.

The Underwriters accepting this Insurance agree that:

(i) In the event of a dispute arising under this Insurance, the Underwriters at the request of the Assured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.

(ii) any summons notice or process to be served upon the Underwriters may be served upon:

*Lloyd's Underwriters' General Representative in Australia*

*Level 9, 1 O'Connell Street*

*Sydney NSW 2000*

who has authority to accept service and to appear on the Underwriters' behalf;

(iii) if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

*Steadfast IRS Pty Ltd*

*Suite 3, Building B*

*34-46 Brookhollow Ave,*

*Baulkham Hills NSW 2153*

*Phone: 02 8633 8804 Fax: 02 9034 5500*

This Certificate is issued by the Coverholder shown above in accordance with the authority granted to them by certain Underwriters at Lloyd's under the Agreement referred to in the Schedule.

IN WITNESS WHEREOF this Certificate has been signed at Baulkham Hills, NSW, Australia this 17th day of September, 2018 by Coverholder:



James Finucane

Head of Specialty, Steadfast IRS Pty Ltd

LMA3082 (Australia) - 1/09/2008

#### **Premium Summary:**

<b>Premium</b>	<b>FSL</b>	<b>Policy Fee</b>	<b>Stamp Duty</b>	<b>Broker Fee</b>	<b>GST</b>	<b>TOTAL DUE</b>
\$3,876.96	\$ 0.00	\$ 150.00	\$ 59.21	\$ 150.00	\$ 417.70	<b>\$4,653.87</b>



## IMPORTANT INFORMATION FOR CLIENTS

**YOUR DUTY OF DISCLOSURE:** Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they 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 the insurer anything that:

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

**If you do not tell the insurer something**

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

If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

**RETAIL CLIENTS:** Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

- Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.
- And that are being provided a financial service or product that relates to the following insurance covers - Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

**UTMOST GOOD FAITH:** Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by Insurers.

**THIRD PARTY INTERESTS:** Insurance policies will only provide cover for your interest in the property insured and does not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

**ALTERATIONS:** No alterations to the risk whatsoever will be admitted until you have notified us in writing and will not take effect until acceptance is confirmed by the insurer.

**PAYMENT:** You will not be insured if you fail to pay the premium in full within 14 days from commencement of the risk for new policies and prior to the due date for renewals, unless alternative credit arrangements have been agreed with us in writing.

**NEW POLICIES:** Notwithstanding the above, you will not be insured if you do not submit the relevant Proposal within 30 days from commencement of the risk unless an extension of time has been agreed with us in writing.

**CLAIMS OCCURRING PRIOR TO COMMENCEMENT:** Your attention is drawn to the fact that your policies do not provide indemnity in respect of events that occurred **PRIOR** to commencement of the contract.

**COOLING OFF:** A **cooling off period** may apply to an insurance policy issued to you as a retail client. During the period you may return the policy. Details of your cooling off rights will be included in the relevant Product Disclosure Document.

**TERMS OF TRADE:** Payment of this account constitutes your acknowledgement and acceptance of these conditions and authorises us to act as your insurance brokers for the risks outlined on the face hereof and no others unless specifically agreed by us in writing.

**OTHER REMUNERATION INFORMATION:** Where we provide personal advice to you as a retail client, we will tell you in the Statement of Advice the remuneration that we and our associates are to be paid, for providing the advice. Should premiums paid via the Licensee earn interest, that interest will be retained by the Licensee.

If you cancel this insurance prior to the expiry date, we will be entitled to retain our broker fee and such proportion of any commission that relates to the unexpired period of insurance. A broker service fee may be charged to process the cancellation.

If there is a refund of premium as a result of the cancellation or adjustment of the policy we will return to you any unexpired portion of the premium and charges, less any penalty charges or short-term rates imposed by the Insurer. We will retain our total remuneration component of the policy or our fees charged to you for the insurance programme placed on your behalf by our office.

**SUBROGATION:** You are warned that should you become a party to any agreement that has the effect of excluding or limiting your insurer's ability to recover from a third party, your insurers may have the right to refuse to indemnify you for such loss where it is shown that your insurer's rights of recovery have been prejudiced by your action.

**RIGHTS OF RECOVERY AGAINST OTHERS:** It is a condition of a Contract of Insurance that you may not forego any right of recovery that may exist against another party without prior approval in writing being given by your insurer.

**AVERAGE / CO-INSURANCE: (Property or Business Interruption Insurance)** It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged. Otherwise, you will be under-insured and in terms of the Average / Co-insurance provisions of your policy, you may be responsible for paying part of the loss you actually suffer.

**NOT A RENEWABLE CONTRACT: (Liability and PI insurance)** Cover under your policies terminates as indicated in the tax invoice or adjustment note.

Some policies are not renewable contract. If you wish to effect similar insurance for any subsequent period, it will be necessary for you to complete a new proposal prior to the termination of the current policy so that terms of insurance and quotations can then be developed for your consideration.

**CLAIMS MADE DURING THE PERIOD OF INSURANCE:** Your attention is drawn to the fact that some policies provide cover on a "claims made" basis which means that claims first advised to you (or made against you) and reported to your insurer during the Period of Insurance are recoverable irrespective of when the incident causing the claim occurred, subject to the provisions of any clause relating to a "retroactive date".

You should also note that, in terms of the provisions of Section 40 (3) of the Insurance Contracts Act 1984, where 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 insurance cover provided by the contract expires) then the Insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the Period of Insurance cover provided by the contract.

In order to ensure that any entitlement under the policy is protected, you must therefore report all incidents that may give rise to a claim against you to the Insurers without delay after such incidents come to your attention and prior to the expiration of the policy period.

**FLOOD RISK: (Property Insurance)** It is critical importance to consider flood risk and how it might directly an/or indirectly affect you. Direct impacts might arise from your proximity to flood zones. This risk is obvious. What might not be so obvious is the impact of property development over time. Since the last flood mapping there is potential that property development may have altered the course of flood plains. This may now expose you to greater risk of loss from flood.

We recommend that you make all investigations available to you with your local council, engineer or appropriate property professional in this regard, and take all steps available to you to mitigate the risk.

Indirect impacts of flood are not so obvious. Indirect affects of flood might see your business being interrupted, due to your customer and/or suppliers being affected by flood, or by the actions of any level of government in managing a flood situation. This might involve government closing down locations, ports and other vital infrastructure. There are many other indirect insurable impacts that might be applicable to your specific risk or industry.

When we review this risk with you, we recommend that you consider our advice very carefully, given the wide ranging direct and indirect effects of flood, and the general uncertainty in respect of the natural climate.

**FLOOD INSURANCE:** Currently, there are many different approaches insurers undertake in respect of insuring flood. These include:

- Excluding all coverage for flood
- Providing coverage for flood in certain circumstances only
- Providing coverage for flood in most circumstances



- Limiting the sum insured for flood
- Imposing high levels of policy excess or deductible

Given the wide reaching direct and indirect effects of flood, the uncertain nature of flood zones, and the general uncertainty in respect of the natural climate, we strongly recommend that you insure against flood. If available, the costs of flood insurance may be significant. There is a financial product called premium funding available that might assist you with financing insurance premiums over time to reduce the cash flow impact of the premium payment. We can facilitate an offer for premium funding if required.

In any case, we strongly recommend that you consider the above Flood Risk and Flood Insurance notices and the advice container therein, when making a decision whether or not to insure against flood.

**COMPLAINTS OR DISPUTES:** We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

If you have a complaint about the service provided to you, Steadfast IRS Pty Limited has a Complaints and Disputes Resolution procedure which undertakes to respond to your complaint within 15 working days, provided we have all necessary information and have completed investigations required. Where further information, assessment or investigation is required, we will agree to reasonable alternative timeframes with you. You will also be kept informed of the progress of your complaint. To enable review of your complaint by us please take the following steps:

1. Contact our Complaints Manager on telephone number 02 9034 5555 or put your complaint in writing and send it to:

Complaints Manager  
Steadfast IRS Pty Limited  
PO Box 125  
NORTH RYDE NSW 1670

2. Please mark the envelope "Notice of Complaint"

This service is free of charge to policy holders.

**FINANCE OMBUDSMAN SERVICE:** Steadfast IRS Pty Limited is a member of the Financial Ombudsman Service (FOS). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to FOS. FOS can be contacted on 1300 780 808, fax 03 9613 6399, email [infor@fos.org.au](mailto:infor@fos.org.au) or website [www.fos.org.au](http://www.fos.org.au) or you can write to them at:

Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne VIC 3001

**DISCLAIMER:** This Tax Invoice is a summary only (errors and omissions excepted) and does not purport to be a copy of the insurer's policy or other documents. In case of any discrepancy, the insurer's documents will prevail.



## PRIVACY AND CONSENT

This statement tells you how Steadfast IRS Pty Limited (Steadfast IRS) (ABN 95 159 898 398) collects, uses and discloses personal information and what we expect of you

"Personal information" is information about and which identifies individuals, including, for example an individual who is an insured and an individual who may simply be referred to in the application for cover or claim form (such as an employee, director, claimant, witness etc)

**It is important you read, understand and agree to the following, which applies from 12 March 2014.**

At Steadfast IRS Pty Limited 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 brokers 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 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 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 Privacy Officer at Steadfast IRS Pty Limited, PO Box 125, North Ryde BC, 1670.

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 our Privacy Officer at Steadfast IRS Pty Limited, PO Box 125, North Ryde BC, 1670.

Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the 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.

**Please contact us if you would like more information on the above matters.**