

Terms and Conditions

R&M Insurance Brokers Pty Ltd

These Terms and Conditions govern the use of the website and services provided by R & M Insurance Brokers Pty Ltd ('R&M Insurance Brokers', 'R&M', 'we', 'us', or 'our') (ABN 66 078 702 977), holder of Australian Financial Services Licence (AFSL) No. 239233. By accessing and using this website, including any forms, you agree to be bound by these Terms and Conditions.

These Terms and Conditions should be read in conjunction with our Privacy Policy and Financial Services Guide.

Definitions

In these Terms and Conditions:

- 'Services' refers to the insurance broking services provided by R&M Insurance Brokers.
- 'You' or 'your' refers to the user or viewer of our website.
- 'Website' means the website operated by R&M Insurance Brokers.

Nature of Advice

R&M Insurance Brokers is authorised to provide financial product advice and deal in general insurance products, including claims handling and settling services for retail and wholesale clients.

The advice on this website is general advice only and has been prepared without taking into account your objectives, financial situation, or needs. You should consider the appropriateness of the information, taking these matters into account, before you act on any information and in particular review the Product Disclosure Statement and Target Market Determination or the Policy Wording for any product that the information relates to before acquiring the product. Professional advice should always be sought before any action is taken based on the content of this site.

Submitting a quote request or enquiry form does **NOT** create any insurance coverage, guarantee policy acceptance or provide immediate insurance protection.

Website Usage

This website is intended for Australian residents only. You agree to use this website only for lawful purposes and in accordance with applicable Australian law.

These Terms and Conditions are governed by the laws of Australia and the state or territory in which our services are provided. Any disputes arising from these Terms and Conditions will be subject to the exclusive jurisdiction of the courts of Australia.

Limitation of Liability

While we endeavor to keep information current and accurate, we do not guarantee the accuracy or completeness of any information contained on this website. To the maximum extent permitted by law, we will not be liable for any loss or damage incurred by any person as a result of, use, or access to this website or the content on it, including any error in any information, opinion or recommendation contained in this website (whether due to our negligence or otherwise).

Intellectual Property

All content and information on this Website is owned by R&M Insurance Brokers, or licensed to us, and is protected by Australian and international copyright laws. It may not be reproduced without the prior written consent of R&M Insurance Brokers.

Privacy and Data Handling

Our collection, use, and protection of your personal information is governed by our Privacy Policy, which forms part of these Terms and Conditions.

We use analytics tools to improve our website and services. This may involve collecting non-personal information about your website usage.

Our website uses cookies as described in our Privacy Policy. By using our website, you consent to our use of cookies.

Third-Party Links and Services

Our website may contain links to third-party websites or services. Noting this, we do not endorse or control third-party content, third-party sites have their own terms and privacy policies, and we are not responsible for third-party content or services.

Governing Law and Jurisdiction

Your use of the Site and any dispute arising out of your use of it is subject to the laws of New South Wales and the Commonwealth of Australia. These Terms are governed by the laws of New South Wales and the Commonwealth of Australia and subject to the exclusive jurisdiction of the courts operating in New South Wales. The Site may be accessed throughout Australia and overseas. We make no representation that the Site complies with the laws (including intellectual property laws) of any country outside Australia. If you access the Site from outside Australia, you do so at your own risk and are responsible for complying with the laws in the place where you access the Site.

Security Disclaimer

While we take reasonable steps to protect the security of our website, we do not guarantee that the website is free from viruses or other harmful components. You are responsible for ensuring that your devices and systems are adequately protected when accessing our website.

User Obligations

You are responsible for ensuring that any information you provide to us is accurate, complete, and up to date.

You agree not to use the website for any unlawful or prohibited purpose, attempt to gain unauthorised access to any part of the website or systems connected to the website, use the website in any way that may impair its performance, corrupt its content, or reduce its overall functionality.

Changes to Terms

We reserve the right to update or modify these Terms and Conditions at any time without prior notice. Any changes will be effective immediately upon posting on the website. Your continued use of the website following any changes constitutes your acceptance of the revised Terms and Conditions.