STONE LANE

COMPLIANCE PACK

Terms of Engagement, Financial Services Guide (FSG) & Privacy Policy

Stone Lane
Broking & Risk Advisory
Suite 3 / 405 Nepean Highway,
Frankston, VIC 3199
03 9797 4822 | stonelane.com.au

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STONE LANE BROKING & RISK ADVISORY

TERMS OF ENGAGEMENT

These Terms of Engagement (ToE) outline the services we will provide you as part of your relationship with Stone Lane Group Pty Ltd ABN: 79 640 560 201. This document is best read in conjunction with our Financial Services Guide (FSG) to give you a strong overall understanding of how our services are delivered. Stone Lane Broking & Risk Advisory are a Corporate Authorised Representative (AR No. 1282235) of McLardy McShane Partners Pty Ltd AFSL 232987 ABN 14 064 465 309.

OUR TEAM

Depending on your individual needs, complexity and business type the team assigned to oversee your services will be tailored to ensure you get the best overall experience. Your points of contact will be confirmed to you, however if you need to get in touch with our office you can do so by using the following details:

Stone Lane Broking & Risk Advisory
Suite 3/405 Nepean Highway
Frankston, VIC 3199
(03) 9797 4822
hello@stonelane.com.au
stonelane.com.au

OUR SERVICES

As your Insurance Broking & Risk Advisory partner, we have the capability to provide you with a range of services, some of which include;

PRE-PLACEMENT SERVICES

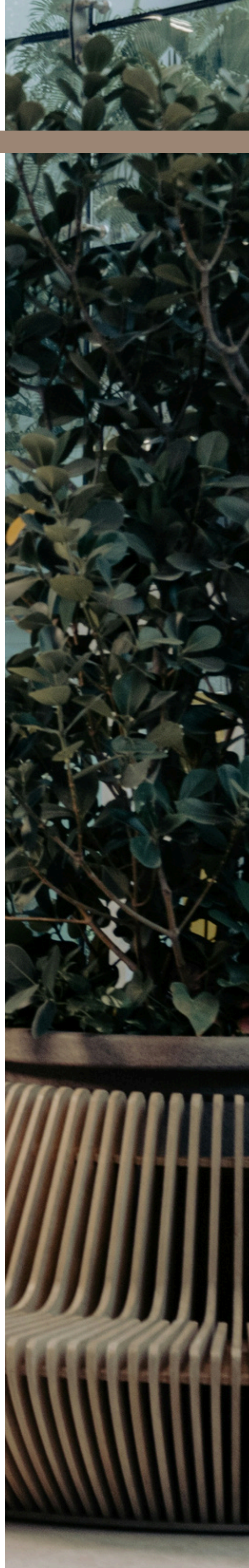
• Help you identify and assess your risks and develop a proposal to submit to a potential insurer/insurers;
• Provide advice on risk mitigation and management strategies;

INSURANCE PLACEMENT AND PREMIUM FUNDING

• Seek insurance quotes (for more information on how we will seek quotes see “Approaching the Market”);
• Negotiate policy coverage and policy renewal annually or as otherwise agreed;
• Bind coverage where you have authorised us to do so (except in urgent circumstances where unless you instruct otherwise, we may choose to bind insurance on your behalf if we consider that is in your interests);
• Obtain and provide a quotation for premium funding;

POST-PLACEMENT SERVICES

• Prepare and manage claims if an insured event occurs;
• Advocate on your behalf during the claims process;
• Facilitate policy changes and/or cancellations as per your instructions;



STONE LANE

TERMS OF ENGAGEMENT

APPROACHING THE MARKET

We may seek quotes from the broader general insurance market before making a recommendation. We have arrangements with a panel of insurers and underwriters, which enables us to find the right insurance product for you, and in some cases depending on the type of the insurance product, we may have arrangements with only a limited number of insurers and underwriters. When providing you with our recommendation we will only recommend products from these insurers and will not seek quotes from the broader general insurance market.

CONTINUITY OF COVER

It is important that you maintain continuity of cover. Accordingly, if a contract of insurance falls due and we are unable to contact you, we will automatically arrange for the policy to be held covered (or renewed if necessary). However there may be insurance contracts that we will need a proposal form or declaration completed by you and returned to us in order for renewal terms to be considered and offered by the insurer. If this is the case we will advise you in advance of the policy expiry. If you do not require the cover, we do ask that you tell us as soon as possible. A short-term premium may apply. Please tell us if you do not wish us to provide this service.

REMUNERATION STREAMS

In return for the services we provide, we will usually receive a commission that typically ranges between 10% and 30% of the base premium paid (excluding relevant taxes, charges and levies). This is paid to us by the insurer. Depending on the type, volume and complexity of the work we undertake for you, we may seek to charge a fee for service either in addition, or in lieu of the commission payable to us by the insurer/s. The commission and fees will be disclosed to you as part of our commitment to transparency and in alignment with industry requirements and best practices.

POLICY CANCELLATION

If a cover is cancelled before the expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer and not refund any part of the brokerage and/or broker fee we receive for arranging the cover as outlined in our Financial Services Guide (FSG). A broker fee may also be charged to process the cancellation.

PAYMENT TERMS

You are required to pay outstanding premiums to Stone Lane Broking & Risk Advisory within the time set out on our invoice.

OUR ADVICE TO YOU

When providing advice, we will either take into consideration your personal objectives, financial situation or needs before making a recommendation, but in order to provide this advice, we rely on you to provide accurate and complete information. Or, on some occasions we may not take into consideration your personal objectives, financial situation or needs. The type of advice we provide you will be transparently communicated with you to ensure you are aware of the scope and nature of the advice. Regardless and before taking any action, you should consider whether the advice we have provided is appropriate to you having regard to your individual circumstances. Further, you should obtain and read the relevant Product Disclosure Statements before making a decision and ensure all disclosures made on your behalf are accurate and correct.

TERMS OF ENGAGEMENT

PERIOD OF ENGAGEMENT

Unless you confirm otherwise, we will assume our appointment as your Insurance Broking & Risk Advisory Firm is ongoing indefinitely and act accordingly on your behalf. You may terminate this relationship at any time and at no point are you locked into our services, unless we formally agree otherwise. We also provide you with a Financial Services Guide (FSG). This document contains important information about our relationship with you such as;

• Our status as a licensed financial services provider;
• Disclosure obligations on your part and ours;
• Potential conflicts of interest that we have in our dealings with insurers and other service providers;
• Professional indemnity insurance arrangements;
• Internal and external complaints resolution procedures;
• Details of our privacy policy;

We will notify you of any changes to terms of trade or services provided.

INSURANCE BROKERS CODE OF PRACTICE

We subscribe to and are bound by the Insurance Brokers Code of Practice, a full copy of which is available from the National Insurance Brokers Association (NIBA) website www.niba.com.au.

STONE LANE

STONE LANE BROKING & RISK ADVISORY

FINANCIAL SERVICES GUIDE

The financial services referred to in this Financial Services Guide (FSG) are offered by:

STONE LANE GROUP PTY LTD
Corporate Authorised Representative
No. 001282235
Suite 3/405 Nepean Highway
Frankston, VIC, 3199
Phone: (03) 9797 4822
Email: hello@stonelane.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 Stone Lane Broking & Risk Advisory provides to you. McLardy McShane Partners Pty Ltd is responsible for the content and distribution of this FSG. The distribution of this FSG by Stone Lane Broking & Risk Advisory 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;

• 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 conflicts 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.

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FINANCIAL SERVICES GUIDE

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 June 3 2026 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 using 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 are 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?

Stone Lane Broking & Risk Advisory is authorised to advise on 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 property, 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.

STONE LANE BROKING & RISK ADVISORY

FINANCIAL SERVICES GUIDE

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 is 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 receives 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 in 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.

STONE LANE BROKING & RISK ADVISORY

FINANCIAL SERVICES GUIDE

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% x 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).

Stone Lane Broking & Risk Advisory will receive 90-95% of McLardy McShane Partners Pty Ltd 's commission.

Stone Lane Broking & Risk Advisory may charge a fee for service as well as, or instead of commission. The fee charged will depend on the complexity and level of 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 may pay Steadfast 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.

STONE LANE BROKING & RISK ADVISORY

FINANCIAL SERVICES GUIDE

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 charges). If you instruct us to arrange or issue a product, this is when McLardy McShane Partners Pty Ltd becomes entitled to the commission.

McLardy McShane Partners Pty Ltd's commission rates for premium funding are in the range of 0% to 5% of the 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.

McLardy McShane Partners Pty Ltd is a shareholder of Victory Funding. Victory Funding is a premium funding company that you may be offered a quotation for, in conjunction with your insurance placement/renewal.

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?

01.

If you have a complaint about a service provided to you please contact Stone Lane Broking & Risk Advisory and tell us about your complaint. We will do our best to resolve it quickly.

02.

If your complaint is not satisfactorily resolved within 5 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.

03.

If our brokerage is unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email to customeradvocacy@steadfast.com.au, or by calling the Steadfast Group Ltd head office on (02) 9495 6500 and asking to speak with the Customer Advocacy Service.

WHAT SHOULD I DO IF I HAVE A COMPLAINT? (CONT.)

04.

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
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 COMPENSATE 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 Stone Lane Broking & Risk Advisory or McLardy McShane Partners Pty Ltd provide, please contact us.

Please retain this document for your reference and any future dealings with Stone Lane Broking & Risk Advisory or McLardy McShane Partners Pty Ltd.

STONE LANE BROKING & RISK ADVISORY

OUR PRIVACY POLICY

Stone Lane Group Pty Ltd trading as Stone Lane Broking & Risk Advisory ABN 79 640 560 201 Corporate Authorised Representative (No: 1282235) of McLardy McShane Partners Pty Ltd AFSL No: 232987 ABN: 14 064 465 309.

At Stone Lane Broking & Risk Advisory, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (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 and 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 to consider your claim, eg loss adjusters, medical brokers etc) to enable the insurer 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.

STONE LANE

OUR PRIVACY POLICY

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 is 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 the 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 of their reinsurance program.

We may also disclose information we collect to the providers of our policy administration and broking systems that help us to provide our products and services to you. These policy administration providers and broking systems may be supported and maintained by organisations in New Zealand, the Philippines and Vietnam and your information may be disclosed to those organisations. Please note that the Privacy Act and Australian Privacy Principles may not apply to these organisations.

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.

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OUR PRIVACY POLICY

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, reorganisation, dissolution or similar event. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act.

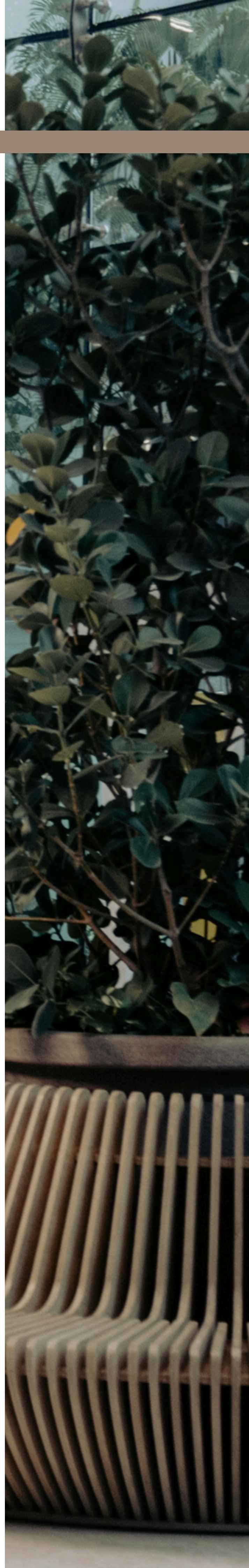
We may provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

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 Shane Brady via email at shane@stonelane.com.au.

OUR PRIVACY POLICY



HOW CAN YOU CHECK, UPDATE, OR CHANGE THE INFORMATION WE ARE HOLDING? (CONT.)

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 Shane Brady via email at shane@stonelane.com.au.

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.

STONE LANE BROKING & RISK ADVISORY

OUR PRIVACY POLICY

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.

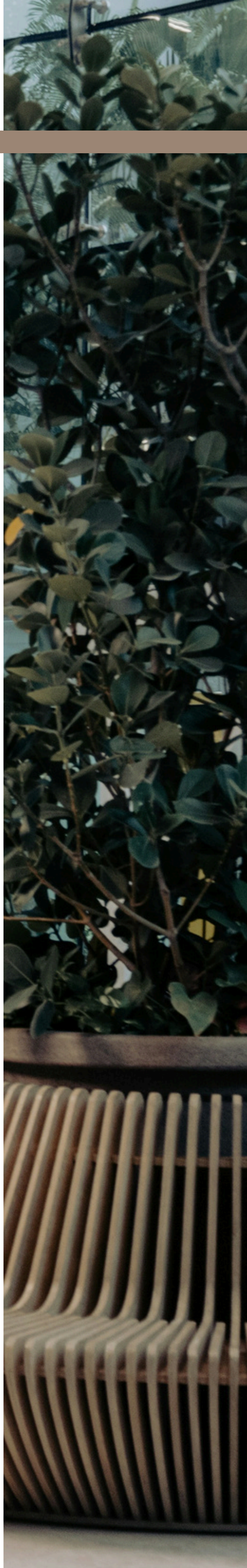
FORMS

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.



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