STONE LANE

TERMS OF ENGAGEMENT

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

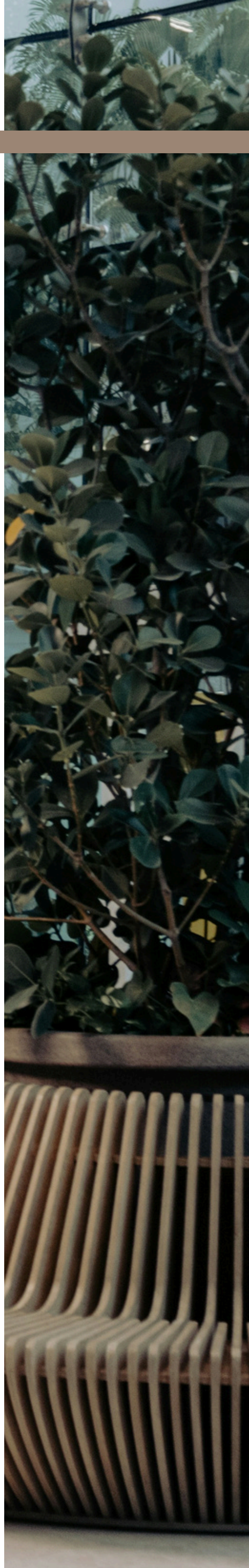
• Help you identify and assess your risks and develop a proposal to submit to a potential insurer/insurers;
• Provide advice on risk mitigation and management strategies;

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;



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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.

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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.

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Stone Lane Group Pty Ltd, t/as Stone Lane Broking & Risk Advisory is a Corporate Authorised Representative (CAR No. 001282235) of
McLardy McShane Partners Pty Ltd AFSL 232987 ABN 14 064 465 309. McLardy McShane Partners Pty Ltd is a member of The Steadfast Group.