

## Terms of Use

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

A reference to this "website" in these Terms of Use means all webpages located on the **ial.com.au** domain name.

This website is the website of Insurance Australia Limited ABN 11 000 016 722 and its related entities ("we", "us", "our").

Your access to and use of this website is governed by these Terms of Use and by the [Privacy Policy](#). By accessing and using this website you acknowledge and accept that you are bound by these Terms of Use and the [Privacy Policy](#).

### iQuoter

The iQuoter service is a web portal operated by us and forms an integral part of our website.

The iQuoter service is offered solely to assist you to buy or decide to buy insurance from us.

You are not authorised to, and you agree not to, use high-volume, automated or systematic processes to obtain quotes or make insurance applications, or to make an excessive number of requests to the service.

You also agree not to use, copy, compile, repackage or disseminate any information obtained from the iQuoter service for any purpose other than your personal, non-commercial purposes without our prior written consent, and you specifically agree that you will not use, or obtain with an intention to use, such information for the purpose of discovering the business logic of the service, or creating a tool that predicts the operation of the service.

If you contravene the above paragraph, we reserve the right to terminate your access to the iQuoter service in our sole discretion, without prejudice to any other rights that we may have.

### Consent

By accessing and using this website, you acknowledge and expressly consent:

- to your personal information being collected and disclosed to us and our related entities, to Steadfast Group Limited and its related entities, and to any person recognised by Steadfast Group Limited as a "Steadfast Broker";
- to be contacted by us, anyone acting on our behalf, and any Steadfast Broker within a reasonable time after you access and use this website;
- to receive communications, notices and documentation (including in respect of any insurance products and services we offer) from us electronically.

### Conditions

You may only use our website to access the iQuoter service in accordance with these Terms of Use and any directions and instructions as supplied by us from time to time.

You may only use this website as a genuine customer for personal non-commercial interest.

We will not be liable for the security of data transmission over the internet and cannot ensure the security of any information you transmit to us.

## **Prohibited activities**

You must not:

- use of any type of data accumulation tool, robot, or spider to compile, disseminate, extract, process, reproduce, or repackage in any form or monitor any of the web pages, content, data or information contained within or accessible through this website;
- accumulate or combine the content, data or information contained or accessible through this website with content, data or information from any third party, without our prior written permission;
- use high-volume, automated or systematic processes to obtain data or other information from this website;
- accumulate data or information from this website whether or not using any automatic or manual process;
- use any type of device, process, routine or software either systematically or non-systematically to interfere or attempt to interfere with the functioning of this website or any transaction or process conducted on or through this website;
- use or reproduce any information or data from this website other than as specifically permitted by these Terms of Use;
- incorporate into or store any information or data from this website in any other website, electronic retrieval system, database, publication or other work in any form, other than as specifically permitted by these Terms of Use;
- combine or process any data or information from this website with other data or information other than as specifically permitted by these Terms of Use;
- create a link to this website from another website without our prior written permission;
- use this website for an unlawful purpose or activity;
- change, modify, reproduce, or create any works derived from this website, or display in public, any part or content of this website without our prior written permission.

## **Intellectual property**

All intellectual property on this website, including our trademarks and copyright in the information, text, graphics, services and other data, is owned by us and no part of this website may be reproduced, stored, modified, adapted, uploaded to another location or produced for display in public in any form without our prior written approval.

You acknowledge that the business logic (including the relative importance of each rating criterion and the pricing algorithms) used to implement the iQuoter service are our trade secrets we would suffer significant harm if such business logic were to be derived, and subsequently used or disclosed, in breach of these Terms of Use.

## **Indemnity**

If you breach these Terms of Use, you agree to indemnify us for any loss that we may suffer or any costs that may be incurred from your breach.

Any failure by us to exercise any right, power or remedy under these Terms of Use shall not operate as a waiver of our rights.

**Warranties**

To the extent permitted by law, we exclude all warranties to you in relation to this website except to the extent that any warranty is expressly stated in these Terms of Use.

You acknowledge that no promise, representation or warranty, other than those set out in these Terms of Use has been made by us or by any person on our behalf in relation to this website.

We exclude any loss, damage, injury, claim, demand, cost or expense, including any indirect or consequential damages, loss of business, loss of profits, or loss of goodwill, however caused, which may be suffered or incurred or which may arise in respect of access and use by you of this website.

**Jurisdiction**

The law which applies to this website and to disputes arising out of this website, is the law of the state of New South Wales, Australia.

**Privacy**

Our [Privacy Policy](#) explains how we collect, use and disclose personal information.

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