Best Price Guarantee – Terms & Conditions

1. The Guarantee

We warrant that we will beat a competitor’s price on an eligible commercial insurance policy, provided all of the conditions set out below are strictly met.

If we are unable to beat the competitor’s price after all eligibility requirements have been satisfied, we will provide the client with a $50 gift card as compensation.

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2. Eligibility Criteria

To qualify for the Best Price Guarantee, all of the following conditions must be satisfied:

2.1 Existing Policy Requirements

- The policy must relate to an Australian business.
- The business must currently be insured through a licensed Australian broker.
- The existing renewal offer must be valid and current at the time of comparison.
- The client must provide full written documentation, including:
  - Renewal schedule
  - Premium breakdown
  - Policy wording
  - Endorsements
  - Excesses
  - Conditions
  - Insurer details

We must be able to review the complete policy terms in order to conduct a like-for-like comparison.

2.2 Industry Eligibility

The business must operate within our target SME industries, including but not limited to:

- Commercial Property owners
- Trades
- Café owners
- Retail businesses
- Similar small to medium enterprises

We reserve sole discretion in determining whether a business falls within an eligible industry category.

2.3 Appointment Requirement

As part of the process of honouring this guarantee, we reserve the right to:

- Request that you sign a Letter of Appointment (LOA) authorising us to act on your behalf; and/or
- Request authority to deal directly with your existing insurer as part of negotiating or reviewing the renewal.

If authority is not granted, the guarantee does not apply.

2.4 Like-for-Like Comparison

The comparison must be on a materially equivalent basis, including:

- Same sums insured
- Same excess levels
- Same policy coverage and endorsements
- Same insured entities
- Same risk information disclosed

We reserve the right to determine whether the policies are reasonably comparable.

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3. Guarantee Outcome

If all eligibility criteria are met and we are unable to beat the competitor’s premium for materially equivalent cover, we will provide the client with a $25 gift card.

The gift card will be issued within 30 days of written confirmation that we are unable to beat the price.

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4. Right to Refuse Service

We reserve the right, at our discretion, to:

- Decline to act as broker;
- Refuse to quote;
- Withdraw from the price comparison process;

If we consider the circumstances to be unreasonable, incomplete, unfair, unsafe, or otherwise inconsistent with our broking guidelines, company guidelines or regulatory obligations.

Nothing in this guarantee obligates us to place insurance where doing so would be inappropriate or contrary to our professional duties.

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5. General Conditions

- This offer applies to SME businesses only.
- The guarantee applies to the first placement only.
- The offer may be withdrawn or amended at any time without notice.
- This promotion does not constitute financial product advice and is subject to our standard engagement terms and disclosure obligations under the Corporations Act 2001 (Cth).

Separate - **Promotional Offer – 50% Fee Reduction (Lifetime Benefit)**

1. **Eligibility**
   This promotional offer is available strictly to clients who have been expressly invited by the Company ("Eligible Clients"). To qualify, the Eligible Client must disclose and reference the offer at the time of application. Failure to do so may result in the offer not being applied.
2. **Benefit**
   Eligible Clients will receive a fifty percent (50%) reduction on both applicable fees associated with the policy ("Benefit"). The Benefit applies only to the specific policy issued under this offer and is not transferable, assignable, or redeemable for cash.
3. **Duration**
   Subject to these Terms and Conditions, the Benefit will apply for the lifetime of the policy, provided the policy remains active, valid, and in continuous force without interruption.
4. **Continuity Requirement**
   The Benefit is conditional upon the policyholder maintaining:
   (a) continuous cover; and
   (b) full payment of all premiums and fees by their due dates,
   without lapse, suspension, cancellation, or termination.
5. **Termination of Benefit**
   If the policy is cancelled, lapsed, terminated, or otherwise ceases for any reason, the Benefit will immediately cease and be deemed void. For the avoidance of doubt:
   (a) the Benefit will not automatically reinstate if the policy is reinstated; and
   (b) any reinstatement or reissue of a policy will be treated as a new policy, to which this Benefit will not apply unless expressly approved by the Company in writing.
6. **Discretion**
   The Company reserves the absolute and sole discretion to:
   (a) determine eligibility for the offer;

(b) approve or decline the application of the Benefit; and
(c) decide whether the Benefit may be reinstated in any circumstances.

7. **General**
   The Company reserves the right to amend, withdraw, or vary this promotional offer at any time, subject to applicable law. Any such changes will not affect policies where the Benefit has already been validly applied, provided the policy remains in continuous force in accordance with these Terms and Conditions.

Promotional Offer – 50% Fee Reduction (Lifetime Benefit)

Independent of Price Beat Guarantee

1. **Eligibility**
   This promotional offer is available strictly to clients who have been expressly invited by the Company ("Eligible Clients"). To qualify, the Eligible Client must disclose and reference the offer at the time of application. Failure to do so may result in the offer not being applied.
2. **Benefit**
   Eligible Clients will receive a fifty percent (50%) reduction on both applicable fees associated with the policy ("Benefit"). The Benefit applies only to the specific policy issued under this offer and is not transferable, assignable, or redeemable for cash.
3. **Duration**
   Subject to these Terms and Conditions, the Benefit will apply for the lifetime of the policy, provided the policy remains active, valid, and in continuous force without interruption.
4. **Continuity Requirement**
   The Benefit is conditional upon the policyholder maintaining:
   (a) continuous cover; and
   (b) full payment of all premiums and fees by their due dates,
   without lapse, suspension, cancellation, or termination.
5. **Termination of Benefit**
   If the policy is cancelled, lapsed, terminated, or otherwise ceases for any reason, the Benefit will immediately cease and be deemed void. For the avoidance of doubt:
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   The Company reserves the right to amend, withdraw, or vary this promotional offer at any time, subject to applicable law. Any such changes will not affect policies where the Benefit has already been validly applied, provided the policy remains in continuous force in accordance with these Terms and Conditions.