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To the maximum extent permitted by law, we disclaim liability for any damages, including, without limitation, direct or indirect, special, incidental, compensatory, exemplary or consequential damages, losses or expenses, including without limitation lost or misdirected orders, lost profits, lost goodwill, or lost or stolen programs or other data, however caused and under any theory of liability arising out of or in connection with (1) use of this site, or the inability to use this site by any party; or (2) any failure or performance, error, omission, interruption, defect, delay in operation or transmission; or (3) line or system failure or the introduction of a computer virus, or other technical sabotage, even if we or our employees or representatives are advised of the possibility or likelihood of such damages, losses or expenses.

All trade names, brand names, trade symbols, logos, slogans, trade marks or services marks are trademarks or proprietary interests of the **Ausure Coast & Country Pty Ltd**. There are other trade names, brand names, trade symbols, logos, slogans, trade marks, service marks, brand names, company names, logos, slogans, trade marks or service marks indicated on the Web site that are the property of their respective owners.

This agreement is governed by the law in force in the state of New South Wales, Australia. Any dispute arising in connection with these Terms of Use or in connection with your use of this web site which cannot be resolved by good faith negotiations between us, you and **Ausure Coast & Country Pty Ltd** shall be referred to mediation or to arbitration. However, we reserve, at our absolute discretion, our right to instigate legal proceeding prior to negotiation, arbitration or mediation against any individual, organisation or entity, who in our opinion has acted in breach of these Terms and Conditions.

## **Website Privacy**

**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. If you use only temporary cookies, insert “Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.” If you use permanent cookies, insert “They allow the website to recognise your computer when you return in the future”.

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 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.

### **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.