



FINANCIAL SERVICES GUIDE (FSG)

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

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Phone: 0497 100 469
Email: carly@cldinsurancegroup.com.au

CLD Insurance Pty Ltd is the authorised representative of:
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Level 3, 102 Beaufort Street, Perth WA 6000
Phone: 08 9228 2800
Email: enquiries@iibs.com.au

Carly Morris, Authorised Representative Number: 1268285

Lavaro Pty Ltd T/A Interlink Insurance Brokers holds a current Australian Financial Services Licence No: 238901 and is responsible for the financial services that CLD Insurance Pty Ltd provides to you. CLD Insurance Pty Ltd's Authorised Representative No is 1317743. Lavaro Pty Ltd T/A Interlink Insurance Brokers is also responsible for the content and distribution of this FSG. The distribution of this FSG by CLD Insurance Pty Ltd is authorised by Lavaro Pty Ltd T/A Interlink Insurance Brokers.

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.

We, CLD Insurance Pty Ltd, are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because:

- We or Lavaro Pty Ltd T/A Interlink Insurance Brokers may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We or Lavaro Pty Ltd T/A Interlink Insurance Brokers may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; and/or
- We or Lavaro Pty Ltd T/A Interlink Insurance Brokers 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.

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 conflict 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 takes into account 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.

Product Disclosure Statement (PDS)

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 particular policy, which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?

This FSG applies from 27th January 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, or email on the contact number or details mentioned on page 1 of this FSG.

Who is responsible for the financial services provided?

Lavaro Pty Ltd T/A Interlink Insurance Brokers 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.

Lavaro Pty Ltd T/A Interlink Insurance Brokers holds a current Australian Financial Services Licensee No: 238901. The contact details for Lavaro Pty Ltd T/A Interlink Insurance Brokers are on the front 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?



CLD Insurance Pty Ltd is authorised to advise and deal in general insurance products to wholesale and/or retail clients. We will do this on your behalf as your broker unless we tell you otherwise.

Sometimes we will act under a binder or agency Lavaró Pty Ltd T/A Interlink Insurance Brokers has from an insurer. When I/we act under a binder or agency, I/we will be acting as the agent of the insurer. This means that I/we represent and act for the insurer, not for you. I/we will tell you when I/we act under a binder or agency to arrange your insurance or advise you about your insurance needs.

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 of 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.

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?

Lavaró Pty Ltd T/A Interlink Insurance Brokers maintains a record of your personal profile, including details of insurance policies that we arrange for you. Lavaró Pty Ltd T/A Interlink Insurance Brokers may also maintain records of any recommendations or advice given to you. Lavaró Pty Ltd T/A Interlink Insurance Brokers 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.

Lavaró Pty Ltd T/A Interlink Insurance Brokers 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 Lavaró Pty Ltd T/A Interlink Insurance Brokers privacy policy is available on request. A copy is also

available on Lavaró Pty Ltd T/A Interlink Insurance Brokers website www.iibs.com.au.

If you wish to look at your file, please ask us. We will arrange for you to do so.

How will I pay for the services provided?

Payment for the services we provide you are payable directly to Lavaró Pty Ltd T/A Interlink Insurance Brokers. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Lavaró Pty Ltd T/A Interlink Insurance Brokers often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to on Lavaró Pty Ltd T/A Interlink Insurance Brokers 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 Lavaró Pty Ltd T/A Interlink Insurance Brokers within the time set out on 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 Lavaró Pty Ltd T/A Interlink Insurance Brokers' trust account. Lavaró Pty Ltd T/A Interlink Insurance Brokers will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with Lavaró Pty Ltd T/A Interlink Insurance Brokers arrangements with the insurer. Lavaró Pty Ltd T/A Interlink Insurance Brokers will earn interest on the premium while it is in their trust account or Lavaró Pty Ltd T/A Interlink Insurance Brokers may invest the premium and earn a return. Lavaró Pty Ltd T/A Interlink Insurance Brokers will retain any interest or return on investment earned on the premium.

How are any commissions, fees or other benefits calculated for providing the financial services?

Lavaró Pty Ltd T/A Interlink Insurance Brokers' commission will be calculated based on the following formula:

$$X = Y\% \times P$$

In this formula:

X = Lavaró Pty Ltd T/A Interlink Insurance Brokers commission

Y% = the percentage commission paid to Lavaró Pty Ltd T/A Interlink Insurance Brokers by the insurer. Lavaró Pty Ltd T/A Interlink Insurance Brokers' commission varies between 0% and 30%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).



CLD Insurance Pty Ltd will receive 80% commission, Lavaró Pty Ltd T/A Interlink Insurance Brokers will receive 20% commission.

CLD Insurance Pty Ltd will receive 80% of fee, Lavaró Pty Ltd T/A Interlink Insurance Brokers will receive 20% of the fee for each policy we arrange for you.

Any fees that Lavaró Pty Ltd T/A Interlink Insurance Brokers or CLD Insurance Pty Ltd charge you will be on the basis of total premium, hours of labour, and/or complexity of the placement.

Lavaró Pty Ltd T/A Interlink Insurance Brokers does not and we do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If Lavaró Pty Ltd T/A Interlink Insurance Brokers does, Lavaró Pty Ltd T/A Interlink Insurance Brokers will pay commissions to those people out of its commission or fees (not in addition to those amounts), in the range of 0% to 25% of its commission or fees.

Our employees that will assist you with your insurance needs will be paid a market salary. Our employees are paid an annual salary and may receive a bonus based on meeting business goals across a wide range of factors, including leadership, income, compliance and adherence to the Interlink Insurance Brokers Values.

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?

Lavaró Pty Ltd T/A Interlink Insurance Brokers is a Steadfast Group Limited (**Steadfast**) Network Broker.

As a Steadfast Network Broker, Lavaró Pty Ltd T/A Interlink Insurance Brokers 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

If we arrange premium funding for you Lavaró Pty Ltd T/A Interlink Insurance Brokers may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that Lavaró Pty Ltd T/A Interlink Insurance Brokers 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 Lavaró Pty Ltd T/A Interlink Insurance Brokers become entitled to the commission.

Lavaró Pty Ltd T/A Interlink Insurance Brokers' commission rates for premium funding are in the range of 0% to 4% of funded premium. When we arrange premium funding for you, you can ask us what commission rates Lavaró Pty Ltd T/A Interlink Insurance Brokers are paid for that funding arrangement compared to the other arrangements that were available to you.

We may receive commission for Referrals, and we may pay commission for business referred to us.

What should I do if I have a complaint?

1. Contact Lavaró Pty Ltd T/A Interlink Insurance Brokers and tell Lavaró Pty Ltd T/A Interlink Insurance Brokers about your complaint. Lavaró Pty Ltd T/A Interlink Insurance Brokers will do its best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 5 days, please contact our Complaints Officer, Linda Borg at lindaborg@iibs.com.au or put your complaint in writing and send it to the address noted at the beginning of this FSG. Lavaró Pty Ltd T/A Interlink Insurance Brokers will try to resolve your complaint quickly and fairly.
3. 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.
4. Lavaró Pty Ltd T/A Interlink Insurance Brokers is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service, 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
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au



What arrangements are in place to compensate clients for losses?

Lavaro Pty Ltd T/A Interlink Insurance Brokers has a professional indemnity insurance policy (**PI policy**) in place.

The PI policy covers Lavaro Pty Ltd T/A Interlink Insurance Brokers 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 not cover us for claims relating to the conduct of former representatives who no longer work for Lavaro Pty Ltd T/A Interlink Insurance Brokers.

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 CLD Insurance Pty Ltd or Lavaro Pty Ltd T/A Interlink Insurance Brokers provides, please contact us.

Please retain this document for your reference and any future dealings with CLD Insurance Pty Ltd or Lavaro Pty Ltd T/A Interlink Insurance Brokers.



IMPORTANT NOTICES & INFORMATION

We have prepared the following information to assist you to understand important issues relating to your insurances. We recommend you read this carefully. If there is any part that you do not understand or require further explanation, please contact your Broker immediately.

Duty of Disclosure

Duty of Disclosure (Non-Consumer Insurance Contracts Only) **Your Duty of Disclosure**

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows, or should know; or
- the insurer waives your duty to tell them about.

If you do not tell the insurer something

If you do not tell the insurer anything you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim or both.

If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

Duty to take reasonable care not to make a misrepresentation (consumer insurance contracts)

Duty to not make a misrepresentation - (consumer insurance contracts only)

*(Note: if you are **renewing, applying for, or varying an existing consumer insurance contract**, which is an insurance policy obtained wholly or predominately in relation to personal, domestic or household insurance purposes, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions).*

You have a duty under the *Insurance Contracts Act 1984 (ICA)* to take reasonable care not to make a misrepresentation to the insurer (**your duty**).

Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA.

Your duty applies before you enter into the policy, and also before you renew, extend, vary, or reinstate the policy.

Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete.

If you fail to meet your duty, the insurer may be able to cancel your contract or reduce the amount it will pay if you make a claim, or both.

If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

People You Represent

You must make sure you explain the Duty of Disclosure to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us and we will explain their Duty of Disclosure to them directly.

Duty of Good Faith

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer may be able to cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

Underinsurance

Underinsurance occurs when you have not insured the full repair or replacement value of your property/asset. If you are underinsured, your insurer may rely on any 'Average' or 'Co-insurance' clause in the insurance policy. This means you may not receive full compensation for your loss and would have to bear part of the loss yourself.

Reviewing the sums insured and declared values on a regular basis and at each renewal will help you to ensure that you have maximum protection under your policies.

You need to decide whether to increase the sums insured or declared values of insured property/assets, and whether you require replacement on a 'new for old' basis. It is also important to consider other costs such as removal of debris and any additional costs that may be required to replace the damaged property/asset. The value of the property/assets insured may need to be updated if you change locations, renovate or expand your premises, or purchase new property/assets (especially if your purchases are substantial).

In some cases insured property (like a motor vehicle) may depreciate in value or you may want to reduce the insured values to ensure that you are paying a competitive premium.

If you want to discuss whether insured property/asset values should be changed in your policies, please contact your Account Manager for assistance. If a change to the value of the property/assets insured under your policies is not notified to us, we cannot communicate these changes to the insurer.



Average or Co-Insurance

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

A simple example is as follows:

Full (Replacement) Value	\$1,000,000
Sum Insured	\$ 500,000
Therefore you would be self-insured for 50% of the Full Value.	
Amount of Claim, say	\$ 100,000
Amount payable by insurers as a result of the application of Average/Co-Insurance, i.e. 50%,	\$ 50,000

Some Business Interruption policies contain an Average/Co-Insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) (after adjustment for business trends or other circumstances).

If you are in any doubt about whether and how Average/Co-Insurance clauses apply to your insurances, please contact your Account Manager for assistance.

Subrogation and/or Hold Harmless Agreements

You can prejudice your rights to claim under your insurance if you make any agreement with a third party that will prevent or limit the insurer from recovering the loss from that party (or another party who would otherwise be liable). This can occur when you sign a contract containing an indemnity clause, "Hold Harmless" clause or a release – unless you obtain the insurer's consent in advance.

This is because some policies contain 'contractual liability exclusions' that mean the insurer can refuse to pay or reduce the amount it is liable to pay by the extent to which it is unable to recover from the third party. These exclusions are often found in Public and Products Liability, Broadform Liability and Professional Indemnity policies.

Examples of such agreements are the "hold harmless" clauses which are often found in leases, in property management contracts, in maintenance or supply contracts from burglar alarm or fire protection installers and in repair contracts. Other contracts you sign from time to time relating to your business operations (e.g. supply agreements, equipment hire contracts, event hire contracts, labour hire contracts, subcontracts, design and construct contracts, consultancy agreements etc.) may contain indemnity clauses and releases which may trigger the operation of policy exclusions or breach the conditions of your insurance.

Do not sign a contract or lease without contacting your broker and/or taking legal advice as to whether the contract terms will prejudice your insurance protection under your policies. If you are in doubt or require further assistance, please consult

your Account Manager.

Leasing, Hiring and Borrowing Property

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property. This will help avoid arguments after a loss and ensure that any claims are efficiently processed.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. The decision as to who should insure the property is not left to your discretion. You may have other insurance (for example, Public Liability) which may assist you meet claims relating to property damage or personal injury caused to or by property which you lease or hire. Please note, there is usually a sub-limit on the amount of claims that can be made for damage to property in your temporary care, custody or control.

If the responsibility to insure lies with the owner, we recommend you try to ensure the lease or hire conditions waive any rights of recovery against you, even when the damage is due to your negligence. This will prevent the owner's insurer making a recovery against you.

If there are no conditions relating to responsibility to insure in the hire or lease contract, you should write to the owner asking who is to insure the property.

Unnamed Parties

If you require a person to be named as a co-insured, a joint insured, an insured person or if you require the interest of a third party to be covered by your policy, you must request this in advance. Most policy conditions will not provide indemnity to other parties (e.g., mortgagees, lessors, principals etc) unless their interest is properly noted on the policy. Please note, while we can ask, we cannot guarantee that an insurer will accommodate a request to include a further party as an insured under your policy or to note the interests of another party on your policy.

If this is required under a contract or agreement, do not sign the contract without checking with us whether the insurer is prepared to include the other party as an insured or note that party's interests. You should also be aware that it may not be in your best interests to make arrangements to have someone else insured under the terms of your policy. We can advise you about this.

If you would like assistance or guidance with the insurance requirements under a contract, please consult your Account Manager.

Insurance Placed with Unauthorised Foreign Insurers

If your risk is atypical or the insurance cannot reasonably be placed with an Australian authorised insurer, we may recommend that you insure with an unauthorised foreign insurer.

An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (Act) to conduct



insurance business in Australia and is not subject to the provisions of that Act, which establishes a system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority (APRA).

The insurer cannot be a declared general insurer for the purpose of Part VC of the Insurance Act 1973, and, if the insurer becomes insolvent, you will not be covered by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

If we do recommend that you insure, vary or renew your insurance with an unauthorised foreign insurer, we will tell you about that insurer and which policies we have placed with them.

You should consider whether you require further information regarding:

- The country in which the insurer is incorporated, and what scheme of financial supervision of insurers applies;
- The paid up capital of the insurer;
- The insurer's rating by credit rating agencies;
- The insurer's financial reports; and
- Which country's laws will determine disputes in relation to the policy.

As your insurance broker, we do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors. The solvency of an insurer can change significantly between the time an insurance contract is entered into and the time a claim may be made. If you have concerns about the insurer's solvency you should review the insurer's credit rating from time to time.

Claims Occurring Prior to Commencement

Your attention is drawn to the fact that most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the time the policy is current.

Claims Made During the Period of Insurance

Some policies (for example, Professional Indemnity insurance) provide cover on a "claims made" basis.

This means that claims that are first advised to you (or made against you) and reported to your insurer during the period that the policy is current are insured under that policy, irrespective of when the incident causing the claim occurred (unless there is a date beyond which the policy does not cover – this is called a "retroactive date").

If you become aware of circumstances which could give rise to a claim and notify the insurer during the period that the policy is current, a claim later arising out of those circumstances should also be covered by the policy that is current at the time of the notification, regardless of when the claim is actually made or when the incident causing the claim occurred.

In order to ensure that your entitlement to claim under the policy is protected, you must report all incidents that may give rise to a claim against you to the insurers without delay after they come to your attention and before the policy expires.

Non-Renewable Insurance

Cover under your policies terminates on the date shown in our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

Essential Reading of Policy Wording

The policy wordings for your insurances have either been provided to you or will be sent to you as soon as they are received from your insurers. We recommend that you read these documents carefully as soon as possible and advise us in writing of any aspects which are not clear to you or if any aspect of the cover does not meet with your requirements.

Claims

All claims or possible claims must be notified immediately to our office as late notification may cause denial of liability.

Late Notification of Claims

Terms obtained on your behalf are based on the understanding that there will be no deterioration in the claims experience between the date the insurer quoted their terms and the inception/renewal date of the policy. If any claim(s) (or circumstances which may give rise to a claim) do occur during this period, the insurer has the right to revise the terms quoted or even withdraw their terms.

Workers' Compensation Insurance

Workers' Compensation Insurance is NOT a general insurance product and is a standalone product with its own policy number, legal processes and continuing compliance obligations. Please note, if a Business Insurance quote or cover is arranged on your behalf, it does not include Workers' Compensation Insurance.