AllTrades
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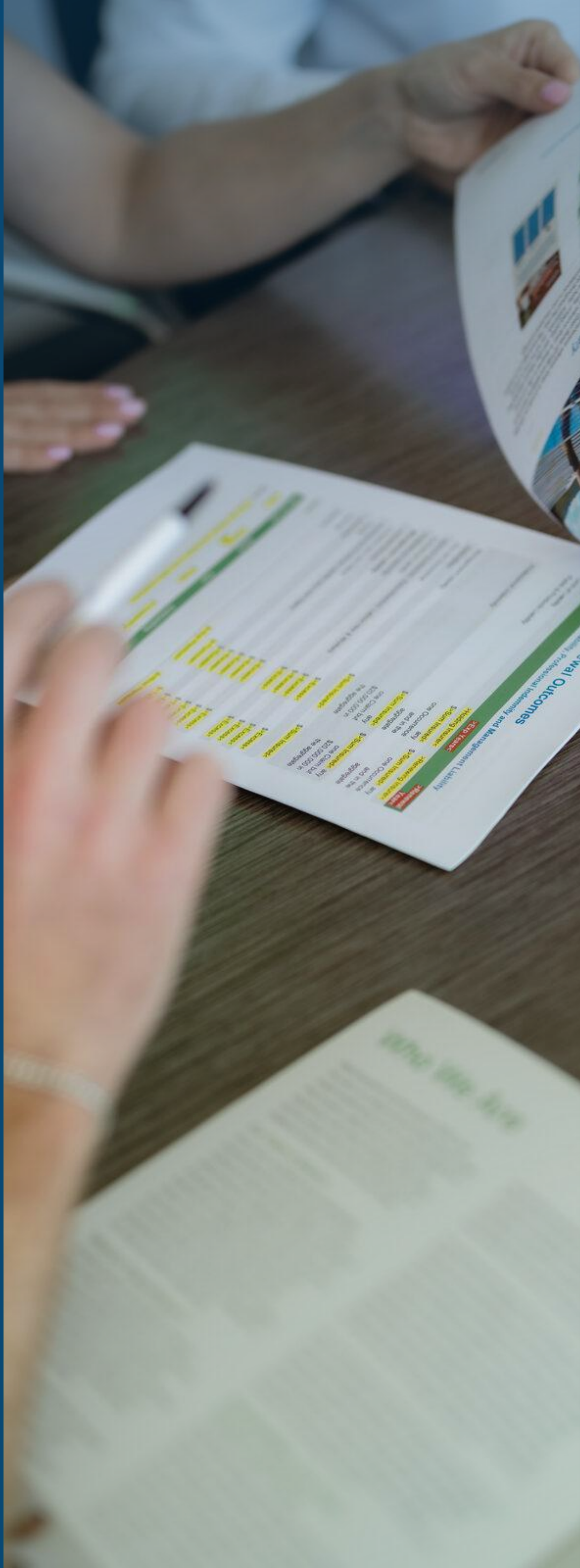
Terms of Engagement

ALL TRADES COVER

Includes our Financial Services Guide



Effective 1 August 2026

ALL TRADES COVER

Welcome

Thank you for appointing **Elliott Australia Group Pty Ltd** ABN 81 153 685 922, AFSL 418512, trading as All Trades Cover, as your insurance broker and risk adviser. We specialise in insurance for trades and contractors - from sole traders on the tools to established contracting businesses.

This document brings together, in one place, the important information you need about how we work with you, the services we provide, how we are paid, and how we protect your information. It also serves as, and contains, our Financial Services Guide (FSG). We are a member of NIBA and bound by the Insurance Brokers Code of Practice (at niba.com.au or on request). We usually act on your behalf and in your interests; sometimes it may be more appropriate for us to act as agent of the insurer - for example, when we arrange or issue selected trades products under our QBE binding authority - and we will tell you when that happens.

Please read this document and keep it for your records. If anything is unclear, just ask - we're here to help.

WHAT'S IN THIS DOCUMENT

TERMS OF ENGAGEMENT

Your Disclosure Obligations

It is important that you give us complete and accurate information about the risks to be insured. If you do not, the advice we give may not be appropriate, and your cover may be affected.

When you enter into an insurance contract, you have duties under the Insurance Contracts Act 1984 (Cth). These duties apply each time you enter into, renew, extend, vary or reinstate cover.

Consumer insurance contracts

If you are applying for or renewing a consumer insurance product - such as motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness, or consumer credit cover - you have a **duty to take reasonable care not to make a misrepresentation** to the insurer. You must answer the insurer's specific questions truthfully, accurately and completely.

Other (business) insurance contracts

If you are applying for or renewing any other type of insurance - including your trade or contracting business covers - you must tell the insurer everything you know, and that a reasonable person could be expected to know, that is relevant to its decision whether to insure you and on what terms.

You do not need to tell the insurer anything that: reduces the risk it insures you for; is common knowledge; the insurer knows or should know; or the insurer has waived your duty to tell it about.

If you do not comply

The insurer may be able to cancel your contract, reduce the amount it pays a claim, or both. If the failure is fraudulent, it may refuse to pay a claim and treat the contract as if it never existed.

At renewal, an insurer may ask you to confirm or update previously disclosed information. If you do not tell the insurer about a change, you may be taken to have confirmed there is no change.

If you are in doubt about whether something should be disclosed, please contact your broker. Where you represent another insured, please explain these duties to them - or ask them to contact us.

OUR AGREEMENT WITH YOU

Terms of Engagement

Your insurance needs

You have asked us to manage some or all of your insurance requirements. We will confirm which policies we are arranging for you. If we are appointed mid-term, we will not be liable for historical exposures arising from prior advice about the adequacy of existing cover, and will review your existing program within a reasonable time.

Our services

Where applicable, we will: identify and assess your risks; make recommendations; seek quotations from insurers with appetite for your risks; negotiate terms; review wordings and place agreed cover; confirm placements and renewals; calculate, invoice and collect premiums; and review your arrangements at renewal, at agreed status reviews and when your circumstances change. Where we operate under a binder - for example, our QBE binding authority for selected trades products - we seek quotes from that insurer only and will tell you. We can also assist with premium funding and claims.

Cancellation & period of engagement

We can only cancel a contract of insurance on the written instructions of a person authorised to represent each named insured. Our appointment is exclusive for the relevant policy class/es and is ongoing unless you tell us in writing that you wish to end it.

Limitation of our liability - please read

To the maximum extent permitted by law, our total liability to you (whether in contract, tort, under statute or otherwise, and whether for negligence or breach) is limited as follows:

- **General liability:** capped at **$20 million** in the aggregate, consistent with the liability insurance we hold.
- **Professional services:** capped at the amount of **professional indemnity insurance we hold at the relevant time** (currently **$100 million** in the aggregate).

These caps operate together, not in addition to one another. Where a claim could fall within both categories, the professional services cap applies, and as most claims against us are professional services claims they will generally be subject to that cap.

We are not liable for any punitive, special, aggravated, exemplary or liquidated damages, or for any indirect or consequential loss. Liability is limited to losses that are proven, foreseeable and properly mitigated.

Nothing in these terms limits or excludes any liability that cannot be limited or excluded by law - including under the Australian Consumer Law and the consumer protection provisions of the ASIC Act.

TERMS OF ENGAGEMENT

Funding, payment & renewal

Premium funding

Premium funding lets you pay by instalments. Funders charge interest and take a power of attorney over the policy. We can arrange funding and may receive a commission (0%-4% of the funded premium), and will tell you the basis and amount before or at the time funding is arranged. You are free to use any funder.

Our payment terms

We invoice you for the premium, statutory charges and any fees we charge; you must pay within the time stated on the invoice. Your payment of the premium is treated as acceptance of the policy terms. If you do not pay on time, the insurer may cancel the contract and you will not be insured.

Remuneration we retain, and our administration fee

Our commission and fees are earned for the work we do in arranging, varying or renewing your insurance. Because that work is generally complete once the insurance is placed, our commission, broker fees and other remuneration are generally not refundable. For Retail Clients, we will let you know the commission and any fees, or percentage range of commissions that apply before or at the time we arrange your insurance.

When you pay us a premium it is banked into our trust account. We retain our commission and remit the balance to the insurer. We may earn interest or an investment return on premiums held in trust, and **we retain any such interest or return**.

A **minimum $50 broker/administration fee** applies to each processing transaction, including where you ask us to cancel or vary a contract. The fee may be higher depending on the work involved; we will tell you when it applies. Where you are entitled to a pro-rata premium refund, this fee may be offset against that refund.

Continuity of cover & renewal authority

We will take reasonable steps to contact you at least 14 days before your cover expires. After we obtain your pre-renewal instructions, you authorise us to renew with your current insurer or arrange renewal with an alternative insurer better aligned to your requirements. For retail products, we will only renew where the product remains consistent with the insurer's target market determination.

If we cannot reach you before expiry

Where we have made reasonable attempts to contact you and cannot obtain your pre-renewal instructions, **you authorise us to renew your cover on your behalf** so that you remain protected. We will provide full renewal details, including any changes. If you do not require the cover, please contact us as soon as possible.

Non-renewable policies. This renewal authority does not apply to policies that are not renewable - for example professional indemnity, contract works, or other policies written for a fixed term or a specific project. These do not automatically renew or continue, and cover ends on the expiry or completion date shown in your documents. Where you require cover for a further period or a new project, a new proposal and placement will be needed. Please contact us before expiry so we can arrange continuing or replacement cover where required.

Your acknowledgement of these terms

By appointing us, and by continuing to instruct us, you agree to be bound by these Terms of Engagement. We particularly draw your attention to the **limitation of our liability**, our **retention of commission, fees and trust-account interest**, the **minimum $50 broker/administration fee**, and our **authority to renew your cover if we cannot reach you**.

VERSION 10.1 · EFFECTIVE 1 AUGUST 2026

Financial Services Guide

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

Provided by	Elliott Australia Group Pty Ltd ABN 81 153 685 922
Trading as	All Trades Cover; alltradescover.com.au; Elliott Insurance – The Green Broker; Elliott Insurance Brokers; Contractor Cover; Zippy Insurance; zippy.com.au
Address	Level 1, 5/95 Stirling Highway, Nedlands WA 6009
Contact	1300 826 850 · alltrades@alltradescover.com.au

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; and
- arrangements we have in place to compensate clients for losses.

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, Elliott Australia Group, are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act because:

- we 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 may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; and/or
- we 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 FSG. If you have any questions about this information, please ask us.

Our membership of NIBA and the Insurance Brokers Code of Practice

Elliott Australia Group is a member of the National Insurance Brokers Association (NIBA) and subscribes to, and is bound by, the Insurance Brokers Code of Practice (the Code). Please notify us if you would like a copy of the Code. Otherwise a copy is available from the NIBA website niba.com.au.

Further information when personal advice is given

We predominantly provide general advice. However, in some cases we may provide you with personal advice that takes into account your objectives, financial situation and needs. Whenever we provide you with personal advice we will provide you with further information, which may include the advice we have given you, the basis of the advice, and 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. 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 1 August 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.

FINANCIAL SERVICES GUIDE · V10.1

Responsibility & relationships

How can I instruct you?

You can contact us to give us instructions by post, phone or email on the contact details mentioned on the first page of this FSG.

Who is responsible for the financial services provided?

Elliott Australia Group 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. Elliott Australia Group holds a current Australian Financial Services Licence no. 418512. The contact details for Elliott Australia Group are on the first page of this FSG.

Elliott Australia Group is part of a corporate group. We may collect, hold, use and share your personal information with related entities within our group, and with our service providers, for the purposes described in our privacy policy.

Do you have any relationships or associations with the insurers who issue the insurance policies, or any other material relationships?

Elliott Australia Group is a Steadfast Group Limited (Steadfast) Network Broker. As a Steadfast Network Broker we have access to 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, underwriting agencies 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 the owner of, or a shareholder in, approximately 30 underwriting agencies (Steadfast Underwriting Agencies). We may place your insurance with one or more of these agencies. The terms governing any placement will be negotiated on an arm's length basis. We have an obligation to act in our clients' best interests. Steadfast Underwriting Agencies act for insurers. For a list of all of Steadfast's subsidiary and associate companies, as well as brands, please refer to Steadfast's latest Annual Report available in the 'Investor' section of Steadfast's website www.steadfast.com.au. Steadfast is also a shareholder of some premium funders such as IQumulate Premium Funding Pty Ltd. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au.

We also hold a **binding authority from QBE Insurance (Australia) Limited** for selected products, described on the next page. This is a relationship we have with QBE that we are required to disclose: when we act under it, we act as QBE's agent and are remunerated by commission from QBE within the ranges set out in this FSG.

If we arrange premium funding for you, we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are 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 we become entitled to the commission.

Our 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 we are paid for that funding arrangement compared to the other arrangements that were available to you.

FINANCIAL SERVICES GUIDE · V10.1

Our authority & your advice

What kinds of financial services are you authorised to provide to me, and what kinds of financial products do those services relate to?

Elliott Australia Group is authorised to advise and deal in general insurance products to wholesale and/or retail clients. We will do this for you as your broker unless we tell you otherwise.

Sometimes we will act under a binder or agency from the insurer. When we act under a binder or agency we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you. We will tell you when we act under a binder or agency to arrange your insurance or advise you about your insurance needs.

Our QBE binding authority - when we act for the insurer

Under a binding authority granted by QBE Insurance (Australia) Limited (QBE), we can arrange and issue the following products as **agent of QBE, not as your broker**:

- Personal Accident & Illness
- Public & Products Liability
- General Property (tools & equipment)
- Tax Audit

When we arrange or issue these products under the binder - including through our online platform, Zippy Quote - we act for QBE, and we will tell you at or before the point of sale. We receive commission from QBE within the ranges set out in this FSG.

Claims. We do not handle or settle claims under this binding authority. Claims on these products are managed directly by QBE, and we can assist you, as your broker, to lodge a claim and deal with QBE.

Will I receive tailored advice?

Not in all cases. In the majority of cases we provide general advice only and do not tailor our advice to your personal circumstances. Where we do provide personal advice, 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 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, at the time of any scheduled status review or upon renewal of your insurances.

Online quoting - Zippy Quote

Some of our services are available through our online platform, Zippy Quote. You enter some information and our system suggests insurance options and provides general risk information to help you decide. For some products Zippy Quote can also arrange or issue cover for you directly; where we do so under a binder we act as agent of the insurer, not for you (as described above).

Any advice provided through Zippy Quote is **general advice only** - it does not take into account your objectives, financial situation or needs. Before acting on it you should consider whether it is appropriate for you, having regard to those matters, and read the relevant Product Disclosure Statement before making a decision.

The options are generated using decision rules designed and reviewed by one of our licensed brokers. Zippy Quote is operated by Elliott Australia Group Pty Ltd under AFSL 418512 and is not an independent or autonomous advice service.

FINANCIAL SERVICES GUIDE · V10.1

Contractual liability, your file & how you pay

Contractual liability and your insurance cover

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses) - they are common in trade contracts, subcontract agreements and site access terms. 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.

Our contract review service

Signing any contract during the period of insurance may alter the effectiveness of your insurance programme and any advice we have given. **Please ensure that all contracts which may affect your insurance programme are forwarded to your broker for review.**

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you. We 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.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website (alltradescover.com.au) and on request. Our privacy policy explains how we handle personal information, including how we may share it with related entities within our group and with our service providers. If you wish to look at your file, please ask us. We will make arrangements for you to do so.

How will I pay for the services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. However, in some cases we will also charge you a fee. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us 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 our commission.

When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account, or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.

FINANCIAL SERVICES GUIDE · V10.1

How we are paid & complaints

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

Our commission will be calculated based on the following formula: X = Y% x P, where: X = our commission; Y% = the percentage commission paid to us by the insurer (our commission varies between 0% and 30%); and P = the amount you pay for any insurance policy (less any government fees or charges included in that amount). Any fees that we charge you are our broker fee — a minimum $50 broker/administration fee for each processing transaction, as set out in the Terms of Engagement section of this document.

We do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 0% to 50% of our commission or fees.

Our employees that will assist you with your insurance needs will be paid a market salary. These employees may also be entitled to incentive bonuses, which can be based on performance or other criteria, ranging between 0% and 25% of overall income.

If we give you personal advice, we will inform you as soon as practicable after giving you the advice 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.

What should I do if I have a complaint?

Contact us and tell us about your complaint. We will do our best to resolve it quickly. If your complaint is not satisfactorily resolved within 30 days, please contact Kristofer Wright, our Compliance and Operations Manager, on 1300 826 850 or put your complaint in writing and send it to alltrades@alltradescover.com.au at the address noted at the beginning of this FSG.

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 emailing 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.

Australian Financial Complaints Authority (AFCA)

Elliott Australia Group is a member of 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 AFCA, which provides fair and independent financial services complaint resolution that is free to customers.

Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678
Mail	GPO Box 3, Melbourne VIC 3001

What arrangements do you have in place to compensate clients for losses?

Elliott Australia Group has a professional indemnity insurance policy (PI policy) in place. The PI policy covers us and our representatives (including our authorised representatives) for claims made against us and our representatives by clients as a result of the conduct of us, our employees or representatives in the provision of financial services. Our PI policy will not cover us for claims relating to the conduct of representatives who no longer work for us. This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

FOR YOUR PROTECTION

Important Notices

Some key insurance concepts that may affect your cover. If anything here is unclear, please contact us.

Utmost good faith

Every insurance contract is subject to the duty of utmost good faith, requiring honesty, good faith and integrity between the parties at all times. A failure on your part may prejudice a claim or the continuation of cover.

Underinsurance

Review your sums insured and declared values regularly and at each renewal. Consider 'new for old' replacement and costs such as removal of debris. Values may need updating if you change locations, renovate, expand, buy new tools, plant or equipment, or take on bigger contracts. If you do not keep these current, you could be underinsured.

Average / co-insurance

Some policies contain an average/co-insurance clause requiring you to insure for the full insurable value. If you under-insure, a claim may be reduced in proportion. For example, if the full replacement value is $100,000 but the sum insured is $50,000, on a $60,000 claim the insurer may pay only $30,000.

Indemnities, subrogation & hold-harmless

You may prejudice your claim rights if, without your insurer's prior agreement, you make an agreement with a third party that prevents the insurer recovering its loss - for example by signing a contract with an indemnity, hold-harmless or release clause. Do not sign without contacting your broker and/or taking independent legal advice.

Named & noted parties

If you need a person named as a co-insured or an interest noted - for example a principal or head contractor - you must request this from your insurer; most policies exclude indemnity to other parties unless their interest is properly recorded. We cannot guarantee an insurer will agree.

Support when you need it - vulnerability & financial hardship

We understand that circumstances such as age, disability, physical or mental health conditions, language or literacy barriers, cultural background, family or domestic violence, remote location, or financial hardship can make dealing with insurance harder. If any of these affect you, please tell us - we will work with you with care and sensitivity, and can arrange extra support such as more time, help from a person you trust or an interpreter, and flexible arrangements where you are experiencing financial hardship. You can raise this with your broker at any time, or contact us on 1300 826 850 or alltrades@alltradescover.com.au. We treat these conversations confidentially, in line with our commitments under the Insurance Brokers Code of Practice.

FOR YOUR PROTECTION

Claims, cover & GST

Claims-made cover

Some policies (for example professional indemnity) cover claims on a "claims made" or "claims made and notified" basis. Under section 40(3) of the Insurance Contracts Act, if you notify the insurer in writing of facts that might give rise to a claim as soon as reasonably practicable after becoming aware of them (and before cover expires), the insurer is not relieved of liability merely because the claim is later made after expiry. Report all incidents without delay.

Claims occurring before commencement

Your policies do not provide indemnity for events that occurred before the contract commenced and that you knew, or ought reasonably to have known about, before entering into the policy.

Not a renewable contract

Cover terminates on the end date of the period of insurance shown in our tax invoice, adjustment note or the insurer's documents. Some policies are not renewable; you may need to complete a new proposal before the current policy ends.

Leasing, hiring & borrowing property

When you lease, hire or borrow property - including plant, tools and equipment - make sure the contract clearly identifies who is responsible to insure it. Where responsibility lies with the owner, we recommend the lease or hire conditions waive any rights of recovery against you.

GST

Most insurance is a taxable supply. If you are registered for GST you may be able to claim an input tax credit. Advise sums insured or turnover on a GST-exclusive basis if registered, or GST-inclusive if not. You must tell your insurer your ABN and tax status. Your tax status is a matter for your professional tax adviser.

Essential reading of policy wording

Read your policy wordings without delay and tell us in writing of anything unclear or that does not meet your requirements.

DATA & PRIVACY POLICY

Our Data & Privacy commitment

Elliott Australia Group Pty Ltd (ACN 153 685 922, AFSL 418512), trading as All Trades Cover, and our related entities. This summarises our Data & Privacy Policy - the full policy is at alltradescover.com.au and on request.

Elliott Australia Group Pty Ltd (we, us, our) is committed to protecting personal information in accordance with the Privacy Act 1988 (Cth) and the 13 Australian Privacy Principles (APPs). This policy explains how we collect, hold, use, disclose, secure and dispose of personal information, and how you can access or correct it or make a complaint.

Who this policy applies to

This policy applies to Elliott Australia Group Pty Ltd, which holds AFSL no. 418512 and operates the broking business, and to the related entities in our group - Wayfarer Capital Pty Ltd (ACN 699 599 034) and Waypoint Horizon Pty Ltd (ACN 699 599 605) - and to all directors, employees, authorised representatives and contractors of those entities.

The information we collect

When we arrange insurance or assist with a claim on your behalf, we collect the information we need to advise you and manage your risks - your name, address and contact details, age, occupation or trade, and information about your personal and business affairs, including your assets, tools and equipment, and financial situation.

Sensitive information

Some insurance and claims require us to collect sensitive information - most commonly about your health and wellbeing, for example for personal accident and illness cover - which attracts higher protection under the Privacy Act. We collect it only where reasonably necessary for the service you have asked us to provide and, where the law requires, with your consent. We do not use sensitive information for any purpose other than the one for which it was collected without your consent.

If you do not provide information

We can only fully advise you and arrange your insurance or claim if we have all relevant information. Insurance law also imposes a duty on you to disclose information relevant to the insurer's decision to insure you. If you do not provide the information we ask for, we may not be able to arrange appropriate cover or progress a claim.

How we use your information

We use personal information for the primary purpose for which it was collected - arranging and servicing your insurance and assisting with claims - and for related secondary purposes you would reasonably expect, such as administering your account, renewals, invoicing, client surveys, and improving and resolving problems with our services.

DATA & PRIVACY

Marketing, AI & your consent

Direct marketing

From time to time we may use your contact details to send you offers, updates, newsletters and information about products, services or events relevant to you. You can opt out of marketing at any time by notifying us or using the unsubscribe facility in our communications, and we will stop sending you those communications.

Automated processing & artificial intelligence

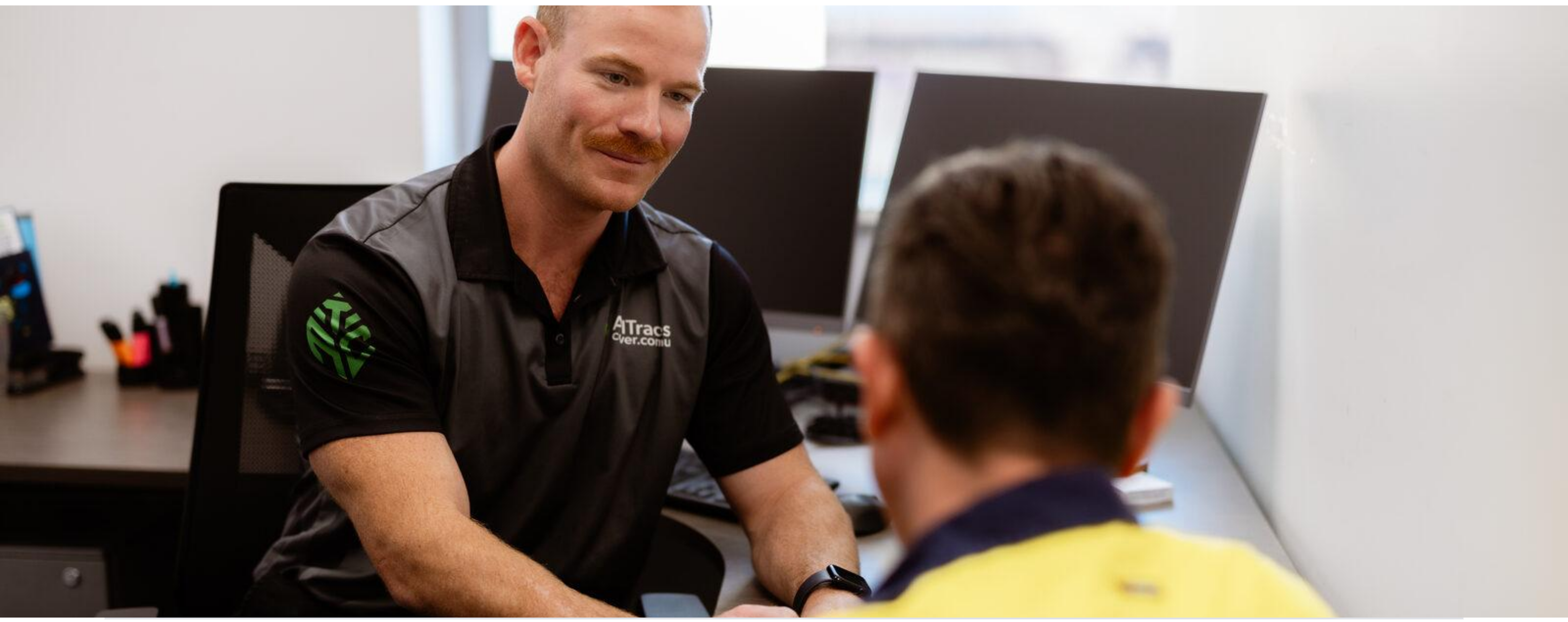
We may use software tools, including third-party cloud and artificial intelligence (AI) tools, to help us deliver and administer our services - for example, to draft and review documents, summarise information, or support administrative tasks - in accordance with our AI Use Policy and with appropriate safeguards. We do not rely solely on automated processing to make decisions that significantly affect you; a person remains responsible for the advice and decisions we provide.

Automated quotes and recommendations (Zippy Quote)

We offer an online tool, Zippy Quote, that asks you for some details and then provides insurance quotes, product recommendations and supporting risk information based on preset rules. The decision logic is designed and approved in advance by a licensed broker and reviewed on an ongoing basis. Any quotes, recommendations or risk information provided through Zippy Quote are general in nature only and do not take into account your personal objectives, financial situation or needs. You can speak with one of our brokers at any time for assistance or a human review of any recommendation.

Your consent

By asking us to assist with your insurance needs, you consent to the collection, use and disclosure of your information for the purposes described in this policy. We will make **best efforts to confirm your consent** - when we collect your information, at the start of our engagement and at renewal - and give you **clear, easy ways to opt out** of direct marketing at any time. Where the law requires express consent - for example for sensitive information such as health, or certain overseas disclosures - we will seek it specifically.



DATA & PRIVACY

How we disclose & share your information

Disclosure of your information

We do not sell, trade or rent your personal information. We disclose it where it is necessary to provide our services or where the law permits, including to: insurers, underwriting agencies and premium funders, so they can quote, insure or fund your premium, and their reinsurers; parties assisting with a claim, such as loss adjusters and medical advisers appointed by your insurer; service providers and contractors who support our business (for example mailing houses, IT, data storage and approved software and AI providers), who are bound to protect your information; and other parties where you consent, where we are required or authorised by law, or in connection with a corporate sale, merger or reorganisation.

Personnel engaged through service providers

Some members of our team are engaged through a third-party offshore service provider. They work as part of our team and access personal information only by logging in to our secure hosted environment, which we own and control, and they do so solely to perform work for us. Under our agreement they cannot copy, print, email or transfer that information out of our environment, and the information itself remains stored onshore in Australia. They are contractually required to comply with this policy and the Privacy Act.

Sharing within our group

We may share your personal information among the entities in our group - Elliott Australia Group Pty Ltd, Wayfarer Capital Pty Ltd and Waypoint Horizon Pty Ltd - where reasonably necessary for the purposes described in this policy, including as our business and the holding of our client book are reorganised within the group over time. Each group entity that handles your information is required to protect it consistently with this policy and the Privacy Act.

When we act under a binding authority

For some insurance products we act under a binding authority granted by an insurer, which allows us to arrange and issue cover as agent of that insurer rather than as your agent. Where we act under a binding authority - for example, our binding authority granted by QBE - we collect and handle your personal information partly on behalf of that insurer and disclose it to them, and the insurer handles your information under its own privacy policy. We will tell you when we are acting under a binding authority, as the law requires.

Disclosure overseas

If we recommend an overseas insurer (for example, Lloyd's of London), your information may be disclosed to that insurer and its underwriters. We will tell you, when advising on your insurance, if the insurer is overseas and in which country it is located. Where an overseas recipient is not subject to laws that protect your information in a way similar to the Privacy Act, we will seek your consent before disclosing. Some technology platforms we use may store or process information in Australia or New Zealand under a data processing agreement that requires the provider to protect your information consistently with the APPs.

DATA & PRIVACY

Security, your rights & complaints

How we hold and protect your information

We take reasonable technical and organisational steps to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure - including physical security of our premises and records, access controls such as user accounts and passwords, network and computer security measures such as firewalls, staff training, and contractual protections with our service providers.

Data retention and destruction

We keep personal information only for as long as it is reasonably necessary for the purpose for which it was collected, or as required to meet legal, regulatory or AFSL record-keeping obligations. When information is no longer required, we take reasonable steps to securely destroy or de-identify it.

Data breaches

We maintain a data breach response process. If we suspect a data breach, we will contain and assess it promptly. Where a breach is likely to result in serious harm to affected individuals, we will notify those individuals and the Office of the Australian Information Commissioner (OAIC) in accordance with the Notifiable Data Breaches scheme.

Access and correction

You may request access to, or correction of, the personal information we hold about you. We will respond within a reasonable period and will correct information that is inaccurate, out of date, incomplete, irrelevant or misleading. We do not charge for making a request, though a charge may apply for access requests that require substantial time, which we will confirm with you first.

Website analytics and cookies

When you use our website, our service provider may log technical information such as your server address, the date and time of your visit, the pages accessed and your browser type, for statistical purposes and to improve our website and services. We may use cookies to support website functionality; you can set your browser to notify you of, or decline, cookies.

Complaints & our Privacy Officers

If you have a concern about how we have handled your personal information, please contact our Privacy Officers, **John Elliott** (Responsible Manager) and **Kristofer Wright** (Compliance and Operations Manager), at alltrades@alltradescover.com.au or 1300 826 850. We will consider your complaint through our internal process and aim to respond within 30 days. If you are not satisfied, you may refer your complaint to the OAIC at oaic.gov.au.

ONE AFS LICENSEE · ALL OUR BRANDS

The Licensee & Our Brands

These Terms of Engagement and the Financial Services Guide are issued by the one Australian Financial Services Licensee for all of the brands and trading names below.

Licensee	Elliott Australia Group Pty Ltd
ABN	81 153 685 922
AFSL	418512
Registered office	Level 1, 5/95 Stirling Highway, Nedlands WA 6009
Contact	1300 826 850 · alltrades@alltradescover.com.au · alltradescover.com.au

Brands and trading names

- All Trades Cover (alltradescover.com.au)
- Elliott Insurance The Green Broker
- Elliott Insurance Brokers
- Contractor Cover
- Zippy Insurance (zippy.com.au)

Our ownership and associations

Elliott Australia Group Pty Ltd (AFSL 418512) is wholly owned by Wayfarer Capital Pty Ltd (ACN 699 599 034), our holding company, and is ultimately owned by the John Elliott Family Trust. Waypoint Horizon Pty Ltd (ACN 699 599 605) is a related entity within our group that may hold the client relationship, goodwill and records associated with our clients. We also hold a binding authority from QBE Insurance (Australia) Limited for selected products, under which we act as agent of QBE. These related companies and arrangements are associations of ours. Elliott Australia Group remains the holder of AFSL 418512 and is responsible for the financial services provided to you and for the distribution of this Financial Services Guide.

Authorised representatives

We may provide financial services through authorised representatives appointed under our AFSL 418512. Where an authorised representative provides a service to you, we will tell you and give you their details, which are also available on request.

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For any questions, please get in touch

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