



TERMS OF ENGAGEMENT

APRIL 2026

Terms of Engagement

Specialist Risk Group Australia Pty Ltd will act on your behalf as an insurance broker regarding all general insurance policies you have asked us to assist with in writing.

Our Contact Information

- Email: contact@au.specialistrisk.com
- Phone: 1300 293 013
- Address: L1, 55 Collins Street, Melbourne, VIC, 3000

Our Services

As your insurance broker, we will provide the following comprehensive services:

Pre-placement services

- We will help you identify and assess your risks and develop a proposal to submit to a potential insurer or insurers.
- We provide professional advice on risk mitigation and management strategies.

Insurance placement and premium financing

- We seek insurance quotes on your behalf (see "Approaching the Market" for further details).
- We negotiate policy coverage and handle policy renewals annually or as otherwise agreed with you.
- We seek to bind coverage where you have authorised us to do so.
- In urgent circumstances, unless you instruct otherwise, we may choose to bind insurance on your behalf if we consider that it is in your best interests.
- We will obtain and provide a quotation for premium funding if required.

Post-placement services

- We prepare and manage claims if an insured event occurs.
- We act as an advocate on your behalf throughout the entire claims process.
- We facilitate policy changes and/or cancellations according to your specific instructions.

Approaching the Market

We will seek quotes from the broader general insurance market before making a recommendation. We maintain arrangements with various insurers and underwriters, which enables us to find the right insurance product tailored for you.

Remuneration

In return for the services we provide, we will receive a commission in the form of a per cent of the premium paid (excluding relevant taxes, charges, and levies) which is paid to us by the insurer, as well as a fee payable by you.

Policy Cancellation

If a cover is cancelled before the expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer. We reserve the right to not refund any part of the brokerage and/or broker fee we receive for arranging the cover. A broker fee may also be charged to process the cancellation.

Payment Terms

You are required to pay all outstanding premiums to our office within the timeframe set out on our invoice.

Our Advice to You

When providing advice, we will take into consideration your personal objectives, financial situation, or needs before making a recommendation. In order to provide this tailored advice, we rely on you to provide accurate and complete information.

Period of Engagement

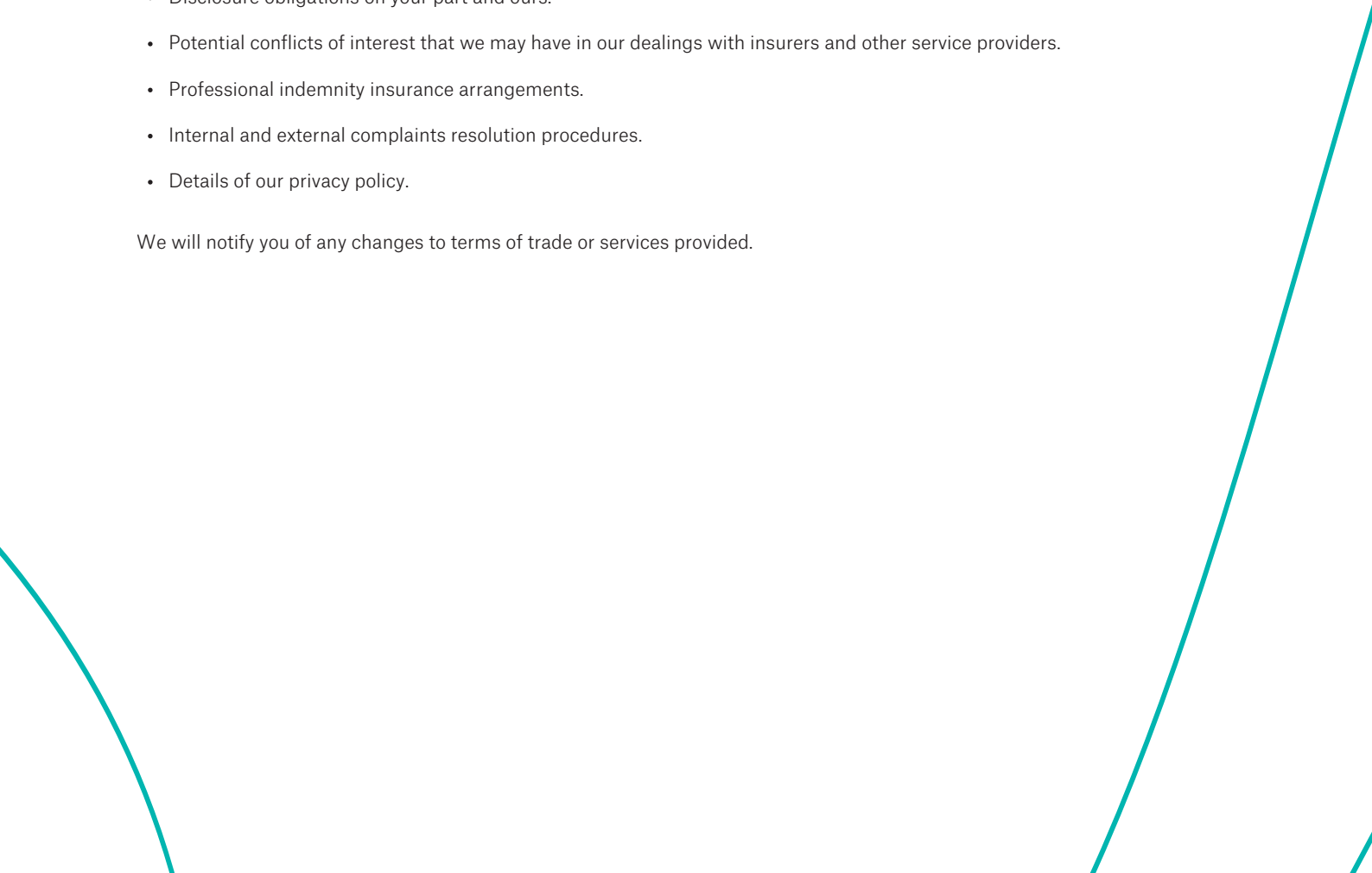
Unless we agree otherwise, our appointment is ongoing until such time as you rescind it. This appointment may be cancelled by you at any time by providing 30 days' notice in writing. A shorter notice period may be mutually agreed upon.

Financial Services Guide (FSG)

We also provide you with a Financial Services Guide (FSG). This document contains important information about our relationship with you, including:

- Our status as a licensed financial services provider.
- Disclosure obligations on your part and ours.
- Potential conflicts of interest that we may have in our dealings with insurers and other service providers.
- Professional indemnity insurance arrangements.
- Internal and external complaints resolution procedures.
- Details of our privacy policy.

We will notify you of any changes to terms of trade or services provided.

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**DIFFICULT.
DONE WELL.**



CONTACT US

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