

# Terms and Conditions of Use

Please read these terms and conditions carefully.

## Use of site

By making use of this website you agree to be bound by the terms and conditions set out below, together with any additional terms and conditions set out in the current Broker Administration Agreement or any equivalent agreement that you have with Vero.

It is your responsibility to ensure proper use of this site in accordance with these terms and conditions. You are liable to Vero for any failure to do so.

In these terms and conditions "you" means any user, including both individuals and companies.

## User identification, password and security

You have been assigned a user identification and password for access to this site. You are responsible for maintaining the security and confidentiality of that access-information and all other information obtained through access to this site. You are responsible for all activities undertaken under your identification and password. You may not allow any other person to use your identification or password.

You are responsible for ensuring that only accredited personnel have access rights to this site. Failure to observe this requirement could mean that confidential information about your clients may be accessed by people outside your organisation.

It is your responsibility to inform Vero of any changes in the personnel accredited with access to this site and, in particular, to immediately notify Vero if an accredited person with access to this site leaves your employ or their accreditation and access to this site should otherwise be terminated. You are liable to Vero for any loss or damage suffered as a result of any failure to comply with this term.

## Quotes

You are responsible to Vero for the accuracy of all information provided by you.

By submitting any information, request for quote or application you warrant and represent to Vero that you have all necessary authority and consents from the customer to submit that information and/or agree to any terms.

All quotes or applications submitted through this site are subject to Vero's approval on whatever terms as Vero may require.

Any offers made by Vero through this site may be withdrawn or amended at any time prior to acceptance.

## Policy terms and conditions

Any offer made by Vero will be subject to the relevant standard Vero policy terms, conditions and exclusions unless otherwise specifically agreed and noted.

## **Use of information (Vero)**

The information that you provide about your clients when requesting a quote from Vero is confidential to you and Vero and will not be divulged to any other party without your express permission.

## **Temporary Cover**

When you accept any quotation offer from Vero we agree to "Hold Covered" from the date of acceptance, for a period not exceeding 30 days. The terms of any "Hold Covered" will, unless otherwise specifically agreed and noted, be subject to Vero standard policy terms, conditions and exclusions.

## **Documentation**

You are required to provide Vero with all appropriate documentation, duly completed, within the currently accepted and agreed timeframes.

## **Use of information (you)**

Your access to and use of information provided by Vero through this site is limited to the purposes for which you are authorised to use this site.

In particular you may only access and use information from this site for an authorised purpose. You may not retain any information for longer than is required for that authorised purpose.

By accessing any information or customer details you are confirming and warranting that you have the necessary authority to do so including, if required, the necessary customer consent.

Vero assumes no responsibility or liability to you or any customer for the accuracy of any information provided.

## **Privacy Act**

Some of the claims information we provide to you as agent for the client is personal information. That information is provided solely to inform you and your client about the claims process.

Any other use or dissemination of the information by you will be in breach of the Privacy Act 1993. You will be solely responsible for any breach.

## **Copyright**

Vero owns the copyright of all images, text, screens and web pages appearing on this site, including all text, graphics, logos and images. You may not copy, modify, reproduce, publish or use any of the copyrighted information or material from this site without the express permission of Vero.