



Terms and conditions

This website is owned, operated, and maintained by Artisan Underwriting Pty Ltd ABN 14 651 184 333 ("Artisan").

These Terms and Conditions govern your use of our website.

- **Definitions:**

"You" and "Your" means any person, company or legal entity who uses our website, including their representatives, agents, or employees.

- "We", "Us", and "Our" means "Artisan Underwriting Pty Ltd and its associated companies and subsidiaries (collectively referred to as 'Artisan', 'we', 'us' or 'our')"

- "Website" means the Artisan websites at <https://www.artisanuw.com.au>, <https://www.artisanuw.co.nz> the ArtisanConnect portal, which has separate terms of service agreement,

By using our site, you agree to these terms. Please stop using the site if you do not accept them.

Privacy:

We are committed to protecting your privacy and handle your personal information in accordance with the Privacy Act 2020 (NZ) and the Information Privacy Principles (IPPs). Please see our Privacy Policy at <https://www.artisanuw.com.au/privacy> for more information.

Jurisdiction:

These Terms are governed by the laws of New Zealand. You submit to the non-exclusive jurisdiction of New Zealand courts. If you access our site from outside New Zealand, you do so at your own risk and are responsible for complying with the relevant local laws.

Notice on Financial Services Registration:

Artisan Underwriting is in the process of registering as a Financial Service Provider in New Zealand and will update this document with its FSP number and dispute resolution scheme upon completion.

Please read the following terms of these Terms and conditions carefully, as they are a legally binding agreement between Artisan and You in respect of any information, services or products made available by us to You on our Website.

Consent: By accessing and/or using Our Site, you agree to these terms of use (**Terms**). Please read these Terms carefully and immediately cease using our Site if you do not agree to them.

Variations: We may, at any time and at our discretion, vary these Terms by publishing the varied terms on our Site. We recommend you check our Site regularly to ensure you are aware of our current terms. Materials and





information on this Site (**Content**) are subject to change without notice. We do not undertake to keep our Site up-to-date and we are not liable if any Content is inaccurate or out-of-date.

Licence to use our Site: We grant you a non-exclusive, royalty-free, revocable, worldwide, non-transferable licence to use our Site in accordance with these Terms. All other uses are prohibited without our prior written consent.

Prohibited conduct: You must not do or attempt to do anything: that is unlawful; prohibited by any laws applicable to our Site; which we would consider inappropriate; or which might bring us or our Site into disrepute, including (without limitation):

- (a) anything that would constitute a breach of an individual's privacy (including uploading private or personal information without an individual's consent) or any other legal rights;
- (b) using our Site to defame, harass, threaten, menace or offend any person;
- (c) interfering with any user using our Site;
- (d) tampering with or modifying our Site, knowingly transmitting viruses or other disabling features, or damaging or interfering with our Site, including (without limitation) using trojan horses, viruses or piracy or programming routines that may damage or interfere with our Site;
- (e) using our Site to send unsolicited email messages; or
- (f) facilitating or assisting a third party to do any of the above acts.

Exclusion of competitors: You are prohibited from using our Site, including the Content, in any way that competes with our business.

Information: The Content for general information purposes only. It does not take into account yours or your clients specific needs, objectives or circumstances, and it is not advice. While we use reasonable attempts to ensure the accuracy and completeness of the Content, we make no representation or warranty in relation to it, to the maximum extent permitted by law.

Intellectual Property rights: Unless otherwise indicated, we own or licence all rights, title and interest (including intellectual property rights) in our Site and all of the Content. Your use of our Site and your use of and access to





any Content does not grant or transfer to you any rights, title or interest in relation to our Site or the Content. You must not:

- (a) copy or use, in whole or in part, any Content;
- (b) reproduce, retransmit, distribute, disseminate, sell, publish, broadcast or circulate any Content to any third party; or
- (c) breach any intellectual property rights connected with our Site or the Content, including (without limitation) altering or modifying any of the Content, causing any of the Content to be framed or embedded in another Website or platform, or creating derivative works from the Content.

User Content: You may be permitted to post, upload, publish, submit or transmit relevant information and content (**User Content**) on our Site. By making available any User Content on or through our Site, you grant to us a worldwide, irrevocable, perpetual, non-exclusive, transferable, royalty-free licence to use the User Content, with the right to use, view, copy, adapt, modify, distribute, license, sell, transfer, communicate, publicly display, publicly perform, transmit, stream, broadcast, access, or otherwise exploit such User Content on, through or by means of our Site.

You agree that you are solely responsible for all User Content that you make available on or through our Site. You represent and warrant that:

- (a) you are either the sole and exclusive owner of all User Content or you have all rights, licences, consents and releases that are necessary to grant to us the rights in such User Content (as contemplated by these Terms); and
- (b) neither the User Content nor the posting, uploading, publication, submission or transmission of the User Content or our use of the User Content on, through or by means of our Site will infringe, misappropriate or violate a third party's intellectual property rights, or rights of publicity or privacy, or result in the violation of any applicable law or regulation.

We do not endorse or approve, and are not responsible for, any User Content. We may, at any time (at our sole discretion), remove any User Content.

Third party sites: Our Site may contain links to Websites operated by third parties. Unless expressly stated otherwise, we do not control, endorse or approve, and are not responsible for the content on those Websites. You should make your own investigations with respect to the suitability of those Websites.





Discontinuance: We may, at any time and without notice to you, discontinue our Site, in whole or in part. We may also exclude any person from using our Site, at any time and at our sole discretion. We are not responsible for any Liability you may suffer arising from or in connection with any such discontinuance or exclusion.

Privacy

We safeguard your privacy and the confidentiality of your personal information and are committed to handling your personal information in a responsible way. We will abide by the Privacy Act 2020 (NZ) (the 'Act') including the Information Privacy Principles (IPPs) which are set out in the Act. We have developed a Privacy Policy that sets out how we collect, store, use and disclose your personal information. Please refer to our Website below for a copy of our Privacy Policy.

Information regarding our privacy policy can be accessed on our website www.artisanuw.co.nz

Website Links

This Website may contain links to other websites or platforms which are operated by third parties. We make no warranties or representations regarding the content of linked Websites operated by third parties or any products or services available through such Websites.

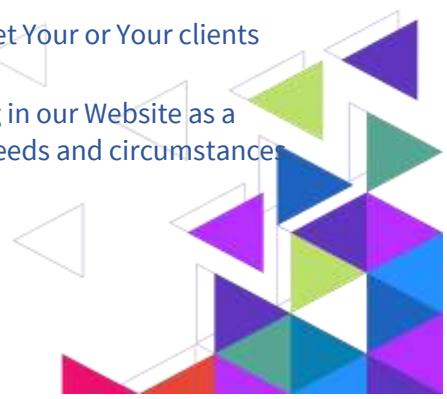
Disclaimers and Warranties

We have taken reasonable steps to ensure the accuracy of the Content, information, products and services offered on Our Website. We make no warranty or representation of any kind as to whether the Content or any information contained in or shown on our Website will meet Your or Your clients requirements, expectations or purposes or that Our Website will be free of defects, errors or inaccuracies or will operate without interruption or will be compatible with other hardware or software.

Except for those terms that cannot be excluded by law, all terms other than as expressly contained in these Terms and conditions are excluded including all implied warranties of merchantability and fitness for a particular purpose

Warranties and disclaimers: To the maximum extent permitted by law, we make no representations or warranties about our Site or the Content, including (without limitation) that:

- (a) they are complete, accurate, reliable, up-to-date and suitable for any particular purpose;
- (b) access will be uninterrupted, error-free or free from viruses; or
- (c) our Site will be secure.
- (d) the Content or any information contained in or shown on our Website will meet Your or Your clients requirements, expectations or purposes
- (e) All information is of a general nature only and You should not rely on anything in our Website as a substitute for professional or financial advice that is specific to Your client's needs and circumstances





You read, use and act on our Site and the Content at your own risk.

Limitation of liability: To the maximum extent permitted by law, we are not responsible for any loss, damage or expense, howsoever arising, whether direct or indirect and/or whether present, unascertained, future or contingent (**Liability**) suffered by you or any third party, arising from or in connection with your use of our Site and/or the Content and/or any inaccessibility of, interruption to or outage of our Site and/or any loss or corruption of data and/or the fact that the Content is incorrect, incomplete or out-of-date.

Indemnity: To the maximum extent permitted by law, you must indemnify us, and hold us harmless, against any Liability suffered or incurred by us arising from or in connection with your use of our Site or any breach of these Terms or any applicable laws by you. This indemnity is a continuing obligation, independent from the other obligations under these Terms, and continues after these Terms end. It is not necessary for us to suffer or incur any Liability before enforcing a right of indemnity under these Terms.

Termination: These Terms are effective until terminated by us, which we may do at any time and without notice to you. In the event of termination, all restrictions imposed on you by these Terms and limitations of liability set out in these Terms will survive.

Disputes: In the event of any dispute arising from, or in connection with, these Terms (Dispute), the party claiming there is a Dispute must give written notice to the other party setting out the details of the Dispute and proposing a resolution. Within 7 days after receiving the notice, the parties must, by their senior executives or senior managers (who have the authority to reach a resolution on behalf of the party), meet at least once to attempt to resolve the Dispute or agree on the method of resolving the Dispute by other means, in good faith. All aspects of every such conference, except the fact of the occurrence of the conference, will be privileged. If the parties do not resolve the Dispute, or (if the Dispute is not resolved) agree on an alternate method to resolve the Dispute, within 21 days after receipt of the notice, the Dispute may be referred by either party (by notice in writing to the other party) to litigation.

Severance: If a provision of these Terms is held to be void, invalid, illegal or unenforceable, that provision must be read down as narrowly as necessary to allow it to be valid or enforceable. If it is not possible to read down a provision (in whole or in part), that provision (or that part of that provision) is severed from these Terms without affecting the validity or enforceability of the remainder of that provision or the other provisions in these Terms.





Jurisdiction

These Terms and Conditions of Use are governed by the applicable laws of New South Wales and the Commonwealth of New Zealand. We and You submit to the jurisdiction of the courts of New South Wales, New Zealand.

You irrevocably and unconditionally submit to the exclusive jurisdiction of the courts operating in New South Wales, in the Commonwealth of New Zealand any courts entitled to hear appeals from those courts and waive any right to object to proceedings being brought in those courts.

Our Site may be accessed throughout New Zealand and overseas. We make no representation that our Site complies with the laws (including intellectual property laws) of any country outside New Zealand. If you access our Site from outside New Zealand, you do so at your own risk and are responsible for complying with the laws of the jurisdiction where you access our Site.

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