



a joint venture  
with Aon **AON**

# HIA Insurance Services

Online Terms of Use

## Online Terms and Conditions

### About this website

Thank you for visiting this site. HIA Insurance Services Pty Ltd ABN 84 076 460 is an authorised representative no. 275925 of Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL no. 241141. By accessing or using this site you will be bound by the terms and conditions set out below ('the Terms & Conditions'). We may change these Terms & Conditions at any time without notice. Any amendment will be effective immediately. Your use of this website after any amendment constitutes an Agreement by you to comply with and be bound by the amended Terms & Conditions. Accordingly, you should read these Terms of Use from time to time for changes.

### About buying insurance online

#### WHO CAN BUY INSURANCE ONLINE?

Only Australian residents are able to buy insurance online through us.

#### HOW CAN I APPLY?

You can apply for an online quote by completing and submitting the information requested on our quote pages (Quote Application). Provided that you satisfy the requirements contained in the relevant underwriting guidelines, we will then give you a quote (Quote).

If you decide you want to purchase an insurance policy online based on that Quote, and we offer you that option, you should provide us with the information requested and submit a request to purchase (Insurance Application). Your Insurance Application is complete when both of the following conditions are satisfied:

- our server has received the electronic instruction offering to purchase insurance from us, and
- your Insurance Application is recorded within our database and is accepted by the Insurer.

We will let you know when your Insurance Application has been accepted by providing you with a confirmation email containing a transaction reference number. If you don't receive a confirmation email from us then your Insurance Application has not been accepted.

Please note that we will assume that an electronic instruction is authentic. We have no obligation to authenticate the person issuing or transmitting the electronic instructions or to verify the accuracy or completeness of the electronic instructions. We may act on the electronic instructions sent or received through our website without any reference to you.

Any application for insurance made using this site is subject to disclosure obligations, an approval process and relevant policy terms and conditions.

#### HOW CAN I PAY?

Any insurance policy purchased via this website must be paid for by one of the credit cards we accept. You will need to provide us with the following details:

- Type of credit card
- Card number
- Name of credit card holder
- Expiry date

For your protection, your confidential credit information is encrypted using a secure server. The amount or amounts due must be paid in full by clear funds by the due date. Details of your payment plan will be provided with your policy documents.

## About using this website

### 1. Restrictions:

You agree that when using the website, you will not:

- do anything which will or might damage, disrupt access to, or interfere with the proper operation of this website, or any transaction being conducted on it;
- do anything which will or might place an unreasonable load on the website infrastructure;
- post, distribute or send any 'spamming material' or any other form of bulk communication;
- impersonate any person or entity
- publish, or disseminate any material which is unlawful, defamatory, indecent, offensive or inappropriate
- transmit any material which contains viruses, or other computer codes designed to interrupt, limit or destroy the efficient operation of the website, or its software or hardware; and
- do anything which breaches or infringes our property rights in any way, including copyright.

### 2. Disclaimers:

**Accuracy:** Whilst we will use our best endeavours to ensure that the information on the website is up-to-date, we don't warrant the accuracy, adequacy of, or completeness of, any information contained on this website. Please feel free to write to us at the address below if you spot an error.

**Availability and access:** We will take reasonable steps to provide a safe and reliable service but there are some risks with using the internet. We do not guarantee that the website will be free from viruses and accept no responsibility for any harmful computer code that might be introduced to your system by using this website. We do not

guarantee that access to this website will be uninterrupted and accept no responsibility for any interruption. Your access to this website or any product may be terminated at any time, without notice. You may not be authorised to access the website after termination but the limitation of liability and indemnity provisions in these terms will survive the termination. Any licenses or other rights you granted to us will also survive termination

**Website Links:** Our website may be linked to other websites. They are provided for your convenience only. Links to an external site should not be construed as an endorsement. We make no representation about the accuracy of any information contained on any other websites. We are not responsible for any loss, damage, cost or expense you incur in accessing or attempting to access such a site. You must obtain our prior written permission to link to this website.

### 3. Intellectual Property:

We own certain registered trademarks which may appear on this website. Unauthorised use is prohibited. We also own the copyright in the information and material on this website or we have the right to use it under a license or agreement. You may print out or download a copy for your personal, non-commercial use. Except as provided by the Copyright Act 1968 or any other applicable law, all other use, copying or reproduction of all or part of this website is prohibited.

### 4. Liability & Indemnity:

Except for obligations implied by law that cannot be excluded, you agree that neither we, nor our directors, employees, agents, contractors and related entities will be liable for any loss arising out of or referable to material on this website, or use of or access to this website. To the extent permitted by law, this includes any loss arising as a result of any unauthorised access or breach of security to this site, for whatever reason; arising as a result of any delay in effecting any transaction attempted to be processed through this site, for whatever reason; arising as a result of any failure to

effect any transaction attempted to be processed through this site, for whatever reason; arising as a result of any error, omission or misrepresentation in relation to this site or arising from the transmission of any computer virus. You agree that in no circumstances will we or our directors, employees, agents, contractors and related entities, be liable for any indirect, incidental, special or consequential loss, damage, liabilities, claims and expenses (including legal costs and defences and settlement costs). You agree to indemnify us, our directors, employees, agents, contractors and related entities for any loss suffered, or any costs that may be incurred arising from your breach of these terms or any other legal obligation, or your access to this website.

5. Jurisdiction: The information on this website is provided for Australian residents only. The law applicable in New South Wales will apply to the use of this website. The parties submit to the courts of New South Wales.
6. Aon Privacy Policy: Your privacy is very important to us. We may ask you to provide personal information when you are using this site for the purpose of providing services to you. The way in which we collect, use and disclose personal information is more fully set out in our Privacy Policy available on our website at [www.hiainsurance.com.au](http://www.hiainsurance.com.au)
7. Contact Us: If you have any technical issues when using this website or any suggestions on how we can improve our service to you, please contact the Web Administrator at [au.interactive@aon.com](mailto:au.interactive@aon.com)
8. System Requirements: To get the best from this website we recommend using Internet Explorer 7 or 8. Download Internet Explorer.