

# Osman Insurance Brokers Website Terms and Conditions

Please read these terms carefully before proceeding.

1. By accessing or using this website you agree to be bound by the terms found herein.
2. Definitions:
  - 2.1 '*You*' means the website user who is accessing all or part of this website.
  - 2.2 '*Osman Insurance brokers*' means 786 International (Aust) Pty Ltd, trading as Osman Insurance Brokers AFSL: 247843 ABN: 33 010 805 222.
  - 2.3 '*we*' means 786 International (Aust) Pty Ltd, trading as Osman Insurance Brokers AFSL: 247843 ABN: 33 010 805 222.
  - 2.4 '*This website*' means all webpages located on the [www.osmaninsurance.com.au](http://www.osmaninsurance.com.au) domain name.
3. The terms contained on this website may change from time to time, without notice.
4. The information on this website may not be accurate and up to date. We do not warrant the accuracy or completeness of any information contained on this website. Please contact us directly for the most current information.
5. We do not guarantee that access to this website will be uninterrupted and do not accept any liability for any interruption to services you might encounter while trying to access our site.
6. Access to this website may be terminated at any time, without notice. Once access to this website is terminated any use is not authorized. Any liability or indemnity provisions, licenses and other granted rights will survive termination.
7. We do not guarantee that this website will be free of viruses and accept no liability for any harmful computer code that might be introduced onto your system by using this website.
8. Any third party links contained on this website are provided for convenience only and should not be considered endorsement in any form of any content found on such websites. We make no representations about the accuracy and completeness of any information contained on linked websites. We do not accept responsibility for any loss, damage, cost or expense you incur in accessing or attempting to access such a site.
9. Linking to this website is only permitted when express permission is obtained.
10. The Quote Centre service is offered solely to assist you in deciding on your purchase of insurance from us and any information gleaned from using this service is not binding on Osman Insurance brokers.
11. Unauthorised use of any copyrighted material found on this website is prohibited except as provided by the Copyright Act 1968.

12. Any disputes will be referred to Insurance Brokers Disputes Limited (IBDL) an external dispute resolution scheme as required by law. IBDL is a free consumer service for resolution of disputes in relation to insurance brokers and clients. You are free at any time to contact them directly with any concerns and / or complaints, and they in turn, will refer the matter to our office for further investigation. The IBDL are contactable on 1800 064 169, or, alternatively, you can visit their website – [www.ibdltd.com.au](http://www.ibdltd.com.au).

13. Osman Insurance is committed to protecting the privacy and security of your personal information. Please note that information collected by Osman Insurance will only be disclosed to third parties who are involved in the provision of insurance services to our clients or to an auditor who is authorized by ASIC to our client files and trust account.

14. This relevant jurisdiction for the purposes of this agreement are the laws of the State of Queensland.