Terms of Engagement

Effective 11 September 2026 | Version 3.0

The below sets out the service commitment offered by Stellar Insurance Brokers Pty Ltd (ABN 53 627 106 496) as a Corporate Authorised Representative 001269270 of SureInsure Pty Ltd (ABN 11 642 332 698) under AFSL 525177.

We subscribe to and are bound by the Insurance Brokers Code of Practice a full copy of which is available from the National Insurance Brokers Association (NIBA) website, www.niba.com.au.

Who we act for

In regard to your insurance policies, we will act on your behalf as your insurance broker at all times. There may be times where we needing you to action items on behalf of the insurer, such as attending to risk recommendations, but we will continue to always represent you, our client.

Our Team

Your dedicated Account Manager and/or the team at Stellar Insurance Brokers will provide you with these Terms of Engagement and their direct contact details. Our claims team can be contacted via email at claims@stellarinsurance.com.au or phone 1300 270 280. Our address is 1/9 Stockwell Place, Archerfield QLD 4108.

Our Services

As your insurance broker, we will provide the following general insurance broking services;

- Help you identify, understand and assess your risks
- Assist you in deciding what risks to insure, including providing advice on how you can manage those risks in other ways such as risk mitigation strategies
- Advise and make recommendations as to your insurance requirements
- Develop a proposal to submit to potential insurers and prepare underwriting submissions
- Seek insurance quotes from the market. We will seek quotes from the broader general insurance market before making a recommendation for placement.
- Negotiate policy coverages, terms and premiums with your existing insurers and alternative insurers
- Contact you at least 14 days prior to policy expiry to review the renewal of your policy
- Review your insurance arrangements when you inform us about material changes, at the time of any scheduled status reviews as agreed with you, and/or upon renewal of your insurances
- Seek to bind coverage where you have authorised us to do so (*where unless you instruct otherwise, in urgent circumstances we may choose to bind insurance on your behalf if we consider that is in your best interests*)
- Confirm the placement of the insurances to you

- Calculate, invoice and collect the premiums
- Adjust premiums on prior year policies for annually adjusted risks
- Obtain and provide a quotation for premium funding
- Assist in the preparation and management of claims if an insured event occurs
- Advocate on your behalf and keep you informed during the claims process
- Negotiate claim settlement advice with the insurer based on your loss and policy coverage
- Seek your instructions before agreeing to any settlement of your claim
- If the insurer declined to pay a claim, we will explain the reasons for the insurer's decision and outline what further steps can be taken, including steps to make a complaint.
- Facilitate policy changes and/or cancellations as per your instructions in a timely manner.

Our Financial Services Guide provided to you set out further detail on our role and services, including any relationships or associations we have that relate to our services.

Our Privacy Policy sets out how we deal with personal information.

In providing our services to you, we will adhere to the service standards as set out in the Insurance Brokers Code of Practice, which we are bound by.

Copies of these documents are also available upon request or from our website.

Approaching the market

We will seek quotes from the broader general insurance market before making a recommendation. Overall, we have arrangements with over 120 insurers, underwriters and wholesale brokers for all types of risks that we can assist with, which enables us to find the right general insurance product for you.

The number of insurers approached will depend on the type of risk. In giving our advice to you we will not compare the recommended policies to other policies available, other than from those insurers we deal with regularly.

Our advice to you

When providing advice to you we will take into consideration your personal objectives, financial situation or needs before making a recommendation. In order to provide this personalised advice, we rely on you to provide accurate and complete information.
If we do not have this information, any advice you receive may not be appropriate to your needs, objectives and financial situation. We will make it clear if we are providing general advice to you at the time of advice.

Remuneration

In return for the services we provide, we will receive a commission usually between 5% and 30% of the premium paid (excluding relevant taxes, charges and levies) which is paid to us by the insurer and a fee, payable by you. As Corporate Authorised Representatives, we pay our Licensee, SureInsure Pty Ltd, 10% of our earnings of Commission and Broker Fees.

We can arrange premium funding on your behalf if you require it. We may receive a commission based on a percentage of the premium from the premium funder for doing so. We will tell you the basis and amount of any such payment at the time the premium funding is arranged. Premium funding products enable you to pay your premiums by installments. Premium funders do charge interest and they take a power of attorney over your insurance policy as they have paid it to the insurer in advance, in full, as required at the beginning of the policy period.

Policy Cancellation

We can only cancel a contract of insurance on the written instructions of a person authorised to represent each of the parties who are named as insureds. We cannot cancel any contract of insurance which is subject to the

Marine Insurance Act 1909. If cover is cancelled before expiry, any refund will be based on the net return premium received from the insurer. We may retain brokerage or fees and may charge a cancellation fee where disclosed and permitted. A broker fee may also be charged to process the cancellation.

Payment Terms

You are required to pay outstanding premiums to Stellar Insurance within the time set out on our invoice, typically 14 days from the receipt of your paperwork. Please note that some payment methods incur merchant fees charged by payment providers. Stellar Insurance Brokers has no control over these fees and cannot reimburse you for these.

Electronic Delivery of Documentation

We will provide all correspondence, advice and disclosure notices to you electronically. Disclosure notices will either be provided via hyperlinks in an email (which if selected will provide a download of the document) or as a direct attachment to the email. If you do not wish to be sent documents in this way, please advise us and we will send them as instructed.

Continuity of Cover

It is important that you maintain continuity of cover. We will contact you about renewal, but cover will not automatically renew merely because we arranged the expiring policy. We will only bind or renew cover with your authority, except where a previously agreed and legally permitted arrangement expressly authorises us to act in urgent circumstances in your best interests. If you do not require the cover, we ask that you tell us as soon as possible. A short-term premium may apply. Please tell us if you do not wish us to provide this service.

Informed Consent

Where required by law, before an insurance product is issued or sold and before we receive a relevant commission, we will disclose the required information and obtain your informed consent.

These commissions range from 0 – 30% of the Insurer's base premium which are paid to us annually. Once we have done the exercise of obtaining terms for your risks, we will provide further confirmation of the exact percentage and amount we will receive.

This commission helps support our business in being able to arrange and negotiate policies for you, provide our claim service and ensure all our staff are qualified and trained professionals.

As there is a considerable amount of time, knowledge and expertise that it takes on our part to arrange quotations and covers for you, if you do not agree for us to receive commission, we will be charging a Broker Fee that is reflective of the work we do.

We will advise of any policies where we require your consent prior to us being able to arrange cover.

Your Disclosure Obligations

It is important that you provide us with complete and accurate information about the risk to be insured otherwise the advice we give you may not be appropriate for your needs. We rely on you to provide complete and accurate information.

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose information to the insurer. This Duty of Disclosure applies until the insurer agrees to either insure you or renew your insurance. The Duty of Disclosure also applies before you extend, vary or reinstate your insurance.

If you are applying for or renewing insurance in relation to consumer insurance products such as, your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer

credit products, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions. Not doing so may be considered by the insurer to be a breach of your 'duty to take reasonable care not to make a misrepresentation' and may cause issues in relation to the validity of your insurance policy and/or issues in the event of you lodging a claim.

At renewal, the insurer may either ask you to advise any changes to information you have previously disclosed, or may give you a copy of the information you previously disclosed and ask you to advise them if there have been any changes. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change.

If you are applying for or renewing any other insurance, you must tell the insurer all information that is known to you that a reasonable person could be expected to know or that is relevant to the insurer's decision to insure you and on what terms. You do not need to tell the insurer anything:

- that reduces the risk it insures you for;
- is common knowledge;
- that the insurer knows or should know; or
- which the insurer waived you duty to tell it about.

Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may cancel your contract of insurance, or reduce the amount it will pay you if you make a claim, or both. If a relevant failure is fraudulent, the insurer may refuse a claim and may treat the contract as if it never existed, subject to applicable law.

If you are in doubt about whether or not a particular matter should be disclosed, please contact your Account Executive.

You must make sure you explain the Duty of Disclosure to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us, and we will explain their Duty of Disclosure to them directly.

If your circumstances change, our recommendations may no longer be appropriate. Please tell us about any changes in your circumstances so that we can confirm that your insurance continues to be suitable for your needs.

Period of Engagement

Unless we agree in writing otherwise, our engagement commences upon your instruction to proceed with our recommendations for your insurance contract(s), which you may cancel at any time by providing notice in writing to us. Should we wish to cancel the engagement we will provide 30 day's notice in writing.

Acknowledgement

By instructing us to proceed after receiving these Terms, you acknowledge the scope and basis of our engagement. Any consent that must be specific, informed, written or separately recorded under law will be obtained through the relevant process and is not inferred merely from receipt of these Terms.

Complaints

If you are dissatisfied, contact our Complaints Officer, Nicole Davies, on 1300 270 280 or at admin@stellarinsurance.com.au. Our internal complaints process is free. We will acknowledge complaints promptly and generally provide a final response within 30 calendar days unless a different legal timeframe applies. Eligible unresolved complaints may be referred to the Australian Financial Complaints Authority on 1800 931 678 or at www.afca.org.au.

Clients requiring additional support

Tell us if you require assistance because of vulnerability, disability, language or literacy barriers, illness, financial distress, family or domestic violence, remote location or another circumstance. We will seek to provide reasonable support while respecting your privacy and autonomy.

Privacy and confidentiality

We handle personal information under our Privacy Policy and applicable privacy law. You authorise disclosure reasonably required to obtain quotations, arrange and administer insurance, assist with claims, obtain premium funding and meet compliance obligations.

We look forward to working with you and to a long and mutually satisfactory relationship. We encourage you to call your Account Manager at any time if you have any questions about our services or your insurances.

Please keep a copy of this document for your records and future dealings with us.