

Terms and Conditions

This website and the automated Quote Wizard (the Service) are owned and operated by **Asset Shield PTY LTD** (referred to as "we," "us," or "our"). By using the Service, you agree to these Terms of Use. These terms govern the technical use of the website and the automated quoting process and are in addition to our [Financial Services Guide \(FSG\)](#), [Privacy Policy](#), and [Terms of Engagement](#).

Nature of the Service (Indicative Quotes)

The Quote Wizard provides indicative premium estimates based on the data you input and automated rating logic.

Not a Binding Offer: Any output generated is an invitation to treat and does not constitute a binder, a contract of insurance, or a guarantee of cover.

Final Approval: All quotes are subject to final verification by our broking team and formal acceptance by the relevant insurer. We reserve the right to decline any risk or amend a quote following a manual review.

User Responsibility & Data Accuracy

The accuracy and validity of any quote produced depend entirely on the information you provide.

Information Warranty: You warrant that all information entered into the Wizard is true, accurate, and complete.

Input Errors: We are not liable for any premium discrepancies, coverage gaps, or the voiding of policies resulting from incorrect, incomplete, or "fat-fingered" data entry (e.g., incorrect building sums insured or construction materials).

Algorithm & Third-Party Data

Algorithm Limitations: The Wizard uses standardized logic to provide results. You acknowledge that this automated tool may not account for every unique or complex circumstance of your business unless specifically prompted.

While the Wizard provides an automated estimate, your dedicated broker will review the final submission. This ensures that the speed of automation is backed by professional human oversight, allowing us to provide specific advice and tailor the policy to any unique nuances of your commercial property.

System Errors & Manifest Discrepancies

In the event of a technical glitch, API failure, or calculation error that results in a manifest error (e.g., a premium that is clearly inconsistent with market rates or the risk profile), we reserve the right to void the automated quote and provide a corrected manual quote.

Electronic Transactions & Consent

Electronic Communication: In accordance with the Electronic Transactions Act, you consent to receive all documents, notices, and disclosures (including your FSG and Policy Schedule) electronically via the email address provided or through the webapp.

Electronic Signature: You agree that clicking "Continue" or similar buttons within the Wizard constitutes your legal electronic signature and your intent to be bound by the relevant terms.

Intellectual Property & Prohibited Use

The Quote Wizard logic, design, and proprietary algorithms are the intellectual property of **Asset Shield PTY LTD**.

No Scraping: You are strictly prohibited from using bots, spiders, or any automated software to "scrape" data, benchmark pricing, or reverse-engineer the rating logic of the Service.

Commercial Use: Use of the Wizard is permitted for genuine insurance inquiries only.

Cybersecurity & Availability

While we implement industry-standard security measures, we do not warrant that the Service will be uninterrupted, error-free, or free of viruses. You use the Service at your own risk regarding the integrity of your hardware and software.

Remuneration & Professional Relationship

Our professional relationship with you, including how we are paid (commissions and fees) and our duty of care to you as your Broker, is governed by our [Terms of Engagement](#) and [Financial Services Guide](#), which are incorporated into these terms by reference.