StateCover

Website Terms of Use

StateCover Mutual Limited (ABN 36 090 394 755) (we, us, and other similar expressions) welcomes you, the user of our websites – statecover.com.au and wegobeyond.com.au.

Acceptance of terms

We provide this website subject to these terms of use. Before you browse or use any
facilities on this website, it is important that you read, understand, and agree to these terms
of use.

Privacy

- 2. We treat all personal information submitted to us in accordance with our Privacy Policy, which is available for you to view and read on our <u>website</u>.
- 3. We may change these terms of use from time to time without notice to you. It is important that you regularly review the most up to date version of these terms of use, as they will be the terms on which you access and use this website at any time.

Use of the service

- 4. You must only use this website for lawful purposes, and in accordance with these terms of use, any directions given by us, and with all laws and regulations that apply to you.
- 5. You must ensure that your access and use of this website is not illegal or prohibited by laws that apply to you.
- 6. You must not, nor cause or permit a third party to:
 - (a) use this website in a manner or for a purpose which is improper, immoral or fraudulent, which infringes any person's intellectual property rights, or which restricts or interferes with our provision of this website to any other users;
 - (b) reverse engineer, reverse assemble or reverse compile or copy or duplicate or modify or make derivative works of or re-sell all or part of this website;
 - (c) gain or attempt to gain unauthorised access to any part of this website, or our computer systems or networks connected to this website, including through hacking, password mining or any other means; or
 - (d) use data mining, robots, screen scraping or similar data gathering and extraction tools on this website for establishing, maintaining, advancing or reproducing information contained in this website, on your own website or in any other publication, or for your own personal use or benefit (other than as expressly set out in these terms of use), except with our prior written consent.

Content

7. Material on this website comes from a variety of sources and authors, including staff, contractors, service providers and our members. You accept that the content provided by us is general information. We strive to keep the information stored on this site up to date, but cannot guarantee that the information provided is completely accurate. Any mistakes that are brought to our attention will be corrected as soon as possible.

8. This website and the information, names, images, pictures, and other content are provided "as is", with no express or implied warranty. We make no representation about the accuracy, completeness or usefulness of the content or its fitness for any particular purpose, nor do we undertake to keep this website or the content up to date. This applies to content provided by us and to content provided by others.

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- 11. In some cases, the copyright for text or images on this website may be held by someone other than us. All rights are reserved on such material and permission to use them must be requested from the copyright owner. The source of any such material will be indicated on the relevant sections of the site, along with a more restrictive copyright notice.
- 12. Please contact enquiries@statecover.net.au for any further information that you may require about use of content from this website

Logo

13. The StateCover logo must not be downloaded, copied and/or used for any purpose without our permission. Please email enquiries@statecover.net.au for more information.

Viruses

- 14. You must take your own precautions to ensure that the process which you use for accessing this website does not expose you to the risk of viruses, malicious computer code or other forms of interference which may damage your own computer system.
- 15. We do not accept responsibility for any interference or damage to your own computer system which arises in connection with your use of this website or any linked website.

Security of information

16. Unfortunately, no data transmission over the internet can be guaranteed as totally secure. While we strive to protect information we transmit and receive, we do not warrant and cannot assure the security of any information which you transmit to us.

Links

17. This website contains links to external websites. We take no responsibility for the content of such websites, nor do links to such websites imply endorsement of the views expressed by the organisations or individuals responsible for them. External links are provided for informational purposes only.

18. This website may also be linked to other websites over which we have no control. Those links are provided for convenience only and may not remain current or be maintained. We do not sponsor, endorse, adopt, confirm, guarantee, or approve the content or representations made on those websites. We make no representations about the accuracy of content contained on those websites. We are not liable for the content on those websites.

Severability

19. If any provision of these terms of use is held to be unenforceable by a court of competent jurisdiction, the remainder of these terms of use will continue in full force and effect.

Governing Law

20. These terms of use are governed by the laws of New South Wales, Australia. You agree to submit to the jurisdiction of the courts in New South Wales, Australia in respect of any proceedings in connection with these terms of use or this website.

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