

Terms & Conditions - Insurance

If you purchase insurance, the information you provide during the Online Quote and Purchase (including the answers to any questions we have asked you) will form part of your application for insurance. Therefore before commencing the Online Quote it is very important that we have explained your Duty of Disclosure obligations.

What you must tell us? When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers when deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who does the duty apply to? It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the policy.

What happens if you fail in your duty? If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having existed.

By proceeding you agree that you have read and understand your Duty of Disclosure.

KIS Corporate Pty Ltd ABN 86 617 236 352 ('KIS Corporate') and KIS Transport Australia Pty Ltd ABN 75 155 179 972 ('KIS Transport') through a distribution arrangement with NTI Limited (ABN 84 000 746 109 AFSL 237246) ("NTI", "we" or "us") through a widget on their website provides access to NTI's Shipping & Delivery Insurance Platform enable you to purchase "NTI Shipping and Delivery Insurance" insurance products, other products and services.

1. KIS Corporate, KIS Transport and NTI

We are here to listen to you and welcome your feedback or suggestions.

You can contact us by emailing: customercare@nti.com.au

By accessing, viewing or using KIS Corporate, or KIS Transport you agree to KIS Corporate and KIS Transport Terms and Conditions, and Terms and Conditions – Insurance, and the standards and guidelines as a KIS Corporate and a KIS Transport User. For support on the KIS Corporate and KIS Transport platform please contact: info@kiscorporate.com.au

2. Accessing KIS Corporate, KIS Transport and "NTI's Shipping and Delivery Insurance"

2.1 When you access the KIS Corporate and KIS Transport platform as a registered log-in User with your personal log-in some parts and functions of KIS Corporate and KIS Transport are only accessible to You if you are registered with KIS Corporate and KIS Transport and have "logged in".

2.2 You must be at least **18 years of age** to register for a personal log-in.

2.3 All information which forms part of your registration for KIS Corporate and KIS Transport must be true and correct, and you must not represent yourself as any other person or business when submitting your details. Any misrepresentations or false information will result in immediate suspension or cancellation of your access and access to NTI's product and services.

2.5 We reserve the right to verify the authenticity of all KIS Corporate and KIS Transport applications and where they differ to KIS Corporate and KIS Transport login requirements periodically.

2.6 You must not provide your personal login account or password to any other person, or allow any other person to use your personal login. If you suspect unauthorised use of your account you should immediately contact the NTI Customer Care team via customercare@nti.com.au

2.7 When you become a KIS Corporate or KIS Transport log-in user you agree to receive emails from KIS Corporate, KIS Transport and NTI Limited, and any of its related companies which may partner with KIS Corporate, KIS Transport and NTI to provide news, special offers, products and services that you might be interested in, including any updates from KIS Corporate and KIS Transport. If you don't wish to receive these emails, you may change your preferences options within your KIS Corporate or KIS Transport account. If you are a KIS Corporate or KIS Transport customer that has previously opted out of these communications and the email address you nominated previously is the same as the email you nominate when you register for KIS Corporate and KIS Transport we will continue to honour your earlier preference. If you continue to receive emails from KIS Corporate and KIS Transport after notification please contact KIS Corporate or KIS Transport support: info@kiscorporate.com.au

If you have purchased insurance from NTI and no longer wish to receive emails please contact the NTI Customer Care Team via customercare@nti.com.au
Should you receive communications after notification, then please contact the NTI Customer Care Team via customercare@nti.com.au

2.8 Notwithstanding anything in term 2.7, KIS Corporate and KIS Transport log-in users agree that KIS Corporate, KIS Transport and NTI will contain general promotional material from KIS Corporate, KIS Transport and NTI and may contain promotional material from other parties associated with NTI.

3. User content viewed by KIS Corporate and KIS Transport Log-In Users when accessing "NTI Shipping & Delivery Insurance"

3.1 KIS Corporate and KIS Transport Customer Log-In Users acknowledge and accept that when uploading Submissions they must exercise discretion as to the content of such personal information or other information capable of identifying specific people, vehicles and/or their physical locations is uploaded for User or public access. To the extent permitted by law, KIS Corporate and KIS Transport and its Log-In Users are enabled by KIS Corporate's and KIS Transport's platform to access NTI Limited as issuer of the general insurance products and services on this platform. NTI, KIS Corporate and KIS Transport, or any of its associated entities or providers accepts no responsibility for any loss, damage, injury or grievance arising from or in any way involving a KIS Corporate and KIS Transport Log-In Users uploading content to KIS Corporate and KIS Transport.

3.2 When you make Submissions to KIS Corporate and KIS Transport, unless we advise otherwise, you grant NTI Limited, KIS Corporate and KIS Transport licence to non-exclusive, royalty-free, perpetual, worldwide, irrevocable, and sub-licensable rights to use, reproduce, modify, adapt, publish and display such Submissions for any purpose in any media (including but not limited to, generation of general insurance products, Policies and Schedules, the ability to assist policyholders of any NTI Shipping & Delivery Insurance and associated claims, services, company brochures, advertising and other marketing materials), without compensation, restriction on use, attribution or liability.

3.3 You are fully responsible for the Submissions you provide us. To the full extent permitted by law NTI, KIS Corporate and KIS Transport or its associated entities or providers shall not be liable in any way for such a Submission and shall not be deemed or considered to in any way authorise, endorse, approve or support any material submitted by a KIS Corporate and KIS Transport Log-In User. KIS Corporate and KIS Transport may screen and/or remove and/or

request that the third party operator of any social media site or website remove any Submissions without notice for any reason it deems appropriate.

4. If you are a business owner and believe that your business has at any time been inaccurately represented as Log-In User in the KIS Corporate, KIS Transport or NTI space, please contact us via email on customercare@nti.com.au

5. Private transactions

5.1 Notwithstanding Term 13.2, KIS Corporate and KIS Transport accepts that Log-In Users may communicate directly to KIS Corporate, KIS Transport and NTI by using the KIS Corporate, KIS Transport and NTI platforms for the purpose of purchasing general insurance products and services ("**Private Transactions**").

5.2 To the extent permitted by law, NTI nor KIS Corporate nor KIS Transport or their associated entities does not accept any responsibility for any loss whether direct, indirect, financial or otherwise, any damage, injury, death, claim, grievance or dispute arising from or in any way involving any activity associated with Private Transactions.

5.3 KIS Corporate Log-in Users agree that KIS Corporate and KIS Transport will not be a party to any Private Transaction and in no way warrants the existence of any property offered, its condition, fitness for use where there may be registration, re-registration, repair, restoration, road use, or the representation(s) made by any Log-In User through this forum. Log-In Users agree to authenticate any information provided to NTI for any general insurance products and services required disclosures related to a Private Transaction before proceeding.

5.4 KIS Corporate and KIS Transport is a NTI Shipping & Delivery Insurance distributor through its website, does not act as an intermediary or authorised representative of any Log-In User with respect to any Private Transaction and is not responsible for the terms of any Private Transaction relating to general insurance products and services or for in any way mediating or resolving any dispute between Log-In Users. KIS Corporate and KIS Transport encourages its Log-In Users to resolve any disputes in relation to a Private Transaction by way of good faith negotiation with one another, or otherwise by exercising their legal rights.

5.5 KIS Corporate and KIS Transport Log-In Users participating in a Private Transaction agree to take reasonable precautions and where necessary seek expert advice before and during the conduct of the Private Transaction.

5.6 You indemnify KIS Corporate and KIS Transport (including for any legal costs KIS Corporate and KIS Transport incurs) in relation to any claim, demand or action against NTI, or any cost KIS Corporate and KIS Transport incurs, arising from the breach of these terms or from any fraudulent, misleading, unfair conduct on your behalf in relation to a Private Transaction.

6. Compliance requirements

Where there are any circumstances where there is non-compliance with these terms and those outlined which may lead to KIS Corporate and KIS Transport undertaking a notification of your non-compliance of the terms of use, the notification will include the change to your Log-In User status, access to NTI Shipping & Delivery Insurance products and services and permanently cancel your access to both KIS Corporate and KIS Transport Log-In User and consequently NTI Shipping & Delivery Insurance platforms.

7. Cancellation of KIS Corporate and KIS Transport Log-In User

Dated: 18 September 2020

7.1 KIS Corporate Log-In Users can cancel their KIS Corporate or KIS Transport account by contacting: accounts@kiscorporate.com.au

7.2 By cancelling Your Log-In User access You acknowledge that any personal information and any uploaded content will be retained by KIS Corporate, KIS Transport and NTI. Cancellation of Log-In Users will result in the Log-In User no longer being able to log-in to KIS Corporate and KIS Transport to access any Submissions made with KIS Corporate, KIS Transport or NTI which have been uploaded, unless Log-In User access is reinstated, or where permission is sought in writing by the Log-In User by contacting KIS Corporate and KIS Transport.

8. NTI/KIS Corporate/KIS Transport: Any NTI Insurance Product(s) or Services, or other services on KIS Corporate, KIS Transport and NTI Websites

8.1 Where there is reference to Insurance products it will mean: Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share. National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246.

8.2 Unless expressly stated otherwise no goods, service or insurance product or any information on KIS Corporate and KIS Transport website purports to provide you with financial product advice. And any other information available on KIS Corporate's and KIS Transport's website does not take into consideration your personal circumstances or specific insurance, goods or services needs. You should always read the Product Disclosure Statement ("PDS") for any insurance product you are interested in and consider whether you require independent advice before acting upon any of KIS Corporate's and KIS Transport's content. You can read the PDS for the product you are interested under <https://www.nti.com.au/shipping-delivery-insurance/product-disclosure-statement> or-via email on customercare@nti.com.au for a free copy of the PDS. KIS Corporate and KIS Transport will only provide Log-In User access to NTI Shipping & Delivery Insurance offers of insurance for, and from within, Australia.

9. Third party sites

NTI, KIS Corporate and KIS Transport may contain links or references to third party sites. Unless explicitly stated, we do not endorse or approve of such sites and are not responsible or liable for the content of those sites. Your access to and use of third party sites is at your own risk.

10. Limitation of liability

10.1 While NTI, KIS Corporate and KIS Transport take reasonable steps to ensure that information is free from error, to the extent permitted by law, NTI, KIS Corporate and KIS Transport does not warrant the accuracy, reliability, currency or completeness of Log-In Users Submissions, General Insurance products and services and other services, and the relevance of their content. All information is subject to change without notice. To the extent permitted by law, NTI, KIS Corporate's and KIS Transport liability for breach of any implied warranty and condition which cannot be excluded is restricted to limited circumstances as provided in our [Legal](#) reference. All terms implied by law, except those that cannot be lawfully excluded, are excluded.

10.2 To the extent permitted by law, NTI, KIS Corporate and KIS Transport and their respective directors, employees, partners, contractors and related bodies corporate are not liable to You for any losses, damages, liabilities, claims and expenses including but not limited to legal costs and

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defence or settlement costs whatsoever, whether direct, indirect or consequential, arising out of or referable to any Log-In User Submissions, general Insurance, Roadside Services and other services, and its content or functionality, or to access or inability to access KIS Corporate and KIS Transport by You, howsoever caused, whether in contract, tort including negligence, statute or otherwise.

11. Indemnity

You agree to indemnify KIS Corporate, KIS Transport and NTI or any of their related bodies corporate in respect of any liability incurred by KIS Corporate, KIS Transport or NTI or any of their related bodies corporate for any loss, cost, damage or expense, howsoever caused, suffered by KIS Corporate, KIS Transport or NTI or any of their related bodies corporate as a result of your breach of these terms or your use of KIS Corporate and KIS Transport Log-In and NTI access.

12. Availability of KIS Corporate and KIS Transport User Log-In and NTI Platform Widget

12.1 As electronic services are subject to interruption or breakdown from time to time, access to KIS Corporate, KIS Transport or NTI's Shipping & Delivery Insurance platforms is being offered on an "as is" and "as available" basis only, and KIS Corporate, KIS Transport and NTI may be required to impose limits or restrictions on your use. KIS Corporate and NTI does not guarantee that KIS Corporate, KIS Transport and NTI's Shipping & Delivery Insurance Platform will be free from viruses, or that access to KIS Corporate, KIS Transport, NTI and NTI's websites and platforms will function as intended or be uninterrupted. You are required to ensure you undertake all necessary security, technical, maintenance checks, meet all required legal or regulatory conditions, or where there is any non-compliance or breach of these terms, We may withdraw your access to KIS Corporate's, KIS Transport or NTI's website and platforms at any time and without notice to you.

12.2 Any cost associated with accessing KIS Corporate, KIS Transport and NTI's website and platform is your responsibility and is dependent on the internet or telecommunications software and service provider You use.

13. Restrictions on use

13.1 The Submissions and other content of KIS Corporate, KIS Transport and NTI's Shipping & Delivery website and platforms is provided solely for bona fide personal or commercial customers only. **You agree that you will not**, (either yourself, your representative or through any other third party):

- (a) use any automated method to process, monitor, copy or extract any KIS Corporate's, KIS Transport's or NTI's Shipping & Delivery Insurance platforms or web pages, or any of the submissions, information, content or data contained within or accessible through KIS Corporate and KIS Transport Log-In User access to NTI for Insurance, Roadside Services or any other products and services provided without our prior written permission;
- (b) use any Automated method to process aggregate or combine information, content or data contained within or accessible through KIS Corporate's, KIS Transport's or NTI's websites or platforms with information, content or data accessible via or sourced from any third party;
- (c) use any information on or accessed through KIS Corporate, KIS Transport's or NTI for any commercial purpose including but not limited to comments, feedback, suggestions, questions, ideas, artwork, images, product or marketing ideas and any other submissions disclosed, submitted or offered by KIS Corporate, KIS Transport and NTI on or through their websites or platforms or otherwise disclosed, submitted or offered by you as a Submission shall become and remain the property of KIS Corporate and KIS Transport once you have submitted it and may not be used for Your profit or gain;
- (d) use any device, software, process or routine to interfere or attempt to interfere with the proper functioning of the KIS Corporate, KIS Transport and NTI's website or any transaction or process being conducted on or through KIS Corporate or KIS Transport website;

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- (e) take any action that imposes an unreasonable or disproportionately large load on the infrastructure of or bandwidth connecting to KIS Corporate or KIS Transport website and NTI's Shipping & Delivery Insurance platform;
- (f) reverse engineer, reverse assemble, decompile or otherwise attempt to discover source code or other arithmetical formula or processes in respect of the software underlying the infrastructure and processes associated with KIS Corporate's, KIS Transport's or NTI's website and platform; or
- (g) copy, reproduce, alter, modify, create derivative works, or publicly display, any part of any content from KIS Corporate's, KIS Transport's or NTI's website and platform without our prior written permission.

13.2 Other than as permitted as part of an approved Log-In User for KIS Corporate's, KIS Transport or NTI's websites must not use the KIS Corporate's, KIS Transport's or NTI's website and platforms in a commercial manner (as determined by KIS Corporate, KIS Transport and NTI in their sole discretion). This includes use of the KIS Corporate, KIS Transport and NTI's website to in any way advertise goods or services offered for routine/repeat sale or by sale by a business of any type.

14. NTI's Insurance Products and Services

It should be noted that where there is reference to Insurance products it will mean: Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share. National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246. Unless expressly stated otherwise no goods, service or insurance product or any information on KIS Corporate's, KIS Transport's and NTI's website purports to provide you with financial product advice. You should always read the Product Disclosure Statement ("PDS") for any insurance product you are interested in and consider whether you require independent advice before acting upon any NTI content. You can read the PDS for the product you are interested under <https://www.nti.com.au/shipping-delivery-insurance/product-disclosure-statement> or via email on customercare@nti.com.au for a free copy of the PDS. KIS Corporate and KIS Transport will only distribute the NTI Shipping and Delivery Insurance product(s) and service behalf of NTI and NTI will provide and issue offers of insurance for and from within Australia to KIS Corporate's and KIS Transport's Log-In Users.

15. Copyright and trademarks

15.1 Copyright in the KIS Corporate website content for KIS Corporate, KIS Transport, the NTI Insurance, Services and other services is owned by NTI Limited and is distributed by KIS Corporate and KIS Transport and may not be used, reproduced, adapted or transmitted without express authorisation.

15.2 NTI, KIS Corporate and KIS Transport and any of their related bodies corporate separately reserve their copyright and all other legal rights with respect to their trademarks, whether registered or otherwise. The name "NTI Shipping & Delivery Insurance" and other general insurance products and services utilising icons are registered trademarks of NTI Limited and any other products and services introduced from time to time.

16. Termination

KIS Corporate, KIS Transport and NTI reserves the right to terminate your Log-In User access to KIS Corporate's and KIS Transport's website and NTI's Shipping & Delivery Insurance widget at any time. However, all restrictions, licences granted by You, and all disclaimers and exclusions of and limitations on liability of KIS Corporate, KIS Transport and NTI will survive any termination.

17. Cookies and Web Beacons

17.1 The KIS Corporate's, KIS Transport's and NTI's websites, platforms and widgets may use cookies and web beacons when we interact with you. Cookies are small files stored on a user's computer and are designed to hold a modest amount of data specific to a particular client and website. Web beacons are used to monitor user behaviour when visiting websites. The information obtained is intended for KIS Corporate, KIS Transport and NTI to improve existing products and services, insurance products, and offer new products and services as well as insurance products to you and our customers. This method does not contain any personal identifiable information. You have a choice and can disable cookies on your own web browser. However, if you disable cookies you may not be able to experience all the features of the KIS Corporate, KIS Transport and NTI websites, platforms and widgets.

KIS Corporate's, KIS Transport's and NTI's websites, platforms and widgets may from time to time contain links to third party provider sites when offering goods and services. As these sites are not under the control of NTI, KIS Corporate and KIS Transport and we are not responsible for the condition which make up the content of these sites.

17.2 End Users

If you are a visitor to either KIS Corporate's, KIS Transport's or NTI website, platform, widgets or use a mobile device 'app' you will need to read this section in conjunction with KIS Corporate's, KIS Transport and NTI privacy statement at www.nti.com.au/privacy which provides further details regarding the processing of your personal data when using the KIS Corporate, KIS Transport and NTI websites, platforms, widget, mobile 'app' or other related devices and links to our site.

NTI's goal is to provide its users/customers with a better experience and service as well as assist them in diagnosing technical problems and analysing our user's trends. Through NTI's services in this way, the functionality of the NTI enabled sites and accesses can be improved by providing a more user-friendly, more valuable, and ease of use for the end users.

18. Changes to these terms and conditions

These are the current Terms and Conditions for KIS Corporate's, KIS Transport's and NTI's websites, platforms and widgets at the date of this page for the General Insurance products and other Services provided via the website from time to time. KIS Corporate, KIS Transport and NTI may at any time vary these terms for legal, regulatory, privacy or security reasons, and the change will be reflected by the date of change to the services or functionality of KIS Corporate, KIS Transport, Insurance and other Services. You accept that such publication will be sufficient notice of the variation, without the need to specifically contact or notify you of the changes. By your use of KIS Corporate's, KIS Transport's and NTI's websites and platforms whether it's the Insurance, or other services after any variation, you are taken to have accepted the new terms.

19. General

19.1 General Complaints:

The law applicable to the KIS Corporate's, KIS Transport and NTI's website, and any complaints related to KIS Corporate's, KIS Transport and NTI's business is the law of the State of Queensland Australia. By using KIS Corporate's, KIS Transport's and NTI's websites, platforms

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and websites, you irrevocably and unconditionally submit to the jurisdiction of the courts of the State of Queensland, Australia which may hear appeals from those Courts unless directed by a Court of Law.

19.2 Breach of Privacy and Privacy Complaints:

In the event NTI becomes aware of a privacy breach relating to the personal information it has been provided by KIS Corporate and KIS Transport it will:

- follow its established statement, procedure and guidelines to resolve the matter, and where applicable advise the individual and general public of the privacy issue.
- Where you have a complaint about your personal information or you believe there is a breach of privacy we ask that you contact us by phoning (07) 3292 9800 or write to us at NTI Limited, PO Box 13550, George Street QLD 4003 marked to the attention of the Company Secretary, or email: privacy@nti.com.au of your concerns.

At NTI, we have an internal dispute resolution process to address such issues. The Office of Australian Information Commissioner ("OAIC") suggests you allow 30 days for NTI to respond to your privacy complaint, and then you may contact the OAIC with your complaint. If you are not satisfied with our decision you can direct your complaint to the OAIC in 1 of 4 ways:

1. The OAIC online "Privacy Complaint Form" at www.oaic.gov.au
2. By mail (if you have concerns about postal security, you may wish to consider sending your complaint by registered mail); By fax (02) 9284 9666. By email: enquiries@oaic.gov.au (Note: email that is not encrypted can be copied or tracked).
3. The Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001.
4. Phone: 1300 363 992. If calling from outside of Australia call (02) 9284 9749.

- If any part of these terms is found to be void, unenforceable or invalid, then it is severed, leaving the remainder in full force and effect, provided that the severance has not altered the basic nature of these terms.
- NTIS' Privacy Statement can be found by following this link: <https://www.nti.com.au/privacy-statement>
- For KIS Corporate's and KIS Transport Privacy Statement: <https://www.KISCorporate.net/privacy-policy>

NTI is committed to protecting your privacy and we maintain robust physical, electronic and procedural safeguards to protect your personal information in our care. Our Privacy Statement governs data collection and usage. We are bound and will protect your personal information in accordance with all relevant legislation. When your personal information is shared with service providers or contractors, it will only be to the extent reasonably necessary for the purpose of the services they are contracted to provide. NTI collects information on your transactions to meet legislation and regulations. To make sure we follow your instructions correctly and to improve our service to you through training of our staff we may monitor or record telephone calls.

NTI may disclose your personal information to third parties:

- who are service providers, contractors or sponsors of our general insurance products and services;
- to facilitate the operation of your Log-In User access with KIS Corporate and KIS Transport purchases and the completion and settlement of transactions using your personal details;
- for anti-money laundering, counter-terrorism financing, detection of crime, legal, compliance and fraud prevention purposes; and
- when required or allowed by law;

20. On-Line Payment Services

KIS Corporate and KIS Transport will provide payments services to its Log-In User customers for the purposes of You paying for the purchase of NTI general insurance products and services. We may need to collect personal information about you, and from other organisations, who jointly with us, provide these products, and services to you.

The circumstances in which KIS Corporate, KIS Transport and NTI will collect personal information and other information about you, includes when You:

- contact us, via email on customercare@nti.com.au
- register as a Log-In User on KIS Corporate's and KIS Transport's platform
- purchase products and services and insurance products;
- provide information for transactions and balance enquiries;
- need to change your information;
- make a claim on any of your products, services and insurance products;
- make a general complaint or privacy complaint;
- receive surveys or subscribed preferences materials; and
- receive any other materials associated with products, services and insurance products from us.

21. How You receive important documents from Us

You will receive important Insurance, Insurance Products and services documents by email from the KIS Corporate, KIS Transport and NTI platforms and widgets you are a Log-In User

of. Important documents including, but not limited to the following:

- Purchase information will be recorded and/or available on your personalised Log-In with KIS Corporate and KIS Transport
- Insurance Schedule, Confirmation Letters/Emails

22. Purchasing NTI General Insurance Products and Services via KIS Corporate's and KIS Transport's on-line platform

When You use KIS Corporate's and KIS Transport website link to purchase general insurance products and services it connects to NTI's platform where You will learn more about our products, services, and insurance products. But if you decide to buy online then We need you to know some important things.

Buying General Insurance Products and Other Services is a two stage process:

1. When you apply online for these Insurance Products and Services you will be asked to provide information on our Services options. Subject to our Options selected and payment made we will then send you the Insurance Products and Services you purchased.
2. Stage Two will be completed when our server has received Your electronic instructions and selections. And those instructions and information you provide us is recorded within our database, allowing your application to be accepted by Us. You will know that You have completed the selection option once you receive your Insurance or Services documents. If you haven't received Your confirmation documentation from Us, then you will not have completed your purchase from the NTI insurance products/and or Service and you will need to contact us via on (07) 32929952 as soon as possible.

FAQ's are available to assist you and they provide answers to the many regular questions we receive and these are updated from time to time.

FAQ's can be found by following this link: <https://www.nti.com.au/shipping-delivery-insurance/faqs>

Purchasing general insurance products and other Services from NTI's platform via KIS Corporate's and KIS Transport's website, platform or widgets involves you providing and sending electronic instructions to Us, and paying for those Insurance products and/or Services. When this has occurred, we will notify you on the screen you are using when purchasing those Insurance Products and Services. 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 electronic instructions received or sent via our general insurance platform, without reference to You.

Any general insurance products or other Services purchased via our Website must be paid for by credit cards we accept. The credit card payments will be accepted and processed by a regulated payment provider. As a Distributor, KIS Corporate and KIS Transport must not accept payments for any insurance products or services. Before you make a purchase and buy a general insurance product or Service or one of our Other Services, you will need to provide us with certain information. You will be prompted through the purchase process on the screen you are using to make the purchase. The amount or amounts must be received in clear funds by the date due or the transaction will fail.

23. Cancelling Your NTI General Insurance Product and Service.

Either You or Your authorised representative must notify us in writing at customercare@nti.com.au or by phoning NTI Customer Care on (07) 32929952 when cancelling your NTI general insurance product or service, and provide the reference number for your Insurance Schedule, payment transaction, and confirmation as to whether the transit has occurred.

24. No Advice

Neither KIS Corporate, nor KIS Transport nor NTI's platform or websites propose to provide you with personal, financial or investment advice of any kind. We have not taken into account your individual circumstances. You should consider whether or not the Insurance Products, and any Other Services is appropriate for You.

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