## Important disclaimer

Guardsafe Insurance Brokers Pty Ltd (ACN 150734660) and its subsidiaries and its associates.

All content on the Guardsafe website summarises selected issues of interest to current or potential insurance buyers.

This website provides information rather than financial product or other advice. The content of this site, including any information contained on it, has been prepared without taking into account your objectives, financial situation or needs. You should consider the appropriateness of the information, taking these matters into account, before you act on any information. In particular, you should review the product disclosure statement for any product that the information relates to before acquiring the product.

Professional advice should always be sought before any action is taken based on the content of this site.

The information provided on this site is general in nature only.

Information is current as at the date articles are written as specified within them but is subject to change. Guardsafe Insurance Brokers, its subsidiaries and its associates make no representation as to the accuracy or completeness of the information.

Any statements relating to the past may not occur in future.

Any case studies and articles are shown for illustrative purposes only.

To the maximum extent permitted by law, we will not be liable for any loss or damage incurred by any person as a result of use or access to this website or the content on it, including any error in any information, opinion or recommendation contained in this website (whether due to our negligence or otherwise). To the extent that terms implied by law apply to goods or services provided by us, our liability for any breach of those terms is limited at our option to either re-supplying the goods or services, repairing the goods or paying the costs of re-supply of the services or the costs of re-supply or repair of the goods.

All information is subject to copyright and may not be reproduced without the prior written consent of Guardsafe Insurance Brokers.