

Terms of Use

The TLM Insurance Solutions website is owned and operated by TLM Insurance Solutions Pty Ltd. TLM Insurance Solutions is an Authorised representative of Ausure Pty Ltd T/As Ausure Insurance Brokers [Australian Financial Service License Number 238433]. Your use of this site is expressly conditioned on your acceptance of these Terms of Conditions for Use and the Privacy Policy available on this website. If you do not agree with any part of the Terms and Conditions of Use or the Privacy Policy, you must not use this site. TLM Insurance Solutions reserves the right to modify the Terms and Conditions of Use and/or the Privacy Policy at any time. Continued use of this site by you will constitute your acceptance of any revisions to the Terms and Conditions of Use or Privacy Policy. Please check this page regularly.

The information in this site is intended as general advice only. Source material should be consulted in all cases affecting legal rights or responsibilities. Changes in circumstances may occur at any time and may impact on the accuracy or completeness of the information provided. TLM Insurance Solutions has taken reasonable care in producing this information, however, to the extent permitted by law, TLM Insurance Solutions does not guarantee the accuracy, adequacy or completeness of the information and excludes liability for any decision taken on the basis of information shown in or omitted from this Website.

TLM Insurance Solutions supplies Insurance News, this news is gathered from a number of sources and every care is taken to ensure the accuracy of the articles, the articles are written for general information only and do not take into account anyone's financial needs.

In the process of using this website you may be referred to other websites via a link. TLM Insurance Solutions cannot make any guarantee regarding the use of any subsequent websites nor make any guarantee regarding personal information you may provide to these sites. The provision of a link does not mean that we endorse or accept any responsibility for the content, use, or products and services made available through the associated web sites. By utilising these links, you acknowledge and agree that we are not responsible for the actions, content, accuracy, privacy policies, opinions expressed, services provided, goods sold, or other links provided by these sites. You further acknowledge and agree that we are not responsible either directly or indirectly for any damage or loss caused by use of or reliance on linked sites. Should you have any questions regarding these sites, you should address them directly with the relevant site administrator.

In using this Website, you agree that you will not, either directly, or indirectly through another party, use any robot, spider, screen scraper, data aggregation tool or other device or process to process, monitor, copy or extract any web pages on this Website, or any of the information, content or data contained within or accessible through the this Website, without our prior written permission. Further you agree not to use any process to aggregate or combine information, content or data contained within or accessible through this Website with information, content or data accessible via or sourced from any third party. In addition, you agree not to use any information on or accessed through the Website for any commercial purpose or otherwise (either directly or indirectly) for profit or gain. You also agree not to 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 this Website, or copy, reproduce, alter, modify, create derivative works, or publicly display, any part of any content from this Website without our prior written permission.

To the maximum extent permitted by law, we disclaim liability for any damages, including, without limitation, direct or indirect, special, incidental, compensatory, exemplary or consequential damages, losses or expenses, including without limitation lost or misdirected orders, lost profits, lost goodwill, or lost or stolen programs or other data, however caused and under any theory of liability arising out of or in connection with (1) use of this site, or the inability to use this site by any party; or (2) any failure or performance, error, omission, interruption, defect, delay in operation or transmission; or (3) line or system failure or the introduction of a computer virus, or other technical sabotage, even if we or our employees or representatives are advised of the possibility or likelihood of such damages, losses or expenses.

All trade names, brand names, trade symbols, logos, slogans, trade marks or services marks are trademarks or proprietary interests of the TLM Insurance Solutions Pty Ltd T/As TLM Insurance Solutions. There are other trade names, brand names, trade symbols, logos, slogans, trade marks, service marks, brand names, company names, logos, slogans, trade marks or service marks indicated on the Web site that are the property of their respective owners.

This agreement is governed by the law in force in the state of New South Wales, Australia. Any dispute arising in connection with these Terms of Use or in connection with your use of this web site which cannot be resolved by good faith negotiations between us, you and TLM insurance Solutions Pty Ltd T/As TLM Insurance Solutions shall be referred to mediation or to arbitration. However, we reserve, at our absolute discretion, our right to instigate legal proceeding prior to negotiation, arbitration or mediation against any individual, organisation or entity, who in our opinion has acted in breach of these Terms and Conditions.

Website Privacy

Anonymous data – We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies – In order to collect this anonymous data, we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. If you use only temporary cookies, insert “Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.” If you use permanent cookies, insert “They allow the website to recognise your computer when you return in the future”.

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

We may use your information internally to help us improve our services and help resolve any problems.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.