



Portal Terms of Use

- Terms of use:** Any use of the online portal must comply strictly with these terms and conditions.
- Updating our terms:** Strata Community Insurance (we, our or us) may update these terms and conditions at any time without notice to you. Any changes will be advertised here or on the online portal login page.
- Password management and security:** In order to access the online portal you will need to enter your Login ID and Password. It is important that you take all reasonable precautions to ensure your Login ID and Password are not misused, and remain secure and confidential. If you do not, there is a risk of unauthorised access to your sensitive commercial information. Specifically:
 - You must select a Password that is at least 8 characters in length and contains at least one Uppercase letter and at least one number.
 - You must not tell anyone else your Password, or let anyone else access the online portal using your Login ID and Password.
 - You must not keep a record of your Password (without making a reasonable attempt to protect its security), as it could be lost or stolen resulting in unauthorised access.
 - As soon as you realise or suspect that anyone else knows your Password or has used your Login ID and Password, you must advise us immediately. In these cases we may place a stop on your account and reset your Password.
 - Whenever you are logged in to the online portal, never leave the terminal you are using unattended, and always remember to log out once you are finished.
- System availability:** Every effort will be made to ensure that the online portal is available 24 hours a day, 7 days a week – however we do not guarantee uninterrupted access and may at any time, with or without notice, temporarily withdraw or deny access for repairs, maintenance, reasons of security or otherwise.
- Exclusion of liability:** To the extent permitted by law we exclude all warranties in relation to the online portal and are not liable for any loss or damage – whether caused by unavailability, inaccuracy or incompleteness of data, unauthorised access or otherwise – which may be suffered or incurred or which may arise from use (or an inability to use) the online portal.

If there is an error, inaccuracy or omission in relation to the online customer portal and you advise us in writing, we will attempt to correct the error, inaccuracy or omission and we will contact you in writing to let you know once the problem is resolved.
- System functionality:** We may at any time with or without notice extend (or restrict) the amount of information in, or the functionality made available through, the online portal.
- Suspension or removal of access:** We may at any time modify or remove your access, whether temporarily or indefinitely, to the online portal. Where practicable, notification in writing will be provided to you when this occurs.

You can remove your access to the online customer portal at any time by letting us know in writing.

If you have been provided access to the online portal in your capacity as an employee or representative of a strata management, insurance broking or other company and you are no longer (or will no longer be) an employee or representative of that company, you must advise us as soon as possible. Your access will be removed in these circumstances.

After a certain number of unsuccessful login attempts your access will be automatically deactivated. If this occurs we may require you to select a new Password.

Anyone supplying a valid Login ID and Password will be able to access the online portal. We are not required to verify or authenticate the identity of any person supplying a valid Login ID and Password before giving that person access to, or allowing them to transact using, the online portal.

Important note for principals: the online portal provides access to your sensitive commercial information, including but not limited to claims information and insurance policy documentation. To prevent your former employees or representatives from retaining access to this information – it is important you ensure we are advised as soon as possible in the event that any existing user's access needs to be disabled. To assist you we will provide for purposes of validation, to our main contact person for your business, periodic reports including a list of users currently authorised with access to the online portal.