

Terms of Use

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Welcome to Rainbow Coast Insurance Brokers Pty Ltd (ABN: 12 629 572 363 / AFSL: 513862) (“we”, “us”, “our”). By accessing or using our website, www.rcib.com.au (the “Site”), you agree to be bound by these Terms of Use and any additional terms, notices, and disclaimers that appear on this website, as well as our Privacy Policy and Financial Services Guide.

1. Modifications to Terms

We reserve the right to modify these Terms at any time. Changes will be effective immediately upon posting on this Site. Your continued use of the Site after any changes constitutes your acceptance of the new Terms.

2. Disclaimers

While we strive to provide accurate and up-to-date information, we make no warranties regarding the completeness, reliability, or accuracy of any content on our Site.

This website may also contain information from various third-party sources. Rainbow Coast Insurance Brokers has not verified this third-party information and excludes all guarantees and warranties regarding its accuracy to the extent permitted by law.

3. General Advice Warning

The information provided on this Site is for general informational purposes only and does not constitute financial or insurance advice. We do not consider your individual circumstances, financial situation, or specific needs. Before making any decisions, we recommend that you assess the appropriateness of the information in light of your own objectives and financial situation.

Before deciding whether to acquire a policy, you should obtain and read the relevant Product Disclosure Statement (PDS).

4. Copyright

All content on this Site, including text, graphics, and logos, is the property of Rainbow Coast Insurance Brokers Pty Ltd or our licensors and is protected by Australian and international copyright and trademark laws. You may not use, reproduce, or distribute any content without our prior written consent.

5. Cookies

We use technology to collect anonymous information about your use of our website. For example, 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. This information does not identify you personally and is used for statistical purposes, to improve our website's content and functionality, and to better understand our clients and markets.

To collect this anonymous data, we may use “cookies.” Cookies are small pieces of information sent to your browser and stored on your computer’s hard drive. They help improve site functionality by retaining information as you navigate through pages. Cookies cannot be used to identify you personally and do not damage your computer. You can set your browser to notify you when you receive a cookie, allowing you to decide whether to accept it. Once you leave the site, the cookie is destroyed, and no personal information is stored. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

6. Limitation of Liability

To the fullest extent permitted by law, we shall not be liable for any indirect, incidental, or consequential damages arising from your use of the Site or our services. Our total liability to you shall not exceed the amount paid by you for services rendered.

7. Governing Law

These Terms shall be governed by and construed in accordance with the laws of Western Australia. Any disputes arising out of or relating to these Terms shall be subject to the exclusive jurisdiction of the courts of Western Australia.