

# Compliance Policy

The Board of Innovative Risk Transfer Pty Limited is committed to being a good corporate citizen and will comply with all applicable laws, regulations, codes and organisational standards. Our goal is to:

- satisfy our customers by running a financially secure business, operating high service standards and providing quality advice while always striking a fair balance between the interests of insurers and those of our customers;
- solicit feedback from our customers to continually improve our service;
- recognise the right of our customers to complain about our service and identify, manage and monitor complaints internally and offer our customers the option of an external dispute resolution process free of charge should our internal system fail to resolve their complaint;
- keep the information our customers provide to us private and only disclose this information to others as required for us to provide our service or where we have their consent;
- refrain from engaging in any conduct that is deceptive or misleading or any activity with our competitors that could lead to a restrictive trade practice;
- provide a safe working environment for all our employees and ensure they are adequately trained for the duties they have been asked to perform;
- provide an environment for our employees and access to our services by customers that is free from any form of discrimination;
- disclose all commissions to our customers and our true financial position to third parties in accordance with applicable standards; and
- pay all tax, duties and levies in accordance with applicable laws.

I expect that all staff will operate in accordance with the above policy statements and with the procedures that are established to fulfil our commitment to compliance. Specific responsibilities are set out in each contract of employment and failure to fulfil these responsibilities can lead to the contract of employment being terminated.

I will measure the performance of this compliance annually.

Signed on behalf of Innovative Risk Transfer by:



David Blackett  
Director