

Outside In - Terms of your Membership

Thank you for your interest in joining the QBE Insurance (Australia) Limited ABN 78 003 191 035 ('QBE') online research community ('Outside In'). If you choose to become a member of Outside In, you acknowledge and agree to be bound by the following Terms and Conditions of membership ('Terms').

QBE and Potentiate

QBE is an Australian insurance company regulated by the Australian Prudential Regulation Authority.

QBE uses a third party company, Potentiate Australia Pty Ltd ABN 18 134 434 736, to manage and maintain Outside In and to conduct market research surveys on its behalf ('Potentiate'). Potentiate hosts and processes your personal information on behalf of QBE. QBE has an appropriate agreement with the Potentiate to protect your information. In the event QBE appoints a new company to manage and maintain Outside In, a notice will be posted on QBE's website. Potentiate is registered with the Australian Market and Social Research Society.

Joining Outside In

Membership is only open to Australian residents who are 18 years of age or over, who are invited to join by QBE. To join Outside In, you will be sent an email by QBE where you will be asked to complete a profiling questionnaire that will be managed and hosted by Potentiate, and asked to provide certain personal information about yourself. This information helps QBE to identify different types of QBE customers and assist QBE with its future market research activities.

Once you submit your answers to the profiling questionnaire, and confirm your membership by clicking on the 'Confirmation' email link you will receive upon completion of the profiling questionnaire, you will become an active member of Outside In.

Participation in Online Surveys

As a member of Outside In, QBE or Potentiate may contact you from time to time to take part in market research surveys about QBE's products, services, marketing and ideas.

The online surveys you will be invited to participate in will be conducted and hosted by Potentiate.

Your contribution and feedback is very important because it will help QBE to improve the products and services it offers to its customers. Participation in QBE's market research surveys is at your discretion. Any comment or opinion made by you about QBE's products or services during your participation in Outside In, will be taken on board as feedback.

Your Obligations

If you wish to join Outside In, you agree to the following:

- you will register for Outside In only once;
- all information that you provide as part of the profiling questionnaire you are required to complete as part of your registration or whenever you respond to any other surveys must be honest and your own responses to any questions you are asked;
- you are responsible for maintaining the confidentiality and security of your login and password, and for all acts or omissions that occur under your login and password;
- you are responsible for your participation in Outside In and any online surveys and the content that you transmit via Outside In and any online surveys; and
- You must not misuse the Outside In website, including by introducing virus, trojans, worms or other materials, or by adding to, removing, attacking or otherwise interfering with the Outside In website, any material or content displayed on it, or any server on which it is stored.

Ending your membership to Outside In

If you wish to end your membership from Outside In, you can click on the unsubscribe link provided in any email sent to you as part of Outside In.

By ending your membership to Outside In, you will be removed from the Outside In mailing list, however you may continue to receive other communications from or on behalf of QBE unless you have advised otherwise. QBE may end your membership to Outside In at any time and without notice to you for any reason.

Privacy Policy

By completing the profiling questionnaire or any online survey, you consent to QBE (or Potentiate on QBE's behalf) collecting and managing information about you in accordance with our Privacy Policy. Our Privacy Policy describes how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint.

QBE will use the information collected as part of Outside In for QBE market research purposes only. QBE will NOT:

- Use your information, or allow your information to be used, for another company's market research; and
- Use the information you provide as part of your membership to Outside In to advertise or promote, goods or services to you.

Sometimes we might need to send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union. The information collected as part of Outside In will be stored using cloud technology at Potentiate's secure facilities located in Singapore.

It's up to you to decide whether to give us your personal information, but without it you may not be able to participate in Outside In.

Website tracking

QBE and Potentiate may use 'cookies' to collect information when you visit the survey link or Outside In member portal. QBE may also utilise other technologies similar to cookies, including those which are embedded into or which accompany emails sent by QBE or Potentiate. Please refer to the QBE Privacy Policy for details about managing cookies, the types of information we collect, what we use the information for and who we share it with.

Prize Draws

As a sign of appreciation for participating in Outside In, you may be entered into a prize draw for certain surveys you complete (not including the profiling questionnaire you complete to register). QBE or Potentiate will notify you of the details for each prize draw (if applicable) by email with each survey. If you are a winner of any prize draw, you will be contacted by email by QBE or Potentiate.

Emails

You acknowledge and accept that QBE and Potentiate may send you an email from time to time. QBE will preserve the content of any email that you send to, or receive from, QBE if it believes that it has a legal requirement to do so. Your email message content may be monitored by QBE employees for security issues including where e-mail abuse is suspected. QBE's response to you may also be monitored for quality assurance purposes.

Limitation of liability

In relation to Outside In, you acknowledge and accept that:

- to the maximum extent permitted by law, QBE excludes all warranties, conditions and other terms implied by law or otherwise;
- QBE takes reasonable care in making material, content and information available on the Outside In website and in communications but does not warrant that it is complete, accurate or reliable;
- Outside In website and any communications may include inaccuracies and errors from time to time, and it is your responsibility to verify that material, content and information available on the Outside In website and communications is correct and up to date;
- the availability of the Outside In website may be interrupted or unavailable at any time;
- no data transmission over the internet or data stored using cloud technology can be guaranteed as totally secure and although QBE strives to protect your information, QBE cannot ensure or warrant the security of any transmission or storage of information provided in response to the profiling questionnaire or any survey and such information is transmitted and stored at your own risk; and
- to the maximum extent permitted by law, QBE disclaims all liability for any loss directly or indirectly incurred from your membership of Outside In, your use or reliance of the Outside In website or any material, content or information published or made available on the Outside In website or in communications.

Intellectual property rights

QBE is the owner or licensee of the Outside In website, and any and all materials and content published on the Outside In website. You may only display such materials and content, and print one copy of such materials and content, for your personal or non-commercial use within your organisation. No other rights are granted in respect of these works. These works are protected by copyright and other intellectual property laws around the world. QBE reserves all such rights.

You must not reproduce, distribute, broadcast, publish, modify, sell or license any material or content from the Outside In website to any third party without QBE's prior written consent.

Changes to these Terms

QBE may at any time vary the Terms by publishing the varied Terms on the Outside In website. You accept that by doing this, QBE has provided you with sufficient notice of the variation.

Governing law and jurisdiction

These Terms and any dispute arising in connection with them are governed by, and construed in accordance with, the laws of the State of New South Wales, Australia. By becoming a member of Outside In you agree that the courts of New South Wales, Australia will have non-exclusive jurisdiction to determine disputes arising under or in connection with these Terms and submit to the jurisdiction of such courts and permitted appeal therefrom.

How to contact us

If you have any comments or questions about Outside In or material which appears on the Outside In website, please contact our support team at support@outsidein.alidainsights.com.

Alternatively, if you're unhappy with any of QBE's products or services, or the service of any of QBE's suppliers and wish to make a complaint, please contact a member of the QBE team on 133-723 or contact the Customer Relations team at QBE on 1300 650 503, or visit <https://www.qbe.com/au/about/governance/complaints>.