

## Terms of Business Agreement

Please read this document carefully. It sets out the terms upon which Wiggle Australia Pty Ltd (“we”, “us”, “our”, “RealBike” or “Velosure”) agrees to provide insurance services to you and contains details of our regulatory and statutory responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

This insurance is issued by The Hollard Insurance Company Pty Ltd AFSL No. 241 436. This insurance is distributed and promoted by Velosure Pty Ltd (AR No. 410026). Velosure is an Authorised Representative of Hollard and is the administrator of the policy.

Hollard is a proud signatory of the General Insurance Code of Practice (Code). The Code outlines the standards that insurers need to deliver. It lets you know what you should expect from your insurance company. Hollard, RealBike and Velosure operate in accordance with the Code requirements. The full General Insurance Code of Practice can be viewed online at <http://codeofpractice.com.au>