

## Terms and Conditions

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### Terms and Conditions for the QBE Premiums4Good Initiative.

#### Optional contribution for an insurance policy >AU\$100,000

1. Additional contributions to the QBE Premiums4Good Initiative is optional. A Participant and their Agent/Broker can sign up to the QBE Premiums4Good Initiative through the QBE website. To participate a Participant's insurance policy with QBE must be AUD \$100,000 (excluding Government charges e.g. Taxes, Duties, levies etc.) or greater.
2. The following QBE Australia insurance policies are not eligible for additional contributions: Workers Compensation, Builders Warranty, and Trade Credit. These policies do however contribute to QBE's baseline contribution e.g. minimum of AUD \$100 million.
3. QBE will invest up to 25% of the net premium received from Participant in investments QBE deems suitable for Premiums4Good, referred to as Premiums4Good Investments.
4. Premiums4Good Investments will be within defined criteria determined by QBE's Classification of Social Investment Committee. Investments may be in investments such as social impact bonds, green bonds (investment into projects with environmental benefits such as renewable energy, waste management and water conservation), social infrastructure investments or other investments into projects with environment and/or social benefits.
5. In participating in the QBE Premiums4Good Initiative, the Participant acknowledges it:
  - a. cannot make any investment decisions in respect to the Premiums4Good Initiative or Premiums4Good Investments;
  - b. will not receive any social or environmental benefit e.g. carbon credits or other related social value; and
  - c. will not receive any financial benefit; or
  - d. will not have any financial liability.
6. QBE will provide the Participant with an annual report that shows the projects that the Premiums4Good Investment contributions have helped support. This information can be used within the Participant's own corporate social responsibility performance reporting (with reference to QBE's Premiums4Good initiative) or shared with its members or customers for marketing and other related promotional purposes.
7. The Participant and/or agent consent to receiving ongoing QBE communications about the QBE Premiums4Good initiative.
8. The Participant may withdraw its participation in the QBE Premiums4Good at any time. Please email [clientengagement@qbe.com](mailto:clientengagement@qbe.com).
9. Participation in the QBE Premiums4Good initiative will be withdrawn if the Participant chooses not to renew its insurance policy with QBE.
10. Participant must seek QBE approval prior to using Premiums4Good marketing collateral that is developed by the Participant. Please email [clientengagement@qbe.com](mailto:clientengagement@qbe.com).