ensura

Financial Services Guide

The financial services referred to in this financial services guide (FSG) are offered by:

Ensura Pty Ltd
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ABN: **22 652 716 964**
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Ensura Pty Ltd is an authorised representative of:

Australian Broker Network Pty Ltd (the Licensee)
AFSL: 253131 | ABN: 89 062 882 080
P: Level 1, 479 Argyle Street, Moss Vale, NSW, 2577
T: 1300 239 234 | E: enquiries@australianbrokernetwork.com.au

Australian Broker Network Pty Ltd holds a current Australian Financial Services Licence No:253131 and is responsible for the financial services that Ensura Pty Ltd provides to you.

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- The services we offer you.
- How we and others are paid.
- Any potential conflict of interest we may have.
- Our internal and external dispute resolution procedures and how you can access them.
- Arrangements that are in place to compensate clients for losses.

LACK OF INDEPENDENCE
Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you We, Ensura Pty Ltd are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because: - We or Australian Broker Network Pty Ltd may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products; - We or Australian Broker Network Pty Ltd may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; and/or - We or Australian Broker Network may have associations or relationships with issuers of insurance products and other financial products. Further information about these benefits and relationships is set out in this Financial Services Guide. If you have any questions about this information, please ask us.

Further information when personal advice is given

We will provide you with further information whenever we provide you with advice, which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (**SOA**).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.]

Australian Broker Network Pty Ltd is a member of the National Insurance Brokers Association and subscribes to, and is bound by, the Insurance Brokers Code of Practice (the **Code**). Please notify us if you would like a copy of the Code. Otherwise a copy is available from the NIBA website niba.com.au.

Product Disclosure Statement (PDS)

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (**PDS**), unless you already have an up-to-date PDS from the insurer. The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?	This FSG applies from 27th July 2026 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	Australian Broker Network Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG. Australian Broker Network Pty Ltd holds a current Australian Financial Services Licensee no: 253131. The contact details for Australian Broker Network Pty Ltd are on the front of this FSG.
Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?	Ensura Pty Ltd and Australian Broker Network Pty Ltd are Steadfast Group Limited (**Steadfast**) Network Brokers. As a Steadfast Network Broker, Australian Broker Network Pty Ltd has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

	Steadfast has arrangements with some insurers and premium funders (**Partners**) under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. Steadfast is the owner of, or a shareholder in, approximately 30 underwriting agencies (**Steadfast Underwriting Agencies**). We may place your insurance with one or more of these agencies. The terms governing any placement will be negotiated on an arm's length basis. We have an obligation to act in its clients' best interests. Steadfast Underwriting Agencies act for insurers. For a list of all of Steadfast's subsidiary and associate companies, as well as brands, please refer to Steadfast's latest Annual Report available in the 'Investor' section of Steadfast's website www.steadfast.com.au. Steadfast is also a shareholder of some premium funders such as IQumulate Premium Funding Pty Ltd. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au. If we arrange premium funding for you Australian Broker Network Pty Ltd may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that Australian Broker Network Pty Ltd is paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or changes). If you instruct us to arrange or issue a product, this is when Australian Broker Network Pty Ltd become entitled to the commission. Australian Broker Network Pty Ltd 's commission rates for premium funding are in the range of **0-5%** of funded premium. When we arrange premium funding for you, you can ask us what commission rates Australian Broker Network Pty Ltd are paid for that funding arrangement compared to the other arrangements that were available to you.
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	Ensura Pty Ltd is authorised to advise in General Insurance Products under Australian Broker Network Pty Ltd Australian Financial Service Licence. We will do this on your behalf as your broker unless we tell you otherwise. Sometimes we will act under a binder or agency Australian Broker Network Pty Ltd has from an insurer. When we act under a binder or agency, we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you. We will tell you when we act under a binder or agency to arrange your insurance or advise you about your insurance needs or to provide claims handling and settling services on behalf of the insurer.

Will I receive tailored advice?	Not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, issue insurance policies to you or to give you advice about your insurance needs. We will ask you for the details that we need to know. In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation. Ensura Pty Ltd is authorised to provide you with general advice only and not with tailored advice. You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy. Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances, at the time of any scheduled status review or upon renewal of your insurances.
Contractual Liability and your insurance cover	Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.
What information do you maintain in my file and can I examine my file?	Australian Broker Network Pty Ltd maytains a record of your personal profile, including details of insurance policies that we arrange for you Australian Broker Network Pty Ltd may also maintain records of any recommendations or advice given to you. Australian Broker Network Pty Ltd will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law. Australian Broker Network Pty Ltd is and we are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of Australian Broker Network Pty Ltd ‘s privacy policy is available on request. A copy is also available on Australian Broker Network Pty Ltd ‘s website, https://australianbrokernetwork.com.au If you wish to look at your file, please ask us. We will arrange for you to do so.

How will I pay for the services provided?	Payment for the services we provide you are payable directly to Australian Broker Network Pty Ltd For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Australian Broker Network Pty Ltd often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Australian Broker Network Pty Ltd by the insurers. In some cases, you will also be charged a fee. These will all be shown on the invoice that is sent to you. You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to pay Australian Broker Network Pty Ltd within the time set out on the invoice. If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in commission. When you pay us your premium it will be banked into Australian Broker Network Pty Ltd trust account. Australian Broker Network Pty Ltd will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with Australian Broker Network Pty Ltd arrangements with the insurer. Australian Broker Network Pty Ltd will earn interest on the premium while it is in their trust account or Australian Broker Network Pty Ltd may invest the premium and earn a return. Australian Broker Network Pty Ltd will retain any interest or return on investment earned on the premium. If we provide you with claims handling and settling services, we will inform you of any fees, commission or other payments that we, Australian Broker Network Pty Ltd, or our associates will receive in relation to the claims handling and settling services that are provided.

How are any commissions, fees or other benefits calculated for providing the financial services?	Australian Broker Network Pty Ltd 's commission will be calculated based on the following formula: **X = Y% x P** In this formula: X = Australian Broker Network Pty Ltd 's commission Y% = the percentage commission paid to Australian Broker Network Pty Ltd by the insurer. Australian Broker Network Pty Ltd 's commission varies between 0 % and 30%. P = the amount you pay for any insurance policy (less any government fees or charges included in that amount). We receive 92% from Australian Broker Network Pty Ltd for each policy we arrange for you. Australian Broker Network Pty Ltd does not, and we do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If Australian Broker Network Pty Ltd does, pay commissions to those people out of its commission or fees (not in addition to those amounts), in the range of 0% to 100% of its commission or fees. Our employees that will assist you with your insurance needs will be paid a market salary. These employees may also be entitled to incentive bonuses, which can be based on performance or other criteria. In addition to the above, you may request details of our commission and other benefits and the commission and other benefits of anyone referring you to us (or us to any insurer) within a reasonable time after you are given this FSG and before we provide any services to you. If we give you personal advice, we will inform you, as soon as practicable after giving you the advice, of any fees, commission or other payments we, Australian Broker Network Pty Ltd or our associates will receive in relation to the policies that are the subject of the advice. See above for information on the Steadfast association and commission.
What should I do if I have a complaint?	1. Contact Australian Broker Network Pty Ltd and tell Australian Broker Network Pty Ltd about your complaint. Australian Broker Network Pty Ltd will do its best to resolve it quickly. 2. If your complaint is not satisfactorily resolved within 30 days, please contact Australian Broker Network on 1300 239 234 or put your complaint in writing and send it to complaints@australianbrokernetwork.com.au at the address noted at the beginning of this FSG. Australian Broker Network will try to resolve your complaint quickly and fairly.

	3. If our brokerage is unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email to customeradvocacy@steadfast.com.au , or by calling the Steadfast Group Ltd head office on 02 9495 6500 and asking to speak with the Customer Advocacy service. 4. Australian Broker Network Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at: Mailing address - Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001 Ph - 1800 931 678 Email - info@afca.org.au 5. Website - www.afca.org.au Australian Broker Network Pty Ltd is a member of AFCA. If you have a complaint about a policy that we arranged under a binder that cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service or Australian Broker Network Pty Ltd you have the right to refer the matter to Australian Broker Network Pty Ltd at no cost to you. Please contact Complaints@australianbrokernetwork.com.au
What arrangements are in place to compensate clients for losses?	Australian Broker Network Pty Ltd has a professional indemnity insurance policy (**PI policy**) in place. The PI policy covers Australian Broker Network Pty Ltd and its employees for claims made against Australian Broker Network Pty Ltd or its employees by clients as a result of the conduct of Australian Broker Network Pty Ltd or its employees in the provision of financial services. We Ensura Pty Ltd also have a PI policy in place that covers us (and our employees) for claims made against us (or our employees) as a result of conduct in the provision of financial services. Our policy covers us for claims relating to the conduct of former representatives/employees who no longer work for us. These policies satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.

Any questions?	If you have any further questions about the financial services Ensura Pty Ltd or Australian Broker Network Pty Ltd provides, please contact us. Please retain this document for your reference and any future dealings with Ensura Pty Ltd or Australian Broker Network Pty Ltd.