

## FINANCIAL SERVICES GUIDE

Insuret Pty Ltd, ABN 42 126 793 379 (Insuret), AR No. 316981 ('Insuret')

A Corporate Authorised Representative of ATL Insurance Group Pty Ltd, ABN 33 133 273 631 ('ATL'), AFSL 333234.

References in this FSG to 'we', 'us' or 'our' are references to Insuret, unless otherwise indicated.

### ABOUT THIS GUIDE

This Financial Services Guide ('FSG') has been designed to assist you in deciding whether to use any of the services set out in this document. It also sets out other information and details required by law to be included.

This document :

- explains the kinds of financial services that Insuret offers. contains general information about how we, and others are remunerated in relation to those services; and
- contains information about how you may access our internal and external dispute resolution procedures. We trust it will assist you in deciding whether to use our services.

Our corporate registered address and contact details are shown under "Contact Us", in this document.

### DISCLOSURE INFORMATION

Together with this FSG, you may also receive a Product Disclosure Statement ('PDS'). The PDS contains information about the significant features of the product and will assist you to make an informed decision about whether to acquire it. The PDS will be provided to you before you make your purchasing decision where required by law. It may be more than one document.

### ABOUT US AND THE SERVICES, WE CAN PROVIDE

Insuret is an authorised representative of ATL Insurance Group Pty Ltd, who holds an Australian financial services licence (AFSL No. 333234).

Insuret specialises in arranging motor vehicle insurance for vehicle hire operators which includes:

- ❖ Traditional Car Rental
- ❖ Rideshare
- ❖ Peer to Peer (P2P)
- ❖ Subscription

We have been given a "binding authority" by The Hollard Insurance Company Pty Ltd (AFSL No. 241436)('Insurer') authorising us to:

- ❖ issue, vary and cancel insurance policies; and
- ❖ deal with or settle claims;

on behalf of the insurer in relation to these insurance products as if we were the insurer. When we do this, we act as agent of the Insurer and not on your behalf.

We will only provide you with general advice about the relevant products, which means we provide a general recommendation or opinion to you on the relevant product without a consideration by us of your personal situation or needs. You should consider whether our general advice is appropriate, having regard to those matters, and read the PDS for the recommended product before making a decision whether to acquire it.

## HOW WE ARE PAID

If Insuret charges you a fee for arranging the cover, this will be a dollar amount based on the complexity of the work needed to provide you with the cover you require. This fee will be shown separately on any invoice that it gives you. Our staff are remunerated by means of salary and may receive a bonus or incentives which are based on a number of factors including achievement of company goals.

Insuret receives a commission calculated as a percentage of the base premium in relation to insurance products it issues and administers on behalf of the Insurer. Generally, the rate of commission is up to 19% of the base premium. As the payment of any additional remuneration is conditional on a number of criteria, it is not guaranteed and cannot currently be ascertained.

If you would like more information about the remuneration arrangements, please ask us. You must request this information within a reasonable time after this document is provided to you and before you are provided with any financial services to which it relates.

## YOUR PAYMENT TERMS

We will invoice you for the premium including any statutory charges and any fees we charge for arranging your insurances. You must pay us within 14 days of the date of invoice unless otherwise requested, and in the case of a renewal, before the expiry date of your contract of insurance. If you do not pay on time, the insurer may cancel the contract. The insurer may also charge a short term penalty premium for the time on risk.

If you cancel the insurance at any time (except during any policy cooling off period) we shall not rebate any commissions or fees to you. We will require a written request from you to cancel the insurance.

## ASSOCIATIONS OR RELATIONSHIPS

Insuret is majority owned by Envest Pty Ltd (ACN) 610 997 138) ('Envest'). Envest is an insurance investment and distribution group. Envest holds majority and minority interests in related service providers such as insurance broking, underwriting agencies (on behalf of local and overseas insurers) and claims administration. More information about Envest is available at [www.envest.com.au](http://www.envest.com.au).

Envest is owned by the Ardonagh Group (Ardonagh), a global insurance distribution platform based in the UK. More information about Ardonagh is available at [www.ardonagh.com](http://www.ardonagh.com).

## IF YOU HAVE A CONCERN

If you are not satisfied with a product, service or if there has been a possible breach by us please contact the person you have been dealing with in the first instance. If they are unable to satisfy your concern, please ask to speak to the Managing Director of Insuret who is obliged to ensure that any concerns you may have are resolved in a speedy and professional manner.

In the event we cannot resolve the matter with you to your satisfaction, Insuret will refer your dispute to their internal dispute resolution process that you can access [here](#).

If you are still not happy with our answer or we have taken more than 15 days to respond, you may refer the matter to the Australian Financial Complaints Authority (AFCA) which is an external disputes resolution body that is free to consumers. They have a review panel that adjudicates on dispute issues.

AFCA can be contact on:

Freecall: 1800 931 678

Post: GPO Box 3, Melbourne Victoria 3001

Website: [www.afca.org.au](http://www.afca.org.au)

Email address: [info@afca.org.au](mailto:info@afca.org.au)

We are bound by AFCA decisions, but you are not. If you disagree with a determination made by AFCA, you can still pursue the matter through other channels.

## COMPENSATION ARRANGEMENTS

Insuret has professional indemnity insurance for the financial services outlined in this FSG. The professional indemnity cover extends to financial services provided by representatives who are no longer employed by us in that capacity but who provided such financial services at the time the loss, damages, or breach of an obligation occurred.

## CONTACT DETAILS

You can contact us during normal business hours on the details shown below

### INSURET PTY LTD

Authorised Representative No 316981

ABN 42 126 793 379

PO Box 779 Spring Hill QLD 4004

Tel: (07) 3239 7000

Email: [info@insuret.com.au](mailto:info@insuret.com.au)

Web: [www.insuret.com.au](http://www.insuret.com.au)