



# OUR GUARD

## Financial Services Guide



## For more information, contact the Manager:

### General/Membership/Protection

Telephone: 02 8310 7294

Email: [hello@ourguard.com.au](mailto:hello@ourguard.com.au)

### Claims

Telephone: 02 8310 7307

Email: [claims@ourguard.com.au](mailto:claims@ourguard.com.au)

### Complaints

Telephone: 02 8310 7294

Email: [disputes@ourguard.com.au](mailto:disputes@ourguard.com.au)

### Privacy

Telephone: 02 8310 7294

Email: [privacy@ourguard.com.au](mailto:privacy@ourguard.com.au)

### Mutual – Our Guard Mutual Limited

Telephone: +61 2 8310 7294

(Mon to Fri except public holidays  
from 8.30am to 5.30pm, AEST)

Email: [hello@ourguard.com.au](mailto:hello@ourguard.com.au)

Post: PO Box 21, Buddina, QLD, 4575

Website: [www.ourguard.com.au](http://www.ourguard.com.au)

### Product Distributor – Picnic Distribution Pty Ltd

Telephone: 02 8310 6981

Email: [afsl@picniclabs.io](mailto:afsl@picniclabs.io)

### Broker – Picnic Broking Pty Ltd

Telephone: 02 8310 6981

Email: [hello@picnicbroking.com.au](mailto:hello@picnicbroking.com.au)

### AFS Licensee – Picnic Licensing Pty Ltd

Telephone: 02 8310 6981

Email: [afsl@picniclabs.io](mailto:afsl@picniclabs.io)

# INTRODUCTION

## ABOUT THIS DOCUMENT

This is the Financial Services Guide (**FSG**) for Picnic Services Pty Ltd (**Manager**) ACN: 638 145 418, Picnic Distribution Pty Ltd (**Distributor**) ACN 652 925 294 (AR No: 1300250), Picnic Broking Pty Ltd (**Broker**) ACN 676 640 341 (AR No: 1308931) and Picnic Licensing Pty Ltd (**Picnic**) (AFSL No: 532540), the authorising financial services licensee. It is designed to assist you in deciding whether to use any of the financial services they provide, as described in this FSG, and includes information on how they are remunerated, how to make a complaint about their services and their professional indemnity arrangements.

In this guide the terms “we”, “our”, and “us” refers to Picnic and its authorised representatives (the Manager), (the Broker) and (the Distributor); and “you” or “your” refers to the member considering our financial services.

To contact us, including to give us instructions, refer to the [CONTACT DETAILS](#) set out on page 2.

## FINANCIAL SERVICES

Our Guard Mutual Limited (**Mutual**) is a discretionary mutual that offers miscellaneous mutual risk products (**Protections**) to its members.

Picnic has been appointed by the Mutual to arrange for its Protections to be issued to members and to support related services to members.

Picnic has authorised the Manager to:

- issue and arrange for the issue of Protections,
- provide general advice about the Protections,
- provide claims handling and settling services, and
- oversee the governance and financial management of the Mutual.

Picnic has authorised the Distributor to:

- distribute the Protections to potential new members
- provide general advice about the Protections

When we provide these services, we do so on behalf of Picnic, not for you.

Picnic has authorised the Broker to:

- deal in and arrange the Protections and general insurance products on behalf of others
- provide general advice about the Protections and general insurance products

When the Broker provides these services it does so on your behalf. We can only provide advice in general terms and cannot advise about your individual situation. When giving general advice and dealing in financial services products, the Manager, the Distributor and Broker are acting as an authorised representatives of Picnic.



## IMPORTANT RELATIONSHIPS

The Manager, the Broker and the Distributor are companies related to Picnic. They also have at least one director appointed to the Mutual Board.

## REMUNERATION

The Manager and the Distributor will be paid fees for the mutual management services provided to the Mutual and for distribution of the Protection. These fees will be calculated depending on a number of factors, including the amount of contribution made by Members that are serviced by the Manager, claims handled by the Manager, and other services delivered to and on behalf of the Mutual by the Manager in each year. The Distributor may also receive payment from an insurance intermediary for a referral of a Member. The Broker will not receive fees for its services.

Picnic earns remuneration for providing its financial services authorisation to the Manager. You can request further information regarding these remuneration arrangements before any financial service is provided to you.

## PROFESSIONAL INDEMNITY INSURANCE

The Mutual, the Manager, the Broker and the Distributor all have professional indemnity insurance in place which covers them for errors or mistakes relating to their services.

This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by us. For the Manager, Broker and Distributor, this includes after they cease to provide services, provided they notify the insurer of the claim when it arises and this is done within the relevant policy period.

## PRIVACY

We are fully committed to handling your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We collect your personal information directly from you or through other entities listed in our Privacy Policy.

A free copy of our Privacy Policy is available at

[www.ourguard.com.au/privacy-policy](http://www.ourguard.com.au/privacy-policy)

## COMPLAINTS

### Making a complaint

We are committed to ensuring our products and services meet your expectations and we value feedback on how we are performing. Our customer care team is the first point of contact and will aim to resolve your complaint. [CONTACT DETAILS](#) are set out on page 2.

We will acknowledge your complaint immediately and we will attempt to resolve your complaint within 10 business days of the date we receive your complaint.

The Board sets guidelines to ensure they exercise discretion fairly and consistently and in the interests of all Members when considering the merits of a claim. The Board also considers the terms of the PDS when determining claims for Protection.

If you wish to dispute the decision about a claim made by the Mutual, please contact us in the first instance by making a written submission to the Mutual and asking the Board to reconsider their decision.

If you have a complaint about any of the services provided by us or any other person engaged by us, please contact Picnic on the contact details provided on page of this document.

### Escalating a complaint

If you are not satisfied with our decision or if your complaint remains unresolved after 15 business days, you may refer the matter to our Internal Dispute Resolution (**IDR**) team.

Disputes processed by the IDR team will be presented to a Review Committee. The review will be guided by the principles of good faith, equity and merit. If you are still unhappy with the outcome, you can choose to have the matter resolved externally.

### External Dispute Resolution

If you are not satisfied with the outcome of your complaint or we do not resolve your complaint within 30 calendar days of the date on which we first received your complaint, you can contact the Australian Financial Complaints Authority (**AFCA**). This independent body provides its service free of charge and we will abide by the outcome. The decision is not binding on you.

AFCA is an external complaints resolution scheme approved by ASIC to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. Information about AFCA, and the types of disputes that it can consider, can be found at its website.

Membership of AFCA is held by Picnic as the authorising licensee of the Mutual, the Manager, the Distributor and the Broker.



**OUR GUARD**

## Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

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

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

Post: GPO Box 3, Melbourne VIC 3001.