

# Financial Services Guide

What you need to know.

## Introduction

All references in this Financial Services Guide (FSG) to 'we', 'us' or 'our' are references to Finsure Finance and Insurance Pty Ltd (ABN 72 068 153 926) (Australian Credit Licence Number 38470) (Finsure)

Any financial services provided in accordance with this FSG will only relate to products distributed by Honey Insurance Pty Ltd (ABN 52 643 672 628 and AFSL 528244) (Honey Insurance) on behalf of the product issuer RACQ Insurance Limited (ABN 50 009 704 152) (AFSL 233082) (RACQ Insurance).

Distribution of this FSG has been authorised by Finsure, Honey Insurance and RACQ Insurance.

## Who We Are

Honey Insurance Home, Contents and Landlord Insurance policies are promoted and distributed from time to time by Finsure as an authorised representative of Honey Insurance. Honey Home, Contents and Landlord Insurance policies are promoted and distributed by Honey Insurance and are issued by RACQ Insurance.

## The Purpose of this Financial Services Guide

This FSG is designed to assist you in making an informed decision about the services we offer and can provide to you. The FSG contains important information about:

- Who we are & who we act for
- The services we provide
- How we and others are remunerated for the above services
- How complaints are dealt with
- How we respect your privacy; and
- How to contact us

## Other documents you may receive

If you decide to acquire a Honey Insurance product, you will also receive a Product Disclosure Statement (PDS) and any applicable Supplementary Product Disclosure Statement (SPDS). The PDS and SPDS explain the significant benefits and features of the insurance policy and the rights, terms and conditions attached to the policy. They are aimed at assisting you to compare insurance products so that you can make an informed decision about whether or not to acquire the product.

Honey Insurance will send insurance documents including this FSG and PDS or applicable SPDS to the email address you have supplied.

## Authorised Financial Services

Finsure is authorised to provide general financial product advice in relation to Honey Insurance and arrange for the issue of Honey Insurance to clients. This means that Finsure represent and act for Honey Insurance, not for you. Honey Insurance is responsible for the financial services that will be provided by Finsure to you. RACQ Insurance is the issuer of Honey Insurance products. Honey Insurance and Finsure are distributors of Honey Insurance products.

In some cases, we may make a recommendation or give an opinion about a general insurance product. Before acting on any information or general advice we give you, you need to consider the appropriateness of that information or general advice with regard to your individual objectives, financial situation and needs.

## How we are paid

If you take out a Honey Insurance product, Finsure will receive a commission which may be up to 14% of the annual premium for that Honey Insurance product. The commissions paid to Finsure are included as part of your premium. If a premium is not payable for a Honey Insurance product under the terms and conditions on which it is offered to you, Finsure will not receive a commission if you decide to take out the product. Finsure staff (including directors) are paid an annual salary, and may also receive bonuses, or other incentives based on their performance as measured across various attributes.

## Referrals

Where you have been referred to Finsure by a third party and you decide to acquire a Honey Insurance product, we may pay the referrer. The payment amount depends on the specific arrangement entered into with that referrer. Any remuneration paid to third party referrers is not charged directly to you. If you would like more details how Finsure and / or our referrers are remunerated (including commission or other benefits that may be received), please contact us after you receive this document.

## Compensation Arrangements

The Corporations Act 2001 (Cth) requires Australian Financial Services Licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies.

Finsure is covered by Honey Insurance's professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. This insurance covers us and our employees for claims made against us by clients as a result of the conduct of us and our employees in the provision of financial services. You do not have a direct right to claim under this insurance.

## Complaints

### 1. Let us know about your complaint

If you have a complaint about your Honey Insurance product, please contact Honey Insurance who will work with you to resolve the matter.

Call 137 137  
Email [feedback@honeyinsurance.com](mailto:feedback@honeyinsurance.com)  
Web [honeyinsurance.com/complaints-and-feedback](https://honeyinsurance.com/complaints-and-feedback)

### 2. Reviewing your complaint

If your complaint is not resolved when you first contact Honey Insurance, it will be referred to Honey Insurance's internal dispute resolution process where it will be reviewed by a manager. If you are still dissatisfied following the manager's review, the matter will be referred to a Customer Relations Team member with the appropriate experience, knowledge and authority to deal with the dispute and will make a final decision. Honey Insurance's final decision will be provided to you.

You can find further information on Honey Insurance's complaints management policy by visiting <https://www.honeyinsurance.com/complaints-and-feedback/>

### 3. Refer to external dispute resolution

If you are not happy with Honey Insurance's decision or the handling of your complaint, you can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (you) with free, fair and independent dispute resolution for complaints relating to financial service providers.

AFCA deals with complaints that fall within their 'Complaint Resolution Scheme Rules' and will only consider your complaint after Honey Insurance have first had the opportunity to resolve your complaint through its internal dispute resolution process. To find out whether your dispute qualifies for AFCA, you may contact them by calling 1800 931 678, emailing [info@afca.org.au](mailto:info@afca.org.au) or visiting [www.afca.org.au](http://www.afca.org.au)

## General Insurance Code of Practice

As the product issuer, RACQ Insurance is a signatory to the General Insurance Code of Practice 2020. The General Insurance Code of Practice sets standards for insurers and is designed to raise the standard of practice and service in the general insurance industry. You can obtain a copy of the Code by contacting us or from the Insurance Council of Australia by calling 1300 728 228 or visiting [insurancecouncil.com.au](http://insurancecouncil.com.au).

## Your Privacy

Finsure, Honey Insurance and RACQ Insurance will collect, hold, use and disclose your personal information in accordance with the Australian Privacy Act and the Australian Privacy Principles (APP). Finsure's privacy policy is available at <https://finsure.com.au/privacy-policy/>, Honey Insurance's privacy policy can be found at [honeyinsurance.com/privacy](https://honeyinsurance.com/privacy) and RACQ's privacy policy is available at [racq.com.au/privacy](https://racq.com.au/privacy).

If you wish to make a complaint about the privacy of your personal information, please contact us. You may also make a complaint to the Office of the Australian Information Commissioner (OAIC) upon becoming aware of any privacy issue.

## Contact Us

### Finsure

You can contact Finsure by calling 1300 346 787 or by emailing [enquiries@finsure.com.au](mailto:enquiries@finsure.com.au)

### Honey Insurance

You can contact Honey Insurance by calling 137 137, visiting [honeyinsurance.com](http://honeyinsurance.com), or emailing [contact@honeyinsurance.com](mailto:contact@honeyinsurance.com)

### RACQ Insurance

You can contact RACQ Insurance by calling 13 19 05 or visiting [racq.com.au/](http://racq.com.au/)