Financial Services Guide (FSG)

This Financial Services Guide (**FSG**) describes the services provided by Easicover as an Authorised Representative of Brookvale Insurance Brokers Pty Ltd. It is designed to assist you in deciding whether to use any of our services, and it describes how we are remunerated, how we handle any complaints you may have and how we manage conflicts of interest.

It is an important document, please read it carefully and keep it in a safe place. If we offer to arrange an insurance policy for you, we will give you a Product Disclosure Statement (PDS). It provides important information on policy features to assist you in making an informed decision about whether to buy the policy or not.

In this FSG, any reference to "we", "our", or "us" refers to Easicover Pty Ltd (Easicover), whilst any reference to "you" and "your" refers to you as our client and the insured.

The Financial Services covered by this FSG are provided by:

EASICOVER PTY LTD ABN 74 684 264 257
Authorised Representative Number 1316412
44 Martin Place, SYDNEY NSW 2000
hello@easicover.au
As authorised by
Brookvale Insurance Brokers Pty Ltd ABN 22 002 566 743
AFS License Number 234521
54 Balgowlah Road, Balgowlah, NSW, 2093
02 99349700
insurance@bib.com.au

Who is responsible for the financial services provided?

Brookvale Insurance Brokers Pty Ltd are responsible for the financial services that Easicover provides to you. Easicover is also responsible for the content and distribution of this Financial Services Guide (FSG).

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

Our Services

We are authorised to deal in and provide general advice relating to general insurance products for retail and wholesale clients.

Any advice we provide is general advice and it will not take into account your personal circumstances, financial situation, objectives, or needs. We recommend you read the PDS or Policy Wording relevant to your selected product and consider it before making any decision about whether to purchase any policy or product through Easicover.

We do not provide a comparison of available products in the market. We only provide financial services in relation to the specific policies available on the Easicover website.

Who do we act for?

At all times, we act as the agent of the insurers of the products that we deal in. We do not act on your behalf.

How can I give you instructions about my Financial Product/s?

You may provide instructions to us on the Easicover website or via email.

What are our associations and relationships?

Easicover and Brookvale Insurance Brokers are Steadfast Group Limited (Steadfast) Network Brokers.

As a Steadfast Network Broker, Brookvale Insurance Brokers 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. Like Easicover, 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.

Premium Funding

Our commission rates for premium funding are in the range of 0.0% to 2.5% of funded premium. If you decide to premium fund your policy, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you. The amount of our commission and any fee that we charge will be set out in the premium funding contract.

How will you pay for our services?

Fees paid by you

We may charge you :

- An administrative fee in addition to commission when you enter into an insurance policy for use of our platform; and
- An Annual management fee at the issue of each policy.

The amount of fee charged will be listed on your quotation.

Commission

The commission is a percentage of the insurer's base premium (ie premium excluding stamp duty, fire services levy, GST or any other government charges, taxes, fees or levies). The rate ranges between 0% and 30%. The commission reimburses us for administrative and other expenses we incur in providing our services. It also covers the cost of performing the distribution functions of the insurer such as data entry, marketing, annual review and underwriting.

Will anyone be paid for referring me to you?

Where you have been referred to us by someone else, the referrer will receive between 0 – 20% of Easicover's commission and fee.

Interest

When you pay the premium to us, it will be paid into the Brookvale Insurance Brokers Pty Ltd trust account. We will retain the commission from the premium you pay and the balance will be paid to the insurer. We will earn interest on the premium whilst it is in Brookvale's trust account, and we will retain any interest earned.

Profit Share Programs

We do not participate in any Profit Share programs with any insurers.

Policy Information

Cooling Off Period

A cooling off period may apply to an insurance policy issued to you as a retail client. During the period you may return the policy. Details of your cooling off rights will be included in the relevant Product Disclosure Document.

Cancellation

If cover is cancelled before the expiry of a policy and after the cooling off period, we will retain any fee charged to you. We will refund to you only the pro-rated premium as per the PDS and policy wording less the commission component of the refunded pro-rated premium which will be retained by us for the period of use of our platform. Cancellation fees may also be charged as per the PDS and policy wording.

Compensation Arrangements

Brookvale Insurance Brokers Pty Ltd has a Professional Indemnity insurance policy (PI Policy) in place. The PI policy covers us for claims made against us and our representatives as a result of the conduct of us, our current and past employees, and representatives in relation to the provision of financial services.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile including details of your objectives, financial situation, and needs. We also maintain records of any recommendations made to you. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website www.easicover.au. If you require a copy, please email us at hello@easicover.au.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. Brookvale Insurance Brokers Pty Ltd. is a member of the Australian Financial Complaints Authority (AFCA).

2. If your complaint is not satisfactorily resolved within 21 days, please contact the Complaints Officer on 02 9934 9727 or 02 9934 9701, or put your complaint in writing and send it to:

Complaints Officer
Brookvale Insurance Brokers Pty Ltd
PO Box 1066, BALGOWLAH NSW 2093,

Noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.

3. If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA)
Online www.afca.org.au
Email info@afca.org.au
Phone 1800 937 671
Mail Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Any Questions?

If you have any further questions about the financial services Brookvale Insurance Brokers Pty Ltd provides, please contact the Manager on (02) 9934-9700. Retain this document for your reference and any future dealings with Brookvale Insurance Brokers Pty Ltd.