

COWDEN (VIC) PTY LTD

(THE INSURANCE BROKERS)

ABN 66 008 889 450
AFS Licence No: 245658

Level 18, 60 Albert Road, South Melbourne VIC 3205
PO Box 33044, Melbourne VIC 3004
Telephone: (03) 9686 6500 Fax: (03) 9686 3900
Email: insurance.vic@cowden.com.au

FINANCIAL SERVICES GUIDE

This guide contains important information and is designed to assist you to decide whether you wish to utilise our service. It provides information about the services we offer you, how we are paid, any conflicts of interest we may have, our internal and external disputes resolution procedures and how you can access them.

The following insurance policies are defined as Retail Products:

Motor Vehicle Insurance	Sickness and Accident Insurance
Home Building Insurance	Consumer Credit Insurance
Home Contents Insurance	Travel Insurance

We also provide a wide range of general insurance products outside this defined Retail range and we are authorised to provide personal and general financial product advice, as to the suitability of policies.

If we are required to provide personal advice it will be necessary for us to obtain a Needs Analysis which includes personal financial information. Where we provide personal advice on Retail Products we will also provide a Statement of Advice.

We will also give you a Product Disclosure Statement when required. This is prepared by the insurers and is designed to give you important information about the policy.

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 Statement (PDS) issued by the insurer.

As you are aware we are an Insurance Broker and are licensed under the Corporations Act to provide advice and deal in relation to General Insurance Products. As an Insurance Broker we are obliged to act on your behalf and provide you with advice on General Insurance Products that are appropriate for your needs.

We have a Privacy Policy which will ensure the privacy and security of personal information. A copy of our Privacy Policy is available on our website.

We may receive a commission between 0-30% (dependent upon the product) on the premium before FSL, GST, S/Duty, you pay in respect of any Financial Product purchased by you. We deduct our commission when we send your premium onto the Insurer.

Our staff receive an annual salary that may include bonuses based on performance criteria. Where a third party has referred you to us, we may share part of our commission or fees with them or pay them an agreed referral fee.

If a Contract of Insurance is cancelled before expiry of the period of insurance we may charge a fee.

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We can arrange premium funding on your behalf if you require it. We may receive a commission based on a percentage of the premium from the premium funder for doing so. Global Premium Funding Pty Ltd is a wholly owned subsidiary of Cowden Ltd.

We are a shareholder of Steadfast Group Limited (Steadfast). Steadfast has arrangements with some insurers under which Steadfast will receive between 0.5% - 1% commission for each policy arranged with those insurers. This is used to operate Steadfast. Depending on the operating costs of Steadfast and the amount of total premium we place with Steadfast insurers in any financial year, we may receive a proportion of that commission back at the end of the financial year.

Internal Complaints Handling

Cowden (VIC) Pty Ltd staff are authorised to handle complaints up to their level of training and authority and are able to settle complaints to the clients' satisfaction. Complaints are taken seriously and the course of action is dependent upon the issues involved. If you are not satisfied contact our Complaints Officer Mr C.N. Cowden.

Tel: (08) 9322 4822
Fax: (08) 9324 1413
Email: colin.cowden@cowden.com.au
Mail: PO Box 60, West Perth, WA 6872.

External Disputes Resolution

Cowden (VIC) Pty Ltd subscribes to the Australian Financial Complaints Authority (AFCA). If you are not satisfied with our internal review you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3000

Compensation

We have in place a Professional Indemnity Policy which covers us and our employees for claims made against us by clients as a result of our conduct in providing insurance broking services.

This FSG applies from 1 November 2018 and remains valid unless a further FSG is issued to replace it.