



The financial services referred to in this financial services guide (FSG) are offered by: Australian Broker Network Pty Ltd ABN 89 062 882 080 and its Broker Partners, Broker Associates and Individual Brokers.

The above companies are referred to in this FSG as ‘we, ‘us’ or ‘our, and provide the financial services under the Australian financial services license of Australian Broker Network Pty Ltd (AFSL No. 253131).

Contact Details:

<p><u>Licensee</u></p> <p>Australian Broker Network Pty Ltd AFSL: 253131</p> <p>Address: 15 Help St Chatswood. NSW, 2067</p> <p>Phone: 1300 239 234 Email: enquiries@australianbrokernetwork.com.au Mail: PO Box 1299, Bondi Junction, NSW, 1355</p>	<p><u>Authorised Representative:</u></p> <p>Australian Underwriting Pty Ltd T/as Certicover Insurance CAR: 1266786</p> <p>Address: 471 Argyle St Moss Vales, NSW, 2577</p> <p>Phone: 1300 287 889 Email: hello@certicoverinsurance.com.au Mail: PO Box 1299, Bondi Junction, NSW, 1355</p>
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This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

Our services

We can assist you to obtain General Insurance Products related to Professional Indemnity. We provide our products to licenced insurance brokers or their authorised representatives. We are an Authorised Representative (AR) of Australian Broker Network Pty Ltd (ABN) who holds an Australian Financial Services Licence (AFSL). The ABN AFS Licence number is 253131 and our ASIC AR number is 1266786. We provide insurance via our binder agreement with certain Underwriters at Lloyd’s or via open market placement to certain Underwriters at Lloyd’s. This means we act as the Insurer’s agent to arrange insurance policies and handle claims and we do not act on your behalf. We can only advise you about insurance in general terms; we cannot advise about your individual situation.

Product Disclosure Statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with a product disclosure statement (PDS), unless you already have an up to date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?

This FSG applies from 1 April 2024 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

How can I instruct you?

You can contact us to give us instructions by post, phone or email via the contact details provided on the front of this FSG.

Who is responsible for the financial services provided?

Australian Broker Network Pty Ltd is responsible for the financial services that will be provided to you, including the distribution of this FSG.

Australian Broker Network Pty Ltd holds a current Australian Financial Services Licensee no: 253131. The contact details for Australian Broker Network Pty Ltd are on the front of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

Australian Broker Network Pty Ltd is authorised to advise, arrange and deal in general insurance products to wholesale and/or retail clients. We are authorised to arrange insurance on your behalf as an agent of certain Underwriters at Lloyd's

Will I receive tailored advice?

We won't provide tailored advice, however, we will ask you for relevant information, so that we can arrange an insurance policy for you. We will ask you for the details that we need to know.

We will only offer advice to you in general terms; we cannot advise about your individual situation or provide comparisons with any other insurance products.

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 insurance policies that we arrange for you. We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass on to you for the period required by law.

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 request. A copy is also available on our website, www.australianbrokernetwork.com.au.

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

How will I pay for the services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers as a distribution fee for our services to you to

find the appropriate insurances for you to choose. However, in some cases we will also charge you a fee. These fees will be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer or charge you a cancellation fee equal to the reduction in our commission.

When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.

How are any commissions, fees or other benefits calculated for providing the financial services?

Our commission will be calculated based on the following formula:

$$X = Y\% \times P$$

In this formula:

X = our commission

Y% = the percentage commission paid to us by the insurer. Our commission varies between 0% and 12.5%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Any fees that we charge you will be set and advised on our invoice and is variable dependent on the type and value of insurance we arrange for you.

We may pay commissions, fees or benefits to others (the Association of Australian Certifiers or retail brokerages) who refer you to us. If we do, we will pay commissions to those people out of our commission or fees, or they will charge you additional fees in addition to our costs.

What should I do if I have a complaint?

Contact us and tell us about your complaint. We will do our best to resolve it quickly.

If your complaint is not satisfactorily resolved within 10 working days, please contact our Complaints Officer on 1300 287 889 or put your complaint in writing and send it to enquiries@australianbrokernetwork.com.au or at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.

Please contact us in the first instance:

Australian Underwriting Pty Ltd trading as Certicover Insurance

Email: hello@certicoverinsurance.com.au

Telephone: 1300 287 889

471 Argyle St, Moss Vale, NSW, 2578

PO Box 1299 Bondi Junction, NSW, 1355

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3 Melbourne VIC 3001

Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special

circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

What arrangements do you have in place to compensate clients for losses?

Australian Broker Network Pty Ltd has a professional indemnity insurance policy (PI policy) in place. The PI policy covers us and our employees for claims made against us and our employees by clients as a result of the conduct of us or our employees in the provision of financial services. Corporate Authorised Representative may be under this policy or may have their own.

Our PI policy will not cover us for claims relating to the conduct of representatives who no longer work for us.

Any questions?

If you have any further questions about the financial services Australian Broker Network Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with Australian Broker Network Pty Ltd or any of its Broker Partners or Associates.