



Financial Services Guide

General Information

This document and a separate document titled "Financial Services Guide – Your Authorised Representative" make up the Financial Services Guide.

About this Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about whether to use the financial services we can provide to you. It also sets out information and details required by law to be included in an FSG.

For example, this FSG contains information about the services we can offer you, how we and other persons or organisations are remunerated in relation to the services offered and information about how we deal with complaints.

References in this FSG to 'we', 'our' or 'us' are references to the Authorised Representative.

Other documents we may give you

When we provide you with financial services as a retail client, we may give you:

- A General Advice Warning to let you know that any recommendation we have made is of a general nature and does not take your personal needs, objectives or financial situation into account.
- A Product Disclosure Statement (PDS) or Policy Wording before or at the time you acquire any of our products. These documents contain information on the benefits and significant characteristics of the product and are aimed to assist you in making an informed decision about whether to buy it or not.

About WFI

WFI is a trading name of Insurance Australia Limited (ABN 11 000 016 722) (WFI).

WFI is an Australian Financial Services Licensee (AFSL No. 227681). It is authorised to deal in and provide general advice in relation to general insurance products.

Distribution of this FSG has been authorised by WFI.

About the Authorised Representative

WFI has authorised the Authorised Representative to act on its behalf to provide general advice on and arrange for the issue, variation, or disposal of, general insurance products issued by WFI and Insurance Australia Limited in accordance with WFI guidelines (WFI products).

About the services we provide

We will give you factual information about the general insurance products WFI issues and we may make a general recommendation or give an opinion about the general insurance products. We do this without consideration of your specific individual objectives, financial situation or needs. This is a general advice service. When providing general advice we do not act on your behalf.

You need to consider the appropriateness of any information or advice we give you, having regard to your personal needs, objectives or financial situation, before acting on it. You should also refer to the policy documentation we give you (including the PDS) in deciding whether to acquire the products.

If you apply to buy one of WFI's products, we will collect information from you for the purpose of WFI deciding whether to give you insurance, and if so, on what terms. If WFI agrees to issue the relevant insurance it will use the information to manage your and its rights and obligations under the insurance.

We can also assist you with the variation, cancellation or renewal of your WFI products.

How we are remunerated

Our remuneration

When WFI issues a general insurance product to you, it will charge you a premium for that product based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to stamp duty, GST, fire services levy, or other government charges, taxes, fees or levies. WFI staff receive an annual salary that may include bonuses or other incentives based on performance criteria.

We receive remuneration from WFI for insurance policies that we arrange for it (including renewal and some variations that increase the premium payable). It is calculated as a percentage of the premium paid by you and depends on the product type. It is paid to us at the end of the month in which the policy is issued.

We may also receive remuneration from WFI paid at the end of each financial year. These payments are calculated as a percentage of the annual premium paid for WFI products and depend on our performance against sales and profit based factors such as annual premium and profit targets.

WFI may introduce incentive schemes from time to time which may entitle us to benefits based on sales related factors (e.g volume of sales of WFI products).

We may also receive termination benefits up to 12 months after we are no longer an Authorised Representative of WFI. The amount of the benefit will be calculated in consideration of the remuneration we would normally receive as described above and the length of time that we acted as an Authorised Representative of WFI.

These amounts are usually paid to the legal entity under which we operate. It is important to note that any remuneration that we receive is not charged directly to you.

Referrals

Any remuneration paid to third party referrers is not charged directly to you. Where you have been referred to WFI by a third party and you decide to acquire a general insurance product from WFI, it may pay the referrer. The payment amount depends on the product type, premium and the specific arrangement entered into with that referrer. The remuneration may also be paid on renewal and premium adjustments.

If WFI is unable to provide a product to you, we may refer you elsewhere in the Insurance Australia Limited group or to another Australian Financial Services licensee. If you enter into an insurance policy, we may receive a payment for the referral. The payment amount may depend on the product type, premium and arrangement with that licensee.

More information

If you would like more information about the remuneration that we or referrers receive, please ask us. This request should be made within a reasonable time after this FSG is provided to you and before we provide you with a financial service to which this FSG relates.

If you have a complaint

Complaints Handling Procedures

To access our Complaints Handling Procedures, simply contact your Authorised Representative, Client Service Team or the Claims Officer handling your claim.

If you have a complaint, we will do everything possible to resolve the matter on your initial contact with us. If your complaint is not resolved, we will treat it as a dispute and will enter it into our Internal Dispute Resolution process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of WFI with the appropriate experience, knowledge and authority to deal with it.

Details of the Complaints Handling Procedures are set out in the brochure "Handling Complaints and Dispute Resolution Our Commitment to You" and in the "Privacy Policy". You can contact us for these or access them online at wfi.com.au.

External Dispute Resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

Time limits may apply to lodge a complaint with AFCA, as such you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Compensation Arrangements

The *Corporations Act 2001* (Cth) requires 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. Our licensee is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the *Insurance Act 1973* (Cth).

Contact Details

You may apply for, vary or cancel your financial product, give us instructions or make a complaint by contacting your Authorised Representative. Alternatively, call **1300 934 934** or visit **wfi.com.au** to contact your local office.

Queensland, New South Wales and A.C.T

PO Box 712, Toowong QLD 4066

Victoria, Tasmania and South Australia

PO Box 16213 Collins St West, Melbourne Vic 8007



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About WFI

WFI has a long and proud history of serving the Australian community. WFI has grown throughout its history by giving clients high levels of personal service from well trained insurance professionals, and striving to provide a fast, efficient claims settlement service. This cornerstone of the business has been complemented by the introduction of a range of insurance plans which provide innovative solutions to many insurance requirements.

Our Products

WFI specialises in offering a wide range of insurance products for business owners, tradespeople, farmers and strata complex managers. Your Authorised Representative can assist you with:

- Farm insurance
- Crop insurance
- Business insurance
- Trades insurance
- Commercial strata insurance
- Residential strata insurance
- Landlord insurance
- Home and car insurance
- Other specialised products



Your Authorised Representative

Lucretia Moroney (AR No.: 362592)

Rubylu Ptd Ltd

(AR No.: 394718, ABN 37 649 675 061)

WFI has authorised your Authorised Representative to provide financial services on its behalf. This is explained in the document “Financial Services Guide – General Information”.

You can contact your Authorised Representative at:

Address: 7 Golf Course Road, Horsham VIC 3400

Tel: 0417 578 526

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