



This is an important document. Please read it carefully and keep it in a safe place. This FSG is designed to assist you in deciding whether to use the services offered by us when purchasing insurance for your property and explains our relationship with the insurers of the products we deal in. It explains how we are remunerated for our services, our professional indemnity insurance and describes your rights as our valued client such as how we deal with complaints. We give it to you when you ask us to provide insurance.

We hold an authorisation to act as an authorised representative of an Australian financial services licence holder. Our Authorised Representative Number (ARN) is 301773 and the Australian Financial Services Licence (AFSL) holder is Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM) (ABN 31 009 179 640, AFSL 246986).

How we can help with insurance for your property

We can arrange all forms of insurance relating to residential property, including for investment properties and tenant contents. EBM can also assist in arranging premium funding on your behalf if you require it.

We cannot advise you about your insurance needs, but if you require advice or your insurance needs are different from the covers that we can arrange, we can refer you to EBM who will be able to assist you.

EBM has a binding authority from QBE Insurance (Australia) Limited (QBE) (ABN 78 003 191 035, AFSL 239545). We are an authorised representative of EBM and EBM has delegated the binding agreement with QBE to us to arrange the policies. When we arrange insurance, we and EBM act as the agent of the insurer and not on your behalf. When we provide information about the policy, we and EBM act on your behalf.

To assist you in making an informed decision, we will provide a Product Disclosure Statement (PDS). The PDS contains information about the insurance features and the insurer. You should carefully read the PDS to decide if the policy suits your needs, objectives and financial situation before making a decision.

You can provide us with instructions in person, by telephone, email, facsimile or in writing. It is important that you provide us with full and accurate information about the risk to be insured otherwise your cover may not be appropriate.

If your circumstances change, your cover may no longer be appropriate. Please tell us about any changes to your circumstances.

How we are paid

When we refer you to EBM or assist you in arranging insurance, we receive up to \$40 for each policy issued, which is for the services we provide to you. The amount varies depending on product and is included in the premium quoted to you.

EBM receives a commission from the insurer for each policy we refer or arrange for you. The commission varies depending on product, but is in the range of between 16.5% – 21.5% of the base premium (excluding taxes and statutory charges). This is included in the premium quoted to you. Of the premium received by the insurer, EBM retains 10% of the basic premium before statutory charges. A portion of this payment relates to back office administration expenses that EBM pays which would otherwise be incurred by the insurer.

EBM may also charge you a fee for each policy that we refer or arrange depending on the type of insurance and we will provide details of the fee before or at the time you enter into an insurance policy. This fee is payable in addition to the premium.

At the end of January in each year, EBM may receive a profit share commission from QBE, depending on the performance and profitability of the RentCover insurance portfolio EBM placed with QBE.

Who we pay

Our staff are paid a salary and may receive a bonus based on their performance.

Important associations

RentCover Underwriting Agency Pty Ltd (RUA) (ABN 76 130 218 914, ARN 325630) is a related company of EBM and EBM has delegated the binding agreement with QBE to RUA for the issue of policies and to deal with or settle claims on the insurer's behalf.

Professional indemnity insurance

EBM has professional indemnity insurance in place which covers them and their employees for any errors or mistakes relating to their insurance services. This insurance meets the requirements of the Corporations Act and covers the services provided by EBM, their advisers, their authorised representatives and their distributors even after they cease working with EBM, provided that the insurer is notified of the claim when it arises and this is done within the relevant policy period.

Complaints and disputes

If you are not fully satisfied with our services, please contact EBM's Complaints Manager. EBM will advise you on how they propose to resolve your complaint within 21 days or such later time agreed with you.

For more information about EBM's Complaints Policy visit their website (EBM.com.au) or telephone 1800 661 662.

If you are still not satisfied, EBM subscribes to the Australian Financial Complaints Authority (AFCA) which handles complaints against financial service providers relating to a variety of small business and domestic insurance matters. You can refer your complaint to AFCA, this is a free consumer service and any decision they make is binding on EBM but not on you.

The AFCA is contactable on 1800 931 678 or info@afca.org.au. Further information about AFCA is available from our office or on their website at www.afca.org.au.

Privacy

EBM is committed to protecting your privacy. They use the information you provide to advise about and assist with your insurance needs. They may provide your information to the insurer, QBE, or the companies that deal with your insurance claim on behalf of the insurer (such as investigators, loss assessors, claims administrators, repairers, suppliers, lawyers and recovery agents). If you have advised us the name of another person who has the benefit of the insurance (including a company), they will have access to information that you have provided to us. We do not trade, rent or sell your information.

From time to time, EBM will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services they provide or that are provided by companies in the EBM Group such as RUA and CoverLink. They always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying EBM and they will no longer send this information to you.

For more information about how to access the personal information EBM holds about you, how to have the information corrected or lodge a complaint, ask EBM for a copy of their Privacy Policy or visit their website (EBM.com.au).

This FSG (date of preparation 26 June 2019) replaces any previous FSG issued to you by us.

How can you contact us?

Corporate authorised representative

LITTLE Real Estate (VIC & NSW) Pty Ltd

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Australian financial services licence holder

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This FSG has been authorised for distribution by the Australian financial services licence holder identified above.

