



FINANCIAL SERVICES GUIDE

Lion Underwriting Pty Ltd
ABN 33 604 592 467 | AFSL No: 491793

1. INTRODUCTION

This Financial Services Guide describes the services we provide and explains our relationship with the Insurers of the products we deal in. It is designed to assist you in deciding whether to use any of our services and it explains how we are remunerated for our services, our professional indemnity insurance, how we handle any complaints you may have, and describes your rights. We give it to you when you ask us to provide insurance.

We may give you a Product Disclosure Statement for the insurance we offer, describing the main features of the policy. Reading it will help you to decide if the policy suits your needs, objectives and financial situation.

2. OUR SERVICES

We can assist you to obtain General Insurance Products including but not limited to General Liability, Professional Indemnity and Industrial Special Risks. We provide our products to licenced insurance brokers or their authorised representatives.

We hold an Australian Financial Services Licence (AFSL). Our AFS Licence number is 491793.

We have a binder agreement for some of our products. This means we act as the Insurer's agent to arrange insurance policies and handle claims not on your behalf. Where this is the case, we will advise you.

If we advise you about insurance, we act as your agent. However, we can only advise you about insurance in general terms; we cannot advise about your individual situation.

3. HOW ARE WE PAID?

Commission We receive a commission from the Insurer when we arrange your insurance. The amount is calculated as a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you.

You can ask us for further details of the remuneration that we receive. If you are interested in this information, you must ask us for it within a reasonable timeframe after receiving this FSG. You must ask us before we provide any financial services to you, such as placing your insurance.

Administration Fee We may also charge you a fee for arranging the insurance. The amount depends upon the type of insurance we arrange. This fee is payable in addition to the premium.

Profit Share At the end of the financial year, we may receive a profit share commission from the Insurer(s), depending on the performance and profitability of the portfolio, we place with the Insurer(s).

4. WHO WE PAY

Retail Insurance Brokers We may share a proportion of our commission with your insurance broker. You can ask your insurance broker for further details of the remuneration that they receive.

5. CONTACT

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our insurance services. This insurance meets the requirements of the Corporations Act and covers the services provided by us, provided we notify the Insurer of the claim when it arises and this is done within the relevant policy period.

6. WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to complain about our services, contact our Complaints Officer on 07 3445 6300. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 10 business days.

We are a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. Any decision AFCA makes is binding on us, but not on you.

You can contact AFCA at www.afca.org.au, info@afca.org.au or (freecall) 1800 931 678.

You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

7. HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at www.lionunderwriting.com.au

8. HOW CAN YOU CONTACT US?

We can be contacted at:

Lion Underwriting Pty Ltd

Unit 7, 16 - 18 Riverland Drive, Loganholme, QLD 4129

Ph: 07 3445 6300

Email: admin@lionunderwriting.com.au

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