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The financial services referred to in this financial services guide (FSG) are offered by:

**Broad Risk Insurance Brokers Pty Ltd**

ABN: 32 670 304 453

Address: 2/36 Eighth Avenue, Palm Beach QLD 4221

Phone: 0422 131 401

Email: [warren@broadrisk.com.au](mailto:warren@broadrisk.com.au)



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**Broad Risk Insurance Brokers Pty Ltd** is the authorised representative of:

**Brindabella Insurance Brokers Pty Ltd**

ABN 66 617 663 591

Level 1, 36 Mildura Street, Fyshwick ACT 2609

Phone: 02 6287 3933

Email: [admin@brindabellainsurance.com.au](mailto:admin@brindabellainsurance.com.au)

Brindabella Insurance Brokers Pty Ltd holds a current Australian Financial Services Licence (No: 500149) and is responsible for the financial services that Broad Risk Insurance Brokers Pty Ltd provides to you. Broad Risk Insurance Brokers Pty Ltd.'s Authorised Representative Number is 001305221. Brindabella Insurance Brokers Pty Ltd is also responsible for the content and distribution of this FSG. The distribution of this FSG by Broad Risk Insurance Brokers Pty Ltd is authorised by Brindabella Insurance Brokers Pty Ltd.

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 that are in place to compensate clients for losses.

**Product Disclosure Statement (PDS)**

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

<b>From when does this FSG apply?</b>	This FSG applies from 11 June 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.
<b>How can I instruct you?</b>	You can contact us to give us instructions by post, phone, or email on the contact number or details mentioned on page 1 of this FSG.
<b>Who is responsible for the financial services provided?</b>	<p>Brindabella Insurance Brokers Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.</p> <p>Brindabella Insurance Brokers Pty Ltd holds a current Australian Financial Services Licence (No: 500149). The contact details for Brindabella Insurance Brokers Pty Ltd are on the front of this FSG.</p>
<b>What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?</b>	Broad Risk Insurance Brokers Pty Ltd is authorised to Advise and deal in general insurance products to wholesale and/or retail client under Brindabella Insurance Brokers Pty Ltd.'s Australian Financial Service Licence. We will do this on your behalf as your broker unless we tell you otherwise.
<b>Will I receive tailored advice?</b>	Broad Risk Insurance Brokers Pty Ltd is authorised to provide you with general advice only and not tailored advice.
<b>Contractual Liability and your insurance cover</b>	Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.
<b>What information do you maintain in my file and can I examine my file?</b>	<p>We and Brindabella Insurance Brokers Pty Ltd maintains a record of your personal profile, including details of insurance policies that we arrange for you. Brindabella Insurance Brokers Pty Ltd may also maintain records of any recommendations or advice given to you. Brindabella Insurance Brokers Pty Ltd will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law.</p> <p>Brindabella Insurance Brokers Pty Ltd is, and we are, committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of Brindabella Insurance Brokers Pty Ltd.'s privacy policy is available on request. A copy is also available on Brindabella Insurance Brokers Pty Ltd.'s website, <a href="http://www.brindabellainsurance.com.au">www.brindabellainsurance.com.au</a>.</p> <p>If you wish to look at your file, please ask us. We will arrange for you to do so.</p>
<b>How will I pay for the services provided?</b>	Payment for the services we provide you are payable directly to Brindabella Insurance Brokers Pty Ltd. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges

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and levies. Brindabella Insurance Brokers Pty Ltd often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Brindabella Insurance Brokers Pty Ltd by the insurers. In some cases, you will also be charged a fee. These will all be shown on the invoice that is sent to you.

You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to pay Brindabella Insurance Brokers Pty Ltd 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 commission.

When you pay us your premium it will be banked into Brindabella Insurance Brokers Pty Ltd.'s trust account. Brindabella Insurance Brokers Pty Ltd will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with Brindabella Insurance Brokers Pty Ltd.'s arrangements with the insurer. Brindabella Insurance Brokers Pty Ltd will earn interest on the premium while it is in their trust account or Brindabella Insurance Brokers Pty Ltd may invest the premium and earn a return. Brindabella Insurance Brokers Pty Ltd will retain any interest or return on investment earned on the premium.

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

Brindabella Insurance Brokers Pty Ltd.'s commission will be calculated based on the following formula:

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

In this formula:

X = Brindabella Insurance Brokers Pty Ltd.'s commission

Y% = the percentage commission paid to Brindabella Insurance Brokers Pty Ltd by the insurer. Brindabella Insurance Brokers Pty Ltd.'s commission varies between 0 and 30%.

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

Broad Risk Insurance Brokers Pty Ltd will receive 100% of Brindabella Insurance Brokers Pty Ltd.'s commission.

Any fees that we and/or Brindabella Insurance Brokers Pty Ltd charge you will be itemised on your tax invoice.

Brindabella Insurance Brokers Pty Ltd does not and we do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If Brindabella Insurance Brokers Pty Ltd does, Brindabella Insurance Brokers Pty Ltd will pay commissions to those people out of its commission or fees (not in addition to those amounts), in the range of 0 to 20% of its commission or fees.

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Our employees that will assist you with your insurance needs will be paid a market salary.

See below for information on the Steadfast association and commission.

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**Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?**

Brindabella Insurance Brokers Pty Ltd is a Steadfast Group Limited (Steadfast) Network Broker. As a Steadfast Network Broker, Brindabella Insurance Brokers Pty Ltd has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners.

You can obtain a copy of Steadfast's FSG at [www.steadfast.com.au](http://www.steadfast.com.au)

If we arrange premium funding for you Brindabella Insurance Brokers Pty Ltd may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that Brindabella Insurance Brokers Pty Ltd is paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when Brindabella Insurance Brokers Pty Ltd become entitled to the commission.

Brindabella Insurance Brokers Pty Ltd.'s commission rates for premium funding are in the range of 0.5 to 5% of funded premium. When we arrange premium funding for you, you can ask us what commission rates Brindabella Insurance Brokers Pty Ltd are paid for that funding arrangement compared to the other arrangements that were available to you.

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**What should I do if I have a complaint?**

1. Contact Broad Risk Insurance Brokers Pty Ltd and tell us about your complaint. We will do our best to resolve it quickly.
  2. If your complaint is not satisfactorily resolved within 14 days, please contact Kirsty Teer at Brindabella Insurance Brokers Pty Ltd on 02 6287 3933 or put your complaint in writing and send it to her at the address noted at the beginning of this FSG. Brindabella Insurance Brokers Pty Ltd will try to resolve your complaint quickly and fairly.
  3. If our brokerage is unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email
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to [customeradvocacy@steadfast.com.au](mailto:customeradvocacy@steadfast.com.au) , or by calling the Steadfast Group Ltd head office on 02 9495 6500 and asking to speak with the Customer Advocacy service.

4. Brindabella Insurance Brokers Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers.

The AFCA can be contacted at:

Australian Financial Complaints Authority,  
GPO Box 3, Melbourne, VIC 3001  
Ph - 1800 931 678  
Email - [info@afca.org.au](mailto:info@afca.org.au)  
Website - [www.afca.org.au](http://www.afca.org.au)

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**What arrangements are in place to compensate clients for losses?**

Brindabella Insurance Brokers Pty Ltd has a professional indemnity insurance policy (PI policy) in place.

The PI policy covers Brindabella Insurance Brokers Pty Ltd and its representatives (including authorised representatives) for claims made against them by clients as a result of their conduct in the provision of financial services.

The PI policy will cover us for claims relating to the conduct of former representatives who no longer work for Brindabella Insurance Brokers Pty Ltd or Broad Risk Insurance Brokers Pty Ltd.

This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

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**Any questions?**

If you have any further questions about the financial services Broad Risk Insurance Brokers Pty Ltd or Brindabella Insurance Brokers Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with Broad Risk Insurance Brokers Pty Ltd or Brindabella Insurance Brokers Pty Ltd.

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