

FINANCIAL SERVICES GUIDE (FSG)

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Financial Services Guide (FSG)
Specialist Risk Group Australia Pty Ltd
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About this FSG

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer. It 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.
- Arrangements in place to compensate clients for losses.

Lack of Independence

We, **Specialist Risk Group Australia Pty Ltd**, are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act 2001 because:

- We may receive remuneration, commission, or other benefits when we provide personal advice to you in relation to insurance products.
- We may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided.
- We may have associations or relationships with issuers of insurance products.
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Our Services

Specialist Risk Group Australia Pty Ltd is authorised to advise and deal in general insurance products to wholesale and retail clients. We will do this for you as your broker unless we tell you otherwise. We provide general advice only and not tailored (personal) advice.

Product Disclosure Statement (PDS)

If we offer to arrange the issue of a personal insurance policy to you, we will provide you with a PDS (unless you already have one). The PDS contains information to enable you to make an informed decision about purchasing that product.

How you will pay for our services

For each insurance product, the insurer will charge a premium that includes relevant taxes, charges, and levies.

- **Commission:** We often receive a payment called commission from the insurer, calculated as a percentage of the premium (excluding taxes and levies). Our commission varies between 0% and 30%.
- **Fees:** In some cases, we will charge you a fee, which will be shown on your invoice.
- **Cancellations:** If a policy is cancelled or altered, we will retain any fee charged and may retain commission or charge a cancellation fee equal to the reduction in our commission.
- **Trust Account:** Your premium is banked into our trust account. We retain the commission and remit the balance to the insurer. We retain any interest earned on the premium while it is in our trust account.

Premium Funding

If we arrange premium funding for you, we may be paid a commission by the funder and/or charge you a fee. Commission is calculated as a percentage of your insurance premium. Our commission rates for premium funding range from 0% to 3% of the funded premium.

Relationships and Associations

Specialist Risk Group Australia Pty Ltd is a Steadfast Group Limited (Steadfast) Network Broker. We have access to services such as legal, technical, and placement support, which are funded or subsidised by Steadfast. Partners of Steadfast may pay fees to Steadfast for access to the network.

Data and Privacy

We maintain a record of your personal profile, including insurance policies arranged and any advice provided. We retain these records for the period required by law. We are committed to a privacy policy ensuring the security of your information, which is available on our website: www.specialistrisk.com. You may request to examine your file at any time.

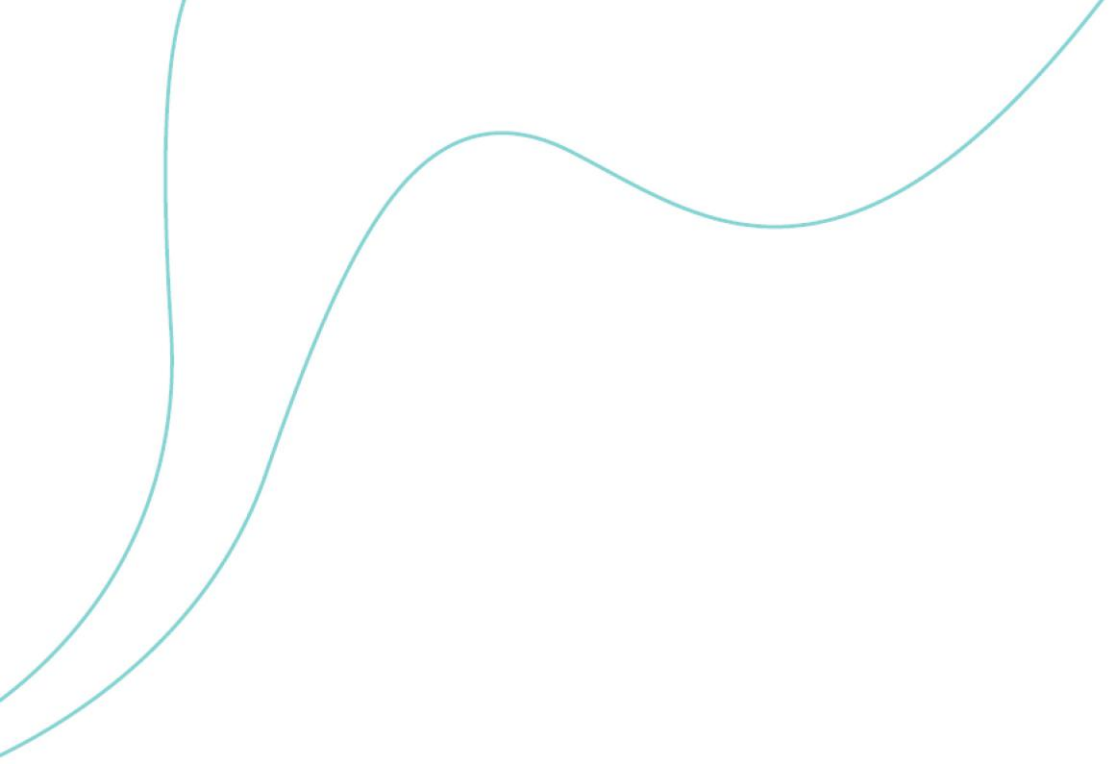
Complaints and Compensation

If you have a complaint, please contact us. If it is not resolved quickly, contact our internal dispute resolution officer at the address on page 1. As a Steadfast broker, you also have access to the **Steadfast Customer Advocacy service** at customeradvocacy@steadfast.com.au.

If the matter remains unresolved, you may refer it to the **Australian Financial Complaints Authority (AFCA)**:

- **Mailing address:** GPO Box 3, Melbourne, VIC 3001
- **Phone:** 1800 931 678
- **Email:** info@afca.org.au

We have a **Professional Indemnity (PI) insurance policy** in place that covers us and our employees for claims made by clients in relation to our conduct as an AFSL holder. This policy includes coverage for former employees and satisfies requirements under section 912B of the Corporations Act.



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