



By the sector for the sector

Community Underwriting

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use our services and contains important information about:

- How to contact us;
- The services we offer;
- Who we act for;
- How we are remunerated;
- Our internal and external dispute resolution procedures.

How to Contact Us

Office Phone: +61 2 8045 2580

Office Fax : +61 2 9555 1886

Email: enquiries@communityunderwriting.com.au

This FSG is also available on our website at
www.communityunderwriting.com.au

The Service We Offer You

We can provide general financial product advice about, and arrange Property, Liability, Association Liability, Commercial Motor and Voluntary Workers Personal Accident Insurance. In giving advice we do not take into account your objectives, financial situation or needs. Therefore you need to consider the appropriateness of the advice in light of your objectives, financial situation and needs before acting on it. If we recommend that you acquire or we offer to issue or arrange to issue you a financial product, we will give you information about the particular financial product by providing you with a Product Disclosure Statement (PDS). The PDS will help you make an informed decision about the financial product.

Who We Act For

We act on behalf of and in the interests of Calliden Insurance Limited, the insurer of the products we arrange, in all matters. Calliden Insurance Limited is a wholly-owned subsidiary of Calliden Group Limited which is an Australian company listed on the ASX. Calliden holds an Australian Financial Services Licence and is regulated by both ASIC and APRA. You can learn more about Calliden at: www.calliden.com.au

General Insurance Code of Practice

We support the General Insurance Code of Practice. The Code is designed to raise the standard of practice and service in the General Insurance Industry.



What You Must Do For Us

To enable us to provide the right advice you must provide us with complete information about the risk(s) you face and those you want to be insured for. This should include information about your situation, needs and objectives.

Insuring Not for Profits - It's All We Do

You must also tell us about relevant changes as they occur so we can review your insurance needs accordingly. If we do not have your complete information, we will be unable to properly review your circumstances, limiting our ability to give you the right advice. In such cases you should assess the appropriateness of our advice to your needs before acting on it. Of course we also ask you to pay our invoices on time and complete the proposal form honestly and accurately. You must return them to us by the required date.

How We Are Paid For Our Services

We receive income from the following sources:

Commission

When we place insurance for you, we usually receive payment from insurers. These payments are called commission and are calculated as a percentage of the base premium. The percentage is between 10% and 27%. Where an insurance broker or affiliated association has referred you to us, we will pay them between 0% and 20% of the base premium.

Policy Fees

We have a set of standard Policy Fees we charge clients for the cost of services not covered by the commissions received from Calliden. Our policy fees are noted on your insurance schedule. We can tell you the exact fee at the time you contact us.

Such fees include:

- Preparation and distribution of documentation.
- Amendments to the policy during the policy year.

Cancellation

If there is a premium refund due for cancellation or adjustment, we will refund you our commission on the refunded premium but we will charge a fee for the cancellation or adjustment. This fee is 15% (plus GST) of the amount of premium that remains until the expiry of the period of insurance. Again we can tell you the exact fee when you contact us to cancel your policy.

Interest

Any premiums received from you are held in a trust account prior to forwarding to Calliden. We will retain any interest earned on the money held in the trust account.

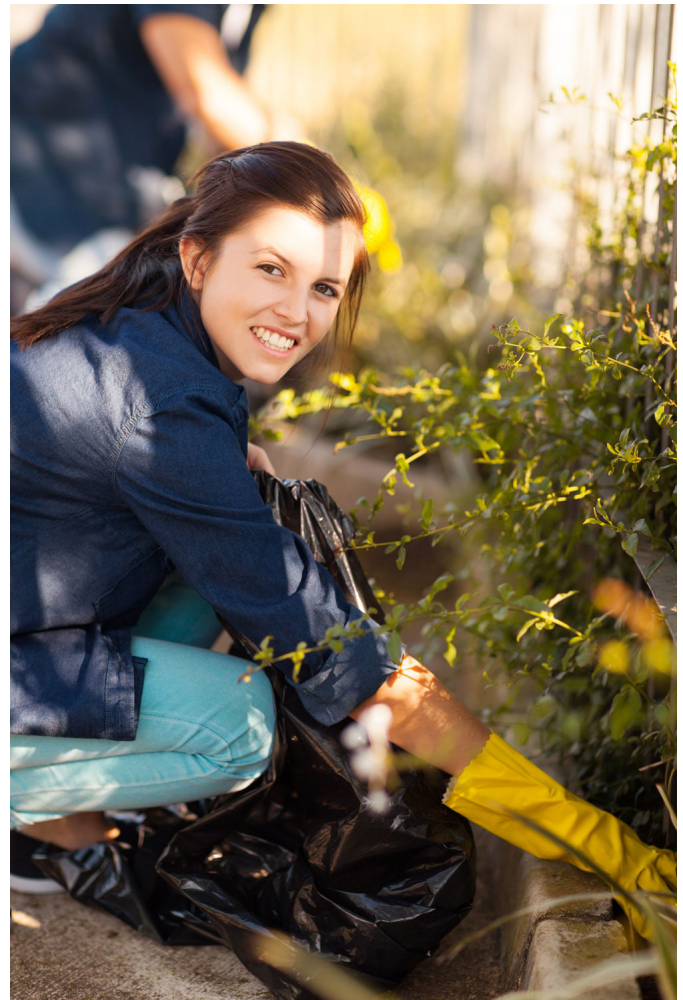
Information Privacy

We are committed to protecting your privacy. We only use the personal information you provide to us to quote on and insure your risks. We only provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy. We will not trade, rent or

sell your information. You can check the personal information we hold about you at any time. If you provide us with personal information about anyone else, we rely on you to have told them that you will provide their information to us, to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters. For more information about our Privacy Policy, ask us for a copy.

Complaints

Clients who are not fully satisfied with our services should contact our Complaints Officer Paula Cruden on 02 8054 2581. If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to the free consumer service offered by the Financial Ombudsman Service Ltd (FOS), of which we are a member. We also adhere to the General Insurance Code of Practice. Further information is available from our office, or contact the FOS directly on 1300 780 808 or visit www.fos.org.au



Community Underwriting are specialists in charity insurance, not for profit insurance and insurance for community organisations. We offer a range of insurance solutions customised to meet the needs of community organisations, including Association Liability. Contact us today!

Call us: 02 80452580 Email us: enquiries@communityunderwriting.com.au

www.communityunderwriting.com.au

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