

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

The Proplab Group Pty Ltd trading as St. George Underwriting Agency (SGUA)
ABN 59 009 357 582, AFSL 236663

Address: 109 St Georges Terrace, Perth WA 6000
Phone: 1300 697 482
Email: insurance@sgua.com.au

Who is SGUA?

The Proplab Group Pty Ltd trading as St. George Underwriting Agency (SGUA) is an Australian Financial Services Licence holder and is authorised to deal in and provide general financial product advice and provide claims handling and settling services in relation to general insurance to retail clients. All references in this FSG to 'us, we and our' are references to SGUA.

All financial services in connection with your insurance are provided by us on behalf of the product issuer, Certain Underwriters at Lloyd's (Lloyd's). This means that we act for Lloyd's and not you and allows us to accept your application for insurance as if we were the insurer.

SGUA specialises in the offering of landlords insurance. Please consider your financial situation, needs and objectives and read the Product Disclosure Statement (PDS) and this FSG before deciding whether to buy this insurance from us.

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 we have in place to compensate clients for losses.

This FSG is not intended to cover all services offered by us. If you need more information about the matters covered in this FSG, please contact us.

Other disclosure documentation

If you decide to acquire a financial product from us, you will also receive a PDS and Certificate of Insurance which sets out the full terms of conditions of your insurance and includes other important information about the product.

From when does this FSG apply?

This FSG applies to new business commencing on 1 August 2023, and to renewals from 19 August 2023, and remains valid unless a further FSG is issued to replace it.

Who is responsible for the financial services provided?

SGUA 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. SGUA is authorised to advise and deal in general insurance products to retail and wholesale clients.

The contact details for SGUA are on the first page of this FSG.

How are we paid for the services provided?

You pay us premiums for the policies that we provide to you. The basis of how these premiums are determined can be found in the relevant PDS and any Supplementary PDS (SPDS) for the policy. Our staff are paid a salary and they may receive a bonus or other incentives if they achieve performance targets. Such bonuses or other incentives are paid by us to our staff and do not form part of the premium.

SGUA generally charges you an administration fee of between \$60 and \$120 (net of gst) for providing you with the financial services. However, for policies that provide cover for multiple properties, we charge \$25 (net of GST) for each unit for over four units on the same Policy. This administration fee is added to the premium you pay us.

When you pay your premium to us, we will retain a commission (refer 'Commissions' section) from the premium and remit the balance to Lloyd's. We may earn interest on your premium while it is deposited into our account which we will retain.

Commissions

Lloyd's pays us a commission for each policy we issue or renew on its behalf. This commission will be up to 27.5% of the base premium paid by you (excluding statutory charges, government taxes (such as GST), duties, levies and stamp duty along with any administration fee (if applicable)). This commission includes the cost of promoting and administering policies and claims issued by us.

The commission is taken from the premium paid by you but is not added to the premium.

Profit Share

We may receive a profit share from Lloyd's based on its' underwriting profit earned on our insurance portfolio. Due to the nature of your insurance and the way the profit share arrangement with Lloyd's is arranged, it is not possible for us to know the exact amount of profit share, if any, which we may be entitled to until the end of the qualifying period.

Referrers & Distributors

If you have been referred to us by a third party or the policy has been arranged by one of our distributors which has been authorised by SGUA to act as its' referrer or distributor, we may pay to that third party a commission up to \$50 per policy.

Any referrer or distributor fee paid to a third party is taken from the premium paid by you but is not added to the premium.

Brokers & Authorised Representatives

Where you have been introduced to us by a broker or an authorised representative and you decide to acquire one of those products, we may pay the broker or the authorised representative a commission of between 5% and 20%. The commission amount depends on the product type, premium, and the specific arrangement entered into with that broker or authorised representative.

The remuneration may also be paid on renewal and premium adjustments. Any remuneration paid to brokers or authorised representatives of up to 15% is not charged directly to you. Where your broker chooses a commission in excess of 15% the additional commission is added to the premium (up to a maximum of 5%).

Conflicts of interest

We take any potential or actual conflict of interest seriously and respond to them in accordance with our conflicts of interest policy. A conflict of interest may arise in circumstances where some or all of your interests may be inconsistent with some or all of our interests. We address potential conflicts of interest in accordance with our internal management controls, disclosure and avoidance. We also provide training to our employees to identify and report any potential conflict of interest.

Our Professional Indemnity Insurance policy

SGUA maintain a Professional Indemnity Insurance Policy ('PI Policy') which satisfies the requirements for compensation arrangements in accordance with Section 912B of the Corporations Act 2001 (Cth).

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Privacy Policy by visiting our website at www.sgua.com.au or call us on 1300 697 482.

How do I lodge a complaint or notify of a dispute?

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure.

Please contact SGUA in the first instance:

- calling us on 1300 697 482; or
- visiting our website at www.sgua.com.au

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

How do I lodge a complaint or notify of a dispute? (continued)

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited
Email: ldraustralia@lloyds.com
Telephone: (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001
Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.