The financial services referred to in this Financial Services Guide (FSG) are offered by:

Webber Insurance Group Pty Ltd
ABN: 70 612 339 894 ACN: 612 339 894 | AFSL 488465

P: PO Box 245, Kent Town SA 5071
T: 1300 932 237 | F: (08) 8125 6654
E: contact@webberinsurance.com.au

Our Services

The FSG sets out the services we can offer you and 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 our associates 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

Further Information when personal advice is given (Retail Customers only)

Retail clients are individuals or small businesses who purchase an insurance product designated as retail including the following products:

- Motor Vehicle
- Home Building and/or Home Contents and/or Personal and Domestic Property
- Personal Accident and Sickness
- Pleasure Craft
- Travel
- Any other kind of insurance prescribed in the Corporations Act Regulations 2001

We will provide you with further information whenever we provide you with advice, which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a Statement of Advice (SOA).

When we recommend an insurance policy for you, we will usually only consider the policies offered by the Insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended polices we may have not compared those policies to other policies available, other than from those Insurers we deal with regularly.

Product Disclosure Statement (Retail Customers only)

If you are a retail client and we give personal advice or 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 policy.

From when does this financial services guide apply?

This FSG applies from 30 August 2018 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG which will not replace this one but cover services not covered by this FSG.

Who is responsible for the financial service provided, and how can you instruct us?

Webber Insurance Group 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. Webber Insurance Group holds a current Australian Financial Services Licensee Number 488465. You can contact us by email, phone, fax or post with the details noted at the top of this guide.

What kinds of financial services are we authorized to provide and what kinds of financial products do those services relate?

The financial services referred to in this guide are provided under Webber Insurance Group's Australian Financial Services Licence which authorises it to provide financial product advice and deal in general insurance products for wholesale and retail clients. We will do this on your behalf as your general insurance broker unless we tell you otherwise.

If we ever act under a binder arrangement, which means we have authority to issue policies as an agent for the insurer, rather than acting for you, we will inform you of this arrangement.

Will I receive tailored advice?

Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know.

In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in any SOA or any other warnings that we give you carefully before making any decision about an insurance policy.

When we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances.

Contractual Liability and your insurance cover

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.

Legal Advice

Our duty as a general insurance broker does not extend to giving legal advice. You should consult your solicitor when you need advice on legal matters.

What information do we maintain about you and how can you access it?

Webber Insurance Group maintains a record of your client profile including details of insurance policies that are arranged for you. We may also maintain records of any recommendations or advice given to you. Webber Insurance Group 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.

Webber Insurance Group are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Webber Insurance Group has taken the appropriate action to ensure we comply with the Australian Privacy Principles ("APPs") and have established a Privacy Policy. A copy of our privacy policy is available on request, or at www.webberinsurance.com.au

How will I pay for the services provided?

The services we provide you are payable directly to Webber Insurance Group. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Webber Insurance Group will receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Webber Insurance Group by the insurers.

In some cases, we may also charge you a broker fee. This will be shown on the invoice that is sent to you. The invoice provides methods of payment for our services and details of payment terms.

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 that has been charged to you. We may also retain any commission that was paid to us by the insurer for the policy and may also charge you a cancellation fee.

Non-payment of premium within applicable time frames could result in the insurer cancelling the contract of insurance or charging a penalty premium for time on risk.

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

If you require assistance from us with a claim which requires an unexpected and significant amount of time or expertise, we reserve the right to make an additional charge for it. Any charges will be agreed with you before we provide the services so you always know how much you will be required to pay.

How are commissions, fees and other benefits calculated for providing the financial services?

The commission the Insurer pays to Webber Insurance Group will be calculated as follows: P x % = C where

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).
% = the commission percentage paid to Webber Insurance Group by the Insurer.
C = Webber Insurance Group's commission which varies between 0 and 30%.

We may also charge you a broker fee in addition to commission when you enter into an insurance policy. The amount of the fee will depend on the complexity of the services we are providing. The amount of any broker fee charged will be shown on your invoice.

Our employees that will assist you with your insurance needs are paid a market salary and may also receive a performance bonus based on both the value and quality of the work they do for their clients.

We do not often pay any commissions, fees or benefits to others who refer you to us. If we do, we will pay commissions to those people out of the commission and fees received by Webber Insurance Group (not in addition to those amounts), in the range of 0 to 50%.

If we give you (as a Retail client) personal advice, we will inform you of any fees, commission or other payments we, or our associates or anyone referring you to us (or to any third party referrer) will receive in relation to the policies that are the subject of the advice as soon as practicable after that time.

We may also receive a referral fee if we refer you to Steadfast Life and you arrange a policy with them. The referral fee will be dependent upon the policy you arrange with them and can be between 0.00% and 35.00% of the policy's commission.

We receive a commission if we refer you to TravelCard and you arrange a travel policy with them. The commission will be dependent upon the policy you arrange with them and can be between 0.00% and 15.00% of the policy's premium.

We receive a trailing commission if we refer you to NIB Health Insurance and you purchase a health insurance product from them. It is calculated at 2.00% of your premium, paid monthly for the life of the policy, while you remain on that plan.

Do we have any relationships or associations, which might reasonably influence us?

Webber Insurance Group sometimes enter into specific arrangements with a limited number of insurers where we receive fees or other remuneration for the development of insurance solutions or the growth of various insurance portfolios. The remuneration Webber Insurance Group receive from these arrangements is variable and is determined by the profitability of the recommended insurance products. We will only recommend these products where they meet your needs and are in your best interests. Any such relationship is managed under our conflicts of interest policy.

We work closely with a range of insurers and underwriting agencies to arrange high quality benefits, competitive pricing and superior service levels for our clients. Wherever possible we will recommend that clients deal with insurers that are authorised under the Insurance Act 1973 (Cth) to carry on insurance business in Australia and are subject to oversight by the Australian Prudential Regulation Authority. We will warn you when we recommend an unauthorised foreign insurer.

Some insurers give other benefits such as sponsorship of annual conferences, training and invitations to social business functions. These benefits may change from year to year. The receipt of these benefits may be based upon the volume of business placed with the provider but may also be more of an ad hoc reward. Occasionally your we may also receive small gifts and gratuities. It is Webber Insurance Group's policy that gifts or gratuities may be accepted only if they are of an incidental nature. These amounts are not additional costs to you.

Steadfast Group Limited

Webber Insurance Group is a Steadfast Group Limited (Steadfast) Network Broker. Steadfast has exclusive arrangements with some insurers and premium funders (Partners) under which Steadfast will receive between 0.5 – 1.5% commissions for each product arranged by Webber Insurance Group with those Partners. Steadfast is also a shareholder of some Partners.

Webber Insurance Group may receive a proportion of that commission from Steadfast at the end of each financial year (or other agreed period).

As a Steadfast Network Broker, Webber Insurance Group has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

Webber Insurance Group and Premium Funding Companies

If we arrange premium funding for you with any premium funder, we may be paid a commission by the premium funder. The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or changes). If you instruct us to arrange premium funding for you, this is when we become entitled to the commission.

Commission rates for premium funding are usually in the range of 0 to 5% of funded premium. When we arrange premium funding for you, you can ask us what commission rate they are paid for that funding arrangement compared to the other arrangements that were available to you. The amount we are paid is set out in the premium funding contract. Some premium funders may pay Webber Insurance Group a volume bonus based on the volume of business Webber Insurance Group places with them.

When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement. The amount of our commission and any fee that we charge will be set out in the premium funding contract.

What should I do if I have a complaint?

If you have any complaints about the service provided to you, you should contact our Staff about your complaint.

If your complaint is not satisfactorily resolved within 20 days, please contact Webber Insurance Group's Complaints Officer:

T: 1300 215 566 | E:complaints@webberinsurance.com.au
P: Complaints Officer, Webber Insurance Group Pty Ltd
PO Box 245, Kent Town SA 5071

Please mark the envelope "Notice of Complaint". We will try and resolve your complaint quickly and fairly.

Webber Insurance Group is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA) who provide fair and independent financial services complaint resolution that is free to consumers.

Their contact details are:

Online:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Webber Insurance Group is a principal member of NIBA and, as such, Webber Insurance Group's Staff have adopted the Insurance Brokers Code of Practice.

Arrangements we have in place to compensate clients for losses

Webber Insurance Group have a Professional Indemnity policy in place which covers Webber Insurance Group's employees and its contractors for claims made against them by clients as a result of their conduct in the provision of financial services.

The PI policy will cover Webber Insurance Group for claims relating to the conduct of representatives who no longer provide financial services on behalf of Webber Insurance Group, in respect of the financial services provided under Webber Insurance Group's Australian Financial Services Licence.

Any Questions?

If you have any further questions about the financial services we provide, please contact us on phone number 1300 932 237. Please retain this document for your reference and any future dealings with your Webber Insurance Group.