

**Calibre Commercial Insurance Pty Ltd**  
(ABN: 86 603 039 023) (AFSL: 474540)

## THE PURPOSE OF THIS GUIDE

The purpose of this guide is to assist you in making an informed decision about whether to use the financial services we can provide for you. It contains important information about who we act for, the services we offer, the fees we charge, the remuneration paid to our employees, potential conflicts of interest and how complaints are dealt with.

All references in this Financial Services Guide ('FSG') to 'we', 'us' or 'our' are references to Calibre Commercial Insurance Pty Ltd (ABN 86 603 039 023) ('Calibre Insurance'). Calibre Insurance is an Underwriting Agency and we also hold an Australian Financial Services Licence (No. 474540). You can learn more about us at: [www.calibreinsurance.com.au](http://www.calibreinsurance.com.au)

All references in this FSG to 'insurer' or 'product insurer/issuer' are references to Great Lakes Insurance SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL 318603) trading as Great Lakes Australia ('GLA'). Great Lakes Insurance SE is a limited liability company, incorporated in Germany. Any financial services provided in accordance with this FSG will only relate to products issued by us.

This FSG applies from 31 August 2017 and remains valid unless a further FSG is issued to replace it.

## THE SERVICE WE OFFER YOU

We are authorised to deal in and provide financial advice in relation to general insurance products for retail and wholesale clients. To assist in your decision making we will give you information about the particular financial product by providing you with a Policy Wording and/or Product Disclosure Statement ('PDS'). The Policy Wording and/or PDS will help you make an informed decision about whether to choose the financial product. In some cases, we may make a general recommendation or give an opinion about the general insurance product. We will do this WITHOUT reference to your specific individual objectives, financial situation or needs. This is a general advice service only. When providing general advice, we do not act on your behalf.

You need to consider the appropriateness of any information we give to you. You should have regard to your specific individual objectives, financial situation or needs before acting on it.

## PRODUCT DISCLOSURE STATEMENT

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. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that policy.

## WHO WE ACT FOR

We act on behalf of Great Lakes Insurance SE (ABN: 18 964 580 576, AFSL: 318603) trading as Great Lakes Australia ('GLA') for the purposes of this FSG.

We act on behalf of the insurer under a binder in issuing the insurance policy and not on your behalf.

## 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.

You can obtain a copy of the Code by contacting us or visiting [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

## HOW WE ARE REMUNERATED

We receive income from the following sources:

### Acting as a Managing Agent

When we issue you with a general insurance product we charge a premium, on behalf of the insurer, based on the risk profile you offer us. The total amount you pay is the premium plus any statutory and government charges. These may include GST, stamp duty, and a fire or emergency services levy. We will collect the premium from you and remit it to the insurer.

We may receive a commission for issuing business on behalf of the insurer, which will be in the range 11.7% to 38.2%.

Any commission is calculated as a percentage of the base premium, excluding statutory charges, government charges and any fees payable by the insurer, and paid by the insurer.

Our staff are paid a market salary and may also receive a bonus or other incentives based on their performance.

### Agents, Representatives and Brokers

We may appoint Agents or Representatives to arrange the issue of an insurance policy to you. They act on our behalf and not on your behalf. Our Agents and Representatives receive a commission and from time to time they may be eligible to receive non-monetary benefits such as attendance at conferences, travel vouchers and other rewards as part of our incentives program. Eligibility for these incentives may change from time to time and may be based on qualitative performance indicators or quantitative performance measures.

We may also invite brokers and other insurance intermediaries (who are not our employees and do not act on our behalf) to participate in any of our incentive programs.

The cost of any incentives received by our Agents, Representatives, brokers and other intermediaries will come out of the commission we receive from the Insurer and is not an additional cost to you.

### Agency Fee

In some circumstances we may charge you an Agency Fee. Our Agency Fee is noted on your insurance schedule. We can tell you the exact fee at the time you contact us. Such fees might include:

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

### Credit Card Surcharge

We reserve the right to apply a surcharge to all payments made by credit card. If we do apply a surcharge, it will be up to 2% (inclusive of GST) of the total cash amount depending on the type of credit card used. This surcharge is passed onto the financial institution providing the merchant facility. The percentage payable, if applicable, will be shown on your insurance schedule and tax invoice. Please refer to the PDS section titled 'Other costs, fees and charges' for more detail.

### Instalment Fee

An instalment fee will apply if you choose to pay in monthly or quarterly instalments by direct debit (including credit card). The Instalment Fee, if applicable, is noted on your insurance schedule and tax invoice. Please refer to the PDS section titled 'Other costs, fees and charges' for more detail.

### Interest

Any premiums received from you are held in a trust account prior to being forwarded to us and onto the insurer. We will retain any interest earned on the money held in the trust account.

### Cancellation

If there is a premium refund due for cancellation or adjustment, we will refund you our commission on the refunded premium. There is no fee charged on cancellation. However, the agency fee is not refundable unless cancellation is from policy inception/renewal date.

## More Information

If you would like more information, about the remuneration that we receive, please contact us by phone, in writing by email or in person.

You can contact Calibre Insurance using the following methods:

- Phone: 1300 306 226
- Fax: 1300 559 936
- Email: [connect@calibreinsurance.com.au](mailto:connect@calibreinsurance.com.au)
- Address: Level 8, 1 Pacific Highway, North Sydney NSW 2060
- Website: [calibreinsurance.com.au](http://calibreinsurance.com.au)

## PRIVACY

We are committed to protecting your privacy. We use the personal information you provide to us to assess risks, quote, write and administer your insurance policy. We provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy, along with the Financial Ombudsman Service Limited ('FOS Australia') in the event of a dispute. We will not trade, rent or sell your information. For a full collection statement, please refer to the Product Disclosure Statement.

For more information about our Privacy Policy, simply ask us for a copy or go to the following link:  
[www.calibreinsurance.com.au/privacy-policy-pdf/](http://www.calibreinsurance.com.au/privacy-policy-pdf/)

## COMPLAINTS/DISPUTE RESOLUTION

If you make a complaint, we will do everything we can to try to resolve it as quickly and fairly as possible.

You can make a complaint by contacting us on 1300 306 226 or writing to us at:

- Fax: 1300 559 936
- Address: Level 8, 1 Pacific Highway, North Sydney NSW 2060
- Email: [feedback@calibreinsurance.com.au](mailto:feedback@calibreinsurance.com.au)

We will try to resolve your complaint quickly and fairly. We will provide our response within 15 business days unless further time is required and we will seek a later response time.

If you are not happy with our response to your complaint you can seek an external review via our external dispute resolution scheme, administered by the Financial Ombudsman Service Limited ('FOS Australia').

This national scheme is for consumers, free of charge and is aimed at resolving disputes between insureds and their insurance service providers.

You can contact the FOS Australia on 1800 367 287 (or 1800 FOS AUS) or visit [www.fos.org.au](http://www.fos.org.au)

For further information please refer to our Complaints Handling brochure which is available on our website:  
[www.calibreinsurance.com.au/wp-content/uploads/Complaints-process.pdf](http://www.calibreinsurance.com.au/wp-content/uploads/Complaints-process.pdf)

## COMPENSATION ARRANGEMENTS

Calibre Insurance is insured under a professional indemnity policy (PI Policy).

The PI Policy covers us and our employees for claims made against us by clients as a result of the conduct of us and our employees in the provision of financial services as required under the Corporations Act.