



## Financial Services Guide

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

### As Corporate Authorised Representative of the Licensee

Temando Pty Ltd (Temando)  
ABN 64 120 582 738      CAR No: 445283  
Level 8, 100 Skyring Terrace, Newstead QLD 4006  
W: [www.temando.com.au](http://www.temando.com.au)

### The Licensee

Integrated Insurance Solutions Pty Ltd (IIS)  
ABN 38 119 008 301      AFSL No 306931  
Level 6, 44 Market Street, Sydney NSW 2000  
T: (02) 8297 4488      F: (02) 8569 2358

IIS holds a current Australian Financial Services License and is responsible for the financial services that Temando provides to you. IIS is also responsible for the content and distribution of this FSG. The distribution of this FSG by Temando is authorised by IIS.

### About this FSG

This FSG contains information about the services we can offer you, how we are paid, and how any complaints you may have will be handled. It is designed to assist you in deciding whether to use our services.

Temando is authorised to advise and deal in general insurance products to wholesale and/or retail clients and they will be acting under an authority to arrange insurances. **Temando is authorised to provide you with factual information only.**

You may also receive a Product Disclosure Statement (**PDS**) where you ask us to arrange your insurance. The PDS outlines the benefits and exclusions of the policy you have asked us to arrange.

### What financial services do we provide?

We are authorised to provide financial product advice on, and to deal in, general insurance products.

### From when does this FSG apply?

This FSG applies from **9<sup>th</sup> October 2018** and remains valid unless a further FSG is issued to replace it.

### How can you instruct us?

When you enter the Temando website, select insurance cover and proceed by confirming the purchase, this is considered our instruction.

### How are we paid?

We may receive a Broker Administration fee of up to 10% which is charged on the premium (excluding taxes and charges).

We also receive commission from the insurer for arranging your insurance. The commission ranges between 0 and 25% of the calculated of the premium (excluding taxes and charges). This commission is paid out of the premium the insurer charges you, and does not increase the amount you pay.

Temando, when acting as our distributor is remunerated by commission for arranging insurance on our behalf. Their remuneration is calculated as a percentage of the premium (excluding taxes and charges). The rate of commission may range between 0% and 50% and is paid out of remuneration we receive and is at no extra cost to you.

Temando may also receive a profit share incentive payment however this will be dependent upon the overall profitability of the portfolio.

## **Do we have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?**

We have no relationships with insurers.

## **What should I do if I have a complaint?**

If you have any complaints about the service provided to you, you should take the following steps. Contact the Complaints Officer by phoning (02) 8297 4488 or put your complaint in writing and send it to us at Complaints Officer, Integrated Insurance Solutions Pty Ltd, PO Box 1287 QVB Sydney NSW 1230. We will try and resolve your complaint quickly and fairly.

IIS is a member of the Financial Ombudsman Services (FOS). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to FOS. FOS can be contacted on 1300 780 808, Fax (03) 9613 6399, email [info@fos.org.au](mailto:info@fos.org.au) or their website [www.fos.org.au](http://www.fos.org.au).

If you are not satisfied with our final response, you may lodge a complaint:

- with the Financial Ombudsman Service Australia if lodged before 1 November 2018:  
Online: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Phone: 1800 367 287 (free call)  
Mail: Financial Ombudsman Service Australia  
GPO Box 3, Melbourne VIC 3001
- with the Australian Financial Complaints Authority if lodged on or after 1 November 2018:  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to FOS or AFCA and so you should act promptly or otherwise consult the FOS and AFCA websites to find out if or when the time limit relevant to your circumstances expires.

## **Our professional indemnity insurance**

We have professional indemnity insurance in place which covers us, our employees and our distributors for any errors or mistakes relating to the financial services provided. This insurance meets the requirements of the Corporations Act and meets claims relating to an employee or distributor (even after they cease to be an employee or distributor), provided that our insurer is notified of events likely to give rise to a claim and within the relevant policy period.

## **Terms of Payment**

When you elect to take out insurance through a website, you will be required to pay at the time of purchase. The premium will include all statutory charges (i.e. Stamp Duty) payable to the insurer.

## **Duty of Disclosure**

In order to make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk you are asking it to insure. For this reason, before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to your insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept this risk and, if so, on what terms. The duty also applies when you renew, extend, vary or reinstate a contract of insurance. You do not have to disclose anything that:

- Reduces the risk to be undertaken by the insurer;
- Is common knowledge;
- Your insurer knows, or in the ordinary course of business ought to know; or
- If the insurer has waived your obligations to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce its liability in respect a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid the contract of insurance from its beginning. This would have the effect that you were never insured.

### **Cooling off period – Retail insurance only**

If you decide that you do not need a contract of retail insurance which has been arranged on your behalf, you may change your mind during the cooling off period. Most insurers offer a cooling off period of 14 days, although some offer a longer cooling off period. Refer to the PDS for details of the cooling off period applicable to your insurance, and how to cancel your insurance during the cooling off period. You cannot cancel the insurance if you have made, or are entitled to make, a claim under it.

### **Cancellation**

If you decide that you do not need a contract of insurance you may cancel this policy by giving notice in writing. However your right to request a refund of premium ceases after the transit commences. Where the insurer wishes to cancel the policy, they are only permitted to do so in accordance with the Insurance Contract Act 1984.

### **Privacy**

We are committed to protecting your privacy. We use the information you provide to us to assist you with your insurance needs. We provide your information to insurers (and their representatives). We do not trade, rent or sell your information. You can check the information we hold about you at any time.