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## How are we paid for providing the financial services?

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. Sure Insurance does not charge you any additional fees for providing you with general financial product advice. When *you* pay *your* premium to *us*, *we* will retain a commission (refer 'Commissions' section) from the premium and remit the balance to Liberty and Pacific. *We* may earn interest on your premium while it is deposited into *our* account which *we* will retain.

## Commission to Sure

The product issuers pay *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 issued by *us*.

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

## Administration Fee

*We* will charge *you* and Administration fee plus GST. *We* can tell *you* the exact amount of the Administration fee as the time *you* (or *your* broker) contact *us*. The Administration fee is set out in *your certificate of insurance* / tax invoice and is a fixed sum which reflects the costs associated with the provision of services to *you* by *us*. The Administration fee is partially refundable in the event of a mid-term cancellation, and it will be fully refunded if the insurance policy is cancelled within the cooling-off period or is cancelled with effect from inception of the policy.

## Profit Share

*We* may receive a profit share from the product issuers based on their underwriting profit earned on our insurance portfolio. Due to the nature of your insurance and the way the profit share arrangement with the product issuers 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.

## Commission for Referrals

Residential Strata Policy: If you have been referred to *us* by a third party which has been authorised by Sure to act as a referrer, *we* may pay that third party any commission. If commission is paid to a third party it is added to the premium paid by you by *you* and is shown on *your* Certificate of Insurance.

## Request for further information

You may request particulars of our remuneration, commissions, fees or other benefits within a reasonable time after your receipt of this FSG and prior to *us* providing any financial service to you.

Phone: 1300 392 535

Email: [info@sure-insurance.com.au](mailto:info@sure-insurance.com.au)

Address: PO Box 487, Capalaba QLD 4157

## 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 [sure-insurance.com.au](http://sure-insurance.com.au) or call us on 1300 392 535.

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## Conflicts of interest

We take any potential or actual conflict of interest seriously and respond to them in accordance with *our* conflict 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

We 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).

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

At Sure Insurance, we will attempt to resolve any complaint or dispute you may have as quickly as possible.

The steps we set out below are part of *our* complaint and dispute resolution process, the details of which are available by either: Visit [www.sure-insurance.com.au](http://www.sure-insurance.com.au) or calling us on 1300 392 535.

### Talk to us.

The first thing you should do is call one of *our* consultants about your complaint on 1300 392 535. You can also write to us at [complaints@sure-insurance.com.au](mailto:complaints@sure-insurance.com.au) or PO Box 487, Capalaba QLD 4157.

We will respond to your complaint as soon as possible but will aim to respond within 30 calendar days of receipt of your complaint provided we have all the necessary information. We need to complete any investigation required.

If we are unable to respond within 30 calendar days of receipt of your complaint, we will contact you to explain why. More complex complaints may take a longer period of time to resolve. Should we need more information or time to resolve your complaint, we will contact you to let you know.

After our first contact, we will keep you informed about the progress of your complaint at least every 10 business days unless you unless you agree to extend that period.

If *our* decision does not resolve your complaint to your satisfaction or if we do not resolve your complaint within 30 calendar days of the date we first received your complaint, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

## External Dispute Resolution

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers if the the complaint is one that falls within AFCA's Terms of Reference.

### You can contact AFCA by visiting, calling or writing to:

- [www.afca.org.au](http://www.afca.org.au); or
- free call 1800 931 678; or

- email to [info@afca.org.au](mailto:info@afca.org.au); or
- post to GPO Box 3, Melbourne, VIC 3001.

External dispute resolution determinations made by AFCA are binding upon *us* in accordance with the AFCA Terms of Reference.

If AFCA advises you that the AFCA Terms of Reference do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

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