

Financial Services Guide

GARDIAN INSURANCE SERVICES PTY LTD ACN: 117 582 019

T/AS

GARDIAN INSURANCE BROKERS (GIB)

GIB is an Authorized Representative No. 297948 of
THE GARDIAN GROUP PTY LTD (GARDIAN GROUP)

AFSL License No: 457506

ACN: 168 233 798



The purpose of this guide

This Financial Services Guide (FSG) applies from 22.2.2022 and is designed to assist you in deciding whether to use any of our services and contains important information about:

- The services we offer you
- How we and our associates are paid
- Any potential conflicts of interest we may have
- What to do in the event of a complaint

Introduction

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

Gardian Insurance Services Pty Ltd t/as Gardian Insurance Brokers (GIB) - AR No. 297498

Luke Phillips -	AR No. 297497
Jack Weston -	AR No. 1274221
Rose Webb -	AR No. 1294398
Kellie Leach -	AR No. 000258356
Ben Weston -	AR No. 001295308
Monique Baldassarre -	AR No. 001295310
Zac Thompson -	AR No. 001295311
Bridget Franettovich -	AR No. 001284223

In this FSG, 'we', 'us' and 'our' refers to each of the above representatives unless otherwise specified. Each of the above representatives is an authorized representative of The Gardian Group Pty Ltd (Gardian Group) who holds an Australian Financial Services License (AFSL No. 457506). The individuals referred to above are employees of GIB.

Responsibility for services provided

Gardian Group are responsible for the financial services provided to you, or through you to your family members. Gardian Group are required to meet high standards for: staff training, organisational competence, management expertise, financial control and compliance disciplines.

Gardian Group has authorized the content and distribution of this FSG. The contact details for Gardian Group are on the back page of this FSG.

Lack of independence

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you. We are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act 2001 because:

- We or Gardian Group may receive remuneration, commission or other benefits when we provide personal advice to you in relation to insurance products;
- We or Gardian Group may be subject to direct or indirect restrictions relating to the insurance products in respect of which personal advice is provided; and/or
- We or Gardian Group may have associations or relationships with issuers of insurance products.

Further information about these benefits and relationships is set out in this FSG.

If you have any questions about this information, please ask us.

Who do we act for

We usually act on your behalf and in your interests in all matters. Sometimes, we will act under a binder or agency that Gardian Group has from an insurer. When we act under a binder or agency, we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you. If and when this situation arises we will explain and highlight this to you.

Our services

We offer a range of services to assist you to protect your assets and guard against unexpected liabilities including:

- Reviewing and advising on your insurance needs
- Identifying risk factors to avoid claims
- Seeking competitive premium quotations

We are authorised to advise on and deal in general insurance products to retail and wholesale clients under Gardian Group's AFSL.

How to contact us

You are able to contact us to give us instructions by phone, in writing, email or in person using the details for GIB on the back page of this FSG.

Our products

We can advise on and arrange a broad range of insurances on your behalf including: Home Building and Contents, Private and Commercial Motor, Farm, Business Packages, Construction, Liability, Industrial and Professional covers.

Retail clients

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional protection from other clients. The Act defines Retail Clients as: Individuals or a manufacturing business employing less than 100 people or any other business employing less than 20 people, and that are purchasing the following types of insurance covers: Motor vehicle, home building, home contents, personal and domestic property, sickness and accident, travel, consumer credit and other classes as prescribed by regulations.

Some of the information in this FSG only applies to Retail Clients and it is important that you understand if you are covered by the additional protection provided.

Retail client issues

Typically we only provide General Advice to our Retail Clients. General Advice does not take into account your particular needs and requirements and you should consider the appropriateness of this advice to your circumstances prior to acting upon it. We will provide you with a General Advice Warning in such cases.

However, in some circumstances we will ask you for information so we can provide you with Personal Advice, that is, we will ask you for information about your objectives, financial situation and needs. We will provide you with further information whenever we provide you with Personal Advice. 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).

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

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

If we arrange the issue of a particular insurance policy, we will also give you a Product Disclosure Statement (PDS) at that time, unless you already have an up-to-date PDS from the insurer. The PDS will set out details specific to that product and the key benefits and risks in purchasing the product.

Personal information

The Privacy Act 1988 sets out standards for the collection and management of personal information. With your consent, we will only use your personal information for general insurance services. Our Privacy Policy Statement is available on our website: www.gardianinsurance.com.au.

Complaints

If you are not satisfied with the service or advice you have received, you should take the following steps:

Step 1: Contact your adviser to discuss your issue.

Step 2: If your complaint is not satisfactorily resolved within 5 working days, please contact Gardian Group's Complaints Manager on:

Telephone: (07)4957 7424
Email: enquiries@gardian.com.au
In writing: The Gardian Group Pty Ltd,
73 Wood Street,
MACKAY QLD 4740

Step 3: If you are dissatisfied with the decision or the way we handled your complaint or dispute, You can also contact the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a free service to customers and is an independent and impartial body that will deal with your complaint directly or follow up the matter on your behalf in accordance with its applicable terms of reference. AFCA can be contacted on:

Telephone: 1800 931 678
Email: info@afca.org.au
In writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Compensation

Gardian Group holds a Professional Indemnity Policy which also provides coverage for us. This policy covers Gardian Group and its representatives (including authorized representatives) for claims made against them by Retail Clients as a result of their conduct in the provision of financial services. The policy extends to cover Gardian Group for work done by us after we cease to work for Gardian Group and satisfies the requirements for compensation arrangements under Section 912B of The Act.

Electronic delivery of disclosure notices

Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email or links to websites etc . If you have provided your email address to us we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us and we will update our records accordingly.

Gardian Group's sources of income

Gardian Group usually receives commission from the insurer for each policy we place. The amount varies between 0% and 25% of the base premium you pay. Where a policy is cancelled before the period of insurance has ended Gardian Group will usually retain the commission on any return premium involved.

Gardian Group may receive additional remuneration from insurers with whom they have profit share or volume bonus arrangements. This remuneration is payable if they meet certain agreed sales and/or profitability targets set by the insurer. If they have profit share arrangements with an insurer that apply to a product we recommend to you, we will advise you of this at the time of making any such

recommendation if the amount involved is material. Gardian Group retain the interest on premiums paid by you that are held in their trust account before paying the insurer.

Premium funding products enable you to pay your premiums by instalments. Premium funders do charge interest. We can arrange premium funding if you require it. Gardian Group may receive a commission based on a percentage of the premium from the premium funder. Gardian Group's commission rates for premium funding are in the range of 2 to 3% of funded premium. When we arrange premium funding for you, we will tell you the basis and amount of any such payment if you ask us.

How we are paid

GIB receives between 0-90% of Gardian Group's income that is generated by our clients. If a person has referred you to us, we may pay them a part of any fees or commission received. GIB also have a set of standard non refundable Broker Fees that we may charge you for services such as:

- Market research on products available.
- Assessing the claims service of insurers.
- Sourcing alternative quotations and coverage.
- Risk analysis and portfolio co-ordination.

All fees payable for services will be advised to you at or before the time of providing the advice or service. If you pay by credit card we may charge you a credit card (incl. arrangement & handling) fee, which is disclosed and shown separately on our invoices, they are non-refundable. This fee covers the cost of bank charges etc. associated with such facilities.

Gardian Group's individual authorized representatives that assist you with your insurance needs are paid a market salary by Gardian Insurance Services Pty Ltd.

If you are a Retail Client and we give you Personal Advice, commission amounts or payments we or our associates or anyone referring you to us will receive will be provided in any SOA or (where an SOA is not required to be provided) included on any relevant invoices.

If you are a Retail Client and we give you General Advice, you can ask us for particulars of any amounts after we give you this FSG and before we provide you with any financial services.

Associations / Material Relationships

Gardian 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% commission for each product arranged by us with those Partners. Steadfast is also a shareholder of some Partners.

Gardian 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, Gardian Group has access to 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 broker services are either funded by Steadfast, subsidized 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

Conflicts of interest

As a business we have relationships with and receive income from various third parties as detailed in this FSG. For Retail Clients receiving Personal Advice, details of relationships that impact the advice will also be included in any SOA or invoice documentation we send you.

Contact agreement

To ensure that we provide you with appropriate products and services, you agree to us calling you at our discretion to discuss new products and services. If you do not wish to receive such calls please advise us and we will place you on our Do Not Call Register.



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ACN: 117 582 019

94 Victoria Street, Mackay Qld 4740

PO Box 925, Mackay Qld 4740

PH:(07) 4957 7424

E: enquiries@gardian.com.au

www.gardian.com.au

This FSG has been authorized by the licensee and applies from 21.6.2022

In partnership with:

Steadfast 