Financial Services Guide

Enthusiast Underwriting Pty Ltd (ABN 35 142 206 746) (Enthusiast), promotes and distributes motor insurance policies which are issued by Assetinsure Pty Ltd (ABN 65 006 463 803) (Assetinsure), an APRA regulated insurer.

The contact details for Enthusiast:

Calling:	1800 10 10 44
Visiting:	www.enthusiast.com.au
Email – General:	motor@enthusiast.com.au
Email – Claims:	claims@enthusiast.com.au
Writing:	PO Box R299, Sydney NSW 1225

The Purpose of this Financial Services Guide

This Financial Services Guide (FSG) provides you with information about the financial services we can offer you in respect of a policy, to help you decide whether to use those services, as well as information about Enthusiast's relationship with Assetinsure (the insurer), how Enthusiast and others are remunerated, arrangements we have in place to compensate retail clients for loss, how you can make a complaint and how complaints are handled, and how we respect your privacy.

Enthusiast and its financial services

Enthusiast holds Australian financial services licence number 396716. This licence allows Enthusiast to:

- provide general financial product advice (which means Enthusiast does not provide tailored advice that takes into account your personal objectives, financial situation or needs) on general insurance products;
- deal in general insurance products, including by distributing and issuing the Policy on behalf of Assetinsure to retail and wholesale clients; and
- provide claims handling and settlement services to retail and wholesale clients.

Enthusiast issues policies under a binding authority given by Assetinsure. This authority allows Enthusiast to issue the policies as if Enthusiast was the insurer. When we do this, we act as an agent of the insurer (not you).

General Advice Warning

You should be aware that our employees provide only general financial product advice in relation to general insurance products. We do not provide tailored advice that considers your personal objectives, financial situation or needs. Before you make any decisions about the product, you should read the Product Disclosure Statement carefully to ensure that it is suitable for you and consider seeking independent advice.

You will receive a Product Disclosure Statement

When Enthusiast offers or issues a policy to you, we will give you a Product Disclosure Statement (PDS) which is contained in a Combined FSG, PDS and Policy Wording document, as well as any applicable Supplementary Product Disclosure Statement (SPDS). The PDS and SPDS provide important information about the significant benefits and features of the insurance policy and the rights, terms and conditions attached to the policy. The information aims to assist you to compare insurance products so that you can make an informed decision about whether or not to acquire the product.

What Enthusiast is paid

Enthusiast is paid a commission of 28% of the base premium (excluding relevant taxes, charges and levies) you pay for the policy. We may also receive a portion of any underwriting profit the insurer makes. This is only payable to us if certain profitability targets are met.
Employees of Enthusiast do not receive commissions, fees or other benefits from any party when you purchase a policy. They are paid an annual salary or wage, which may include bonuses or other incentives. Bonuses and other incentives may be based on performance or other criteria (which may or may not be related to their provision of financial services).

A payment processing fee may apply on credit or debit card transactions.
We apply a surcharge of up to 1.5% inclusive of GST of the total purchase amount depending on the type of credit or debit card used. If applicable, the percentage (%) payable will be shown on your Schedule.
The payment processing fee is not refundable in the event of cancellation.

Referrals

We may pay commission, fees or other benefits to a person who refers you to us. If this person is an insurance broker or agent, we recommend that you ask them for details of their remuneration and their FSG. Any remuneration paid to third party referrers is taken from the premium paid by you but is not added to the premium.

Our professional indemnity insurance

Enthusiast has professional indemnity insurance, which covers Enthusiast for claims by retail clients that relate to the financial services provided by Enthusiast and its representatives, including its employees. This satisfies the compensation arrangements required under section 912B of the Corporations Act.

Enthusiast is also covered for claims against former representatives while they acted on Enthusiast's behalf. You do not have a direct right to claim under this insurance.

Complaints

If you have a complaint about any aspect of our service or product, then we want to hear from you.

Please refer your complaint to us by one of the following methods:

Calling:	1800 10 10 44
Visiting:	www.enthusiast.com.au
Email:	customercomplaints@enthusiast.com.au

We will acknowledge receipt of your complaint and attempt to resolve it within 30 calendar days.

If you wish to make a complaint about the privacy of your personal information, you may also make a complaint to the Office of the Australian Information Commissioner (OAIC).

You can find further information on our complaints management process by visiting: Enthusiast complaints Handling Policy

If you are not happy with our decision or the handling of your complaint, you can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (you) with free, fair and independent dispute resolution for complaints relating to financial service providers.

AFCA deals with complaints that fall within their rules and will generally only consider your complaint after we have first had the opportunity to resolve your complaint through our internal complaint management process.
You can contact AFCA by:

Calling:	1800 931 678
Visiting:	www.afca.org.au
Email:	info@afca.org.au
Writing:	Australian Financial Complaints Authority Limited GPO Box 3, Melbourne, VIC 3001

General Insurance Code of Practice

As the product issuer, Assetinsure is a subscriber to the General Insurance Code of Practice (the Code). The Code sets standards for insurers and is designed to raise the standard of practice and service in the general insurance industry. As a distributor for a subscriber to the Code, Enthusiast is also obliged to meet the standards of the Code. You can obtain a copy of the Code by visiting www.codeofpractice.com.au

Your Privacy

Enthusiast and Assetinsure will collect, hold, use and disclose your personal information in accordance with the Australian Privacy Act and the Australian Privacy Principles (APP). The privacy policy for Enthusiast is available at: https://www.enthusiast.com.au/important-info/privacy-policy