



## 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](http://www.enthusiast.com.au)  
Email - General: [motor@enthusiast.com.au](mailto:motor@enthusiast.com.au)  
Email - Claims: [claims@enthusiast.com.au](mailto: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 deal in general insurance products, including by distributing and issuing policies on behalf of Assetinsure to retail and wholesale clients. Assetinsure holds Australian financial services licence number 488403.

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 25% of the base premium (excluding relevant taxes, charges and levies) you pay for the policy. We may also receive a profit share commission of up to 20% of the base premium. This commission 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).

### 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 not charged directly to you.

### 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](http://www.enthusiast.com.au)  
Email: [complaints@assetinsure.com.au](mailto:complaints@assetinsure.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.com.au/compliance](http://enthusiast.com.au/compliance).

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](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto: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](http://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 and Assetinsure is the same and is available at [assetinsure.com.au/key-policies/privacy-policy](http://assetinsure.com.au/key-policies/privacy-policy).