

## FINANCIAL SERVICES GUIDE (FSG)

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

Lederman Insurance Brokers Pty Ltd - ABN 31 060 666 917 – AFSL 245430  
Suite 2, Level 1, 27 Redleaf Avenue, Wahroonga, NSW 2076  
PO Box 174, Wahroonga NSW 2076  
Telephone: 02 9487 2599  
Email: mail@lederman.com.au

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

Further information when personal advice is given.

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. 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).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or 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 insurers we deal with regularly.

### **Product disclosure statement**

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up to date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that product.

## FINANCIAL SERVICES GUIDE (FSG)

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From when does this FSG apply?	This FSG applies from the time that it is provided to you and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	<p>Lederman Insurance Brokers Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.</p> <p>Lederman Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee: AFSL no 245430. The contact details for Lederman Insurance Brokers Pty Ltd are on the front of this FSG.</p>
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	Lederman Insurance Brokers Pty Ltd is authorised to advise and deal in general insurance products to wholesale and/or retail clients. We will do this for you as your broker unless we tell you otherwise.
Why we are <b>not independent</b> , impartial, or unbiased in relation to the provision of personal advice and the impact of this on you?	<p>We are not independent, impartial, or unbiased pursuant to section 923A of the <i>Corporations Act</i> because:</p> <ul style="list-style-type: none"><li>- We may receive remuneration, commission, when we provide personal advice to you in relation to insurance products and other financial products.</li><li>- We may have associations or relationships with issuers of insurance products and other financial products.</li></ul> <p>Further information about these benefits and relationships is set out in this Financial Services Guide.</p> <p>If you have any questions about this information, please ask us.</p>
Will I receive tailored advice?	<p>Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or issue insurance policies to you, or to give you advice about your insurance needs. We will ask you for the details that we need to know.</p> <p>In some cases we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.</p> <p>You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy.</p> <p>Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances.</p>

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## FINANCIAL SERVICES GUIDE (FSG)

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Contractual Liability and your insurance cover	<p>Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.</p>
What information do you maintain in my file and can I examine my file?	<p>We maintain a record of your personal profile, including details of insurance policies that we arrange or issue for you. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law.</p> <p>We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request.</p> <p>If you wish to look at your file, please ask us. We will make arrangements for you to do so.</p>
What arrangements do you have in place to compensate clients for losses?	<p>Lederman Insurance Brokers Pty Ltd has a professional indemnity insurance policy (PI policy) in place.</p> <p>The PI policy covers us and our representatives (including our authorised representatives) for claims made against us and our representatives by clients as a result of the conduct of us, our employees or representatives in the provision of financial services.</p> <p>Our PI policy cover us for claims relating to the conduct of representatives who no longer work for us.</p> <p>This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.</p>
How will I pay for the services provided?	<p>For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. However, in some cases we will also charge you a fee. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice.</p> <p>If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission.</p> <p>When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account, or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.</p>

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What should I do if I have a complaint?	<ol style="list-style-type: none"><li data-bbox="475 174 1535 253">1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.</li><li data-bbox="475 264 1535 421">2. If your complaint is not satisfactorily resolved within 7 working days, please contact Ruben Alvaro on 02 9487 2599 or put your complaint in writing and send it to the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.</li><li data-bbox="475 432 1535 913">3. Lederman Insurance Brokers Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:  Mailing address - Australian Financial Complaints Authority GPO Box 3, Melbourne, VIC 3001 Ph - 1800 931 678 Email - <a href="mailto:info@afca.org.au">info@afca.org.au</a> Website - <a href="http://www.afca.org.au">www.afca.org.au</a></li></ol>
Any questions?	<p data-bbox="475 925 1535 1003">If you have any further questions about the financial services Lederman Insurance Brokers Pty Ltd provides, please contact us.</p> <p data-bbox="475 1014 1535 1093">Please retain this document for your reference and any future dealings with Lederman Insurance Brokers Pty Ltd.</p>

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