Aviso®
Group Partners

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Financial Services Guide

Ensure Solutions Pty Ltd

Authorised Representative of Aviso Group Partners Pty Ltd

ABN 40 607 665 207 | AFSL 481393

This Financial Services Guide **(FSG)** applies from the date of its preparation and remains valid unless a new version is issued to replace it. You may also obtain a printed copy by contacting your broker, emailing us or calling. We may also give you a supplementary FSG that will not replace this FSG but will cover services not covered by this FSG.

Lack of Independence

We are not independent, impartial or unbiased in relation to the provision of personal advice and the impact of this on you.

This is because we or our representatives receive remuneration from:

- the issuer of the product you buy
- other third parties for related services provided in connection with the personal advice e.g. premium funders.

This remuneration does not impact the price you pay for the product you buy nor reduce our obligation to always act in your best interests. This document explains how this remuneration is calculated and how we manage any possible conflict of interests. You are always entitled to request information on your fees and commissions in respect to the products you buy.

We are not independent, impartial, or unbiased in relation to some polices we arrange or provision of personal advice. This is because we may be paid, compensated or we may otherwise benefit from performing our services. We may also have associations or relationships with insurance product issuers, and we may be subject to direct or indirect restrictions on the insurance products that we advise on.

Who we are and how we can be contacted

Ensure Solutions Pty Ltd ABN 55 118 166 484 is a Corporate Authorised Representative with Authorised Representative number 301163 of Aviso Group Partners Pty Ltd ABN 40 607 665 207 an Australian Financial Services Licensee (Authorising Licensee) with License number 481393 (AFSL).

Corporate Authorised Representative Contact details

Post:	PO Box 41,Warragul VIC 3820
Phone:	03 5625 4455
Email:	rmis@ensurers.com.au
Web:	https://www.ensurers.com.au

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1283663

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427647

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Kimberley Burton
1305732

Sarah Armstrong
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1321831

Teagan Bridges
1312008

Danielle Della Fortuna
1312009

Authorising Licensee Contact details

Address:	Level 6, 545 Queen Street, Brisbane QLD 4000
Post:	Level 6, 545 Queen Street, Brisbane QLD 4000
Phone:	03 5625 4455
Email:	compliance@envestnetworks.com.au

Aviso Group Partners Pty Ltd is responsible for the financial services that we provide, and for the distribution of this FSG. We are authorised by Aviso Group Partners Pty Ltd to distribute this FSG.

We are trading as:

Ensure Solutions Pty Ltd

You can provide instructions to us by post, phone or by email.

Aviso Group Partners Pty Ltd and it's Authorised Representatives (us) are Subscribers to and are bound by the Insurance Brokers Code of Practice **(Code)**, a full copy of which is available from the National Insurance Brokers Association **(NIBA)** website, www.niba.com.au.

If you require further information or have any questions, please do not hesitate to contact us.

Purpose of this Financial Services Guide

The purpose of this FSG is to help you decide whether to use any of the services that we offer. This FSG includes important information about:

- the services we can provide you with;
- how we and our staff are paid;
- how you can contact us;
- our internal and external dispute resolution systems and how you can use them; and
- arrangements we have in place to compensate loss.

Please take the time to carefully read this FSG and keep it safely with your policy documents.

Additional documents

In addition to this FSG and as required by law, we may give you additional documents to assist you in deciding whether to use our services.

If we provide you with personal advice, we will also give you a Statement of Advice **(SOA)** or an advice letter / record of advice **(ROA)**. This will include the personal advice; the basis on which the advice was given, and other information on our remuneration and any relevant associations or interests.

If we arrange for you to obtain a retail insurance product, we also will also give you a Product Disclosure Statement **(PDS).** The PDS will include information about the product and the potential risks associated. It aims to assist you in making an informed decision about whether the product is suitable for your particular needs and circumstances.

Kinds of financial services we provide

Under the AFSL of our Authorising Licensee, we are authorised to provide financial product advice for general insurance products and deal in general insurance products, to wholesale and retail clients. We will do this for you as your insurance broker, unless we tell you otherwise. When we act as your broker, we have a duty to act in your best interests.

How we provide our services

When we provide our services to you, we may do so via an employee, an Individual Authorised Representative or a Distributor. Our Distributors are not our employees.

We are authorised to provide financial services on behalf of Aviso Group Partners Pty Ltd. When you are dealing with an Individual Authorised Representative, their name, contact details and authorised representative number will be provided to you.

Distributors are third parties authorised to deal in specific insurance products on our behalf. They can only provide factual information and are not authorised to provide advice.

Sometimes we may act under a binder, distribution or agency agreement with an insurer. Under these agreements, we represent and act for the insurer, not for you. We will tell you if this occurs.

Where we act under a binding authority from an insurer, we can issue, vary and/or renew and/or dispose/cancel the insurance for the insurer as if we were them. The scope of what we can do will be subject to the authority given by the insurer.

How we provide personal advice

When we provide personal advice to you, it will be based on information you provide to us about your, financial situation, needs or personal circumstances. If you give us information that is incomplete or inaccurate, then any advice we provide will be limited to that information. We will also give you an SOA or ROA / Advice letter if required by law.

When we give advice about an insurance product, we will usually only consider the products offered by insurers or insurance providers that we deal with regularly. We do not consider or compare all available products.

Before acting on our advice, you must consider whether it is appropriate for your personal circumstances.

General advice

At times, we may provide general advice that does not take into account your financial situation, needs or personal circumstances int. Before acting on that advice, you should consider whether it is appropriate for you. When giving general advice, we will provide you with a General Advice Warning.

How we are remunerated

Our remuneration may include a commission paid by the relevant insurers when we issue or arrange an insurance product, as well as fees.

If we give you personal advice:

- if our remuneration or other benefits can be calculated at the time, we will inform you of what the remuneration or other benefits are at the same time we give you personal advice or as soon as practicable after that time;
- if our remuneration or other benefits cannot be calculated at the time, we will provide information about how the remuneration or benefits are to be calculated at the same time we give you personal advice or as soon as practicable after that time.

Otherwise, our remuneration or benefits will be as we have set out below.

Aviso Group Partners Pty Ltd will earn interest on the premium while it is in their trust account or may invest the premium and earn a return. Aviso Group Partners Pty Ltd will retain any interest or return on investment earned on the premium.

Commission

We may receive a commission when you purchase an insurance product that we have arranged. The commission is calculated as a percentage of what you pay for the product (less any government fees or charges included in that amount). The percentage commission Aviso Group Partners Pty Ltd receives varies between 0-40%, depending on the insurance product and the insurer. We receive between 50-100% of the commission received by Aviso Group Partners Pty Ltd for each policy we arrange for you.

The commission earned will be disclosed to you within the relevant invoice and provided on request.

Fees

We may also charge you the following fees depending on the services we provide you:

- adviser fee - covers the cost of assessing risks, sourcing suitable insurance options, negotiating terms with insurers, and supporting clients during claims.
- administration fee - covers the cost associated with administrative tasks and compliance and regulatory costs attributed to the services we provide.

Any fees charged will be shown on the invoice we issue to you.

Commission, fees or benefits we pay to others

We may pay commissions, fees or benefits to others who refer you to us, or refer us to an insurer (referrer). If we do, we will make these payments out of our own commission or fees without an additional cost to you.

We pay a market salary and sometimes a performance bonus to our employees that assist in providing our services to you.

From time to time, we or our Individual Authorised Representatives may also receive additional benefits such as subsidised attendance at conferences and invitations to social events.

When giving advice about insurance products, we will inform you of any fees, commissions or other payments associated with those insurance products. This includes payments to us and to referrers. This also includes payments to any third party that we have a material association or relationship with.

What are our terms of payment?

Invoices

We will invoice you for the premium, statutory charges (e.g. stamp duty, fire services levy, etc.) and any fees we charge for arranging your insurances. You must pay us within the date specified on the invoice or, in the case of a renewal, before the expiry date of the contract of insurance.

If you do not pay the premium on time, the insurer may cancel the contract of insurance and you will not be insured. The insurer may also charge a short-term penalty premium for the time on risk.

Premium funding products enable you to pay your premiums by instalments. We may refer you to a company that provides premium funding.

Will any fees apply if you cancel or alter a policy?

If a contract of insurance is cancelled before expiry of the period of insurance, we will pass on to you the net refund of premium (if any) we receive from your insurer. We may not refund our fees or commission for arranging the insurance. This includes the Adviser Fee and the Administration Fee. Refunds processed via EFT will not incur any processing fee.

Minimum and deposit premiums and cancellation

Some insurance contracts include a minimum deposit premium, a percentage cancellation fee or penalty, or a non-cancellation clause which may impact on the amount of return premium that you receive. This information is contained in the Policy Document or Product Disclosure Statement. Please ensure that you read these documents before you make any decisions regarding the purchase of any insurance product and ask your adviser for more information to assist you in making your decision.

Premium Funding and cancellation

Whilst this is an associated service, the agreement/contract for Premium Funding is between you and the Premium Funding Company (for the purpose of funding insurance premiums). In the event that you fund insurance policies that have a minimum deposit premium, a percentage cancellation fee or penalty, or a non-cancellation clause there may be a shortfall in the amount refunded to you by the insurers and the residual amount payable to the premium funder in respect of the contract.

Material, relationships, associations and conflicts of interest

Conflicts of interest can arise where some or all of our interests are not consistent with some or all of your interests. We have set out our relationships, associations, and our related interests below. We have a conflicts of interest policy and procedure, including training and monitoring, to ensure we are aware and manage any conflicts of interest. Our company, staff and our representatives must comply with this policy and procedure.

Ownership and related businesses

The Authorising Licensee is owned by The Envest Group Pty Ltd (ACN 645 319 820) (Envest). Our business may be majority owned by Envest, or it may be a non-equity owned authorised representative business that is not majority owned by Envest.

You can ask us if you would like further information on our business structure with Envest.

Envest holds majority and minority interests in related service providers such as insurance broking, underwriting agencies (on behalf of local and overseas insurers) and claims administration. More information about Envest is available at www.envest.com.au.

Envest is owned by the Ardonagh Group (Ardonagh), a global insurance distribution platform based in the UK. More information about Ardonagh is available at. www.ardonagh.com.

As part of the services that we provide to you, our authorised representatives may if appropriate and in your best interests, recommend or advise you to use, or refer you to, the products or services of other businesses owned by Ardonagh and Envest. Where we do so, we will inform you of our relevant relationship with that business.

Premium funders

If we arrange premium funding for you, we may be paid a commission by the premium funder and we may also charge you a fee. The commission that we are paid by the premium funder is usually calculated as a percentage of the insurance premium (less any government fees or charges included in that amount). This percentage typically varies between 0.5% and 4.5% of the funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

Records and privacy

Recordkeeping and access

We maintain a record of your information, including details of insurance products that you have purchased using our services.

We may also maintain records of any recommendations or advice given to you. If you want to look at your file, please contact us and we will make arrangements for you to do so. We will retain this FSG and any other FSG given to you as well as any SOA, ROA (Advice Letter) or PDS that we give or make available to you for the period required by law.

Privacy policy

We collect personal information to assist us in providing you with the services described in this FSG. We are committed to maintaining client confidentiality in the collection, use, disclosure or handling of personal information in accordance with the principles set out in the Privacy Act 1988.

We maintain a privacy policy to ensure the privacy and security of your personal information. A copy of our privacy policy is available on request and on our website Privacy Policy | Envest.

From time to time and where we are permitted by law to do so, we may also use or disclose your personal information as part of marketing to you. Please tell us if you do not want us to use or disclose your personal information for marketing purposes. To nominate preferred days and times for receiving marketing calls or to opt-out of receiving marketing information altogether, contact your adviser by phone, in writing or by e-mail.

We may also send SMS reminders about outstanding payments. You can opt out of receiving any of these types of communications at any time by contacting us.

Complaints and Disputes

Internal dispute resolution

If you have a complaint, please let us know by calling the contact details on page 3.

We will acknowledge your complaint within 24 hours of receipt and will do our best to resolve it efficiently, effectively and fairly. If we need further information before resolving your complaint, we will contact you within 10 business days to request the relevant details.

We will typically provide a decision within 14 business days of receiving your complaint. A response will be provided within a maximum of 30 calendar days from the receipt of your initial complaint.

External dispute resolution

The Authorising Licensee is a member of the Australian Financial Complaints Authority **(AFCA)**. If you are not satisfied with the handling of your complaint or decision, you may refer your complaint to AFCA. It is important that you should first make your complaint to us or the Authorising Licensee before escalating it to AFCA, because AFCA usually encourages that complaints be dealt with directly in the first instance. AFCA provides free, fair and independent financial services complaint resolution to all of our customers. Any decision AFCA makes that you accept is binding on us. You do not have to accept their decision and can seek remedies elsewhere.

Phone:	**1800 931 678 (free call)**
Email:	**info@afca.org.au**
Post:	**Australian Financial Complaints Authority** **GPO Box 3** **Melbourne VIC 3001**
Web:	**www.afca.org.au**

Compensation arrangements

The Authorising Licensee have professional indemnity insurance **(PI)** that covers us and our representatives (including authorised representatives) for claims about the financial services that we and our representatives provide.

The PI policy also covers claims about the conduct of representatives who no longer work for us and satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001.



Aviso® Group Partners

Authorised Representative of
Aviso Group Partners Pty Ltd
ABN 40 607 665 207 AFSL 481393

IMPORTANT INFORMATION

This is general information only and does not consider your individual objectives, financial situation or needs. Always consult a broker before making a decision. Insurance issued by various insurers can differ and policies are subject to terms, conditions, and exclusions. Copies of Product Disclosure Statements/Policy Wordings and TMD's (where applicable) can be provided upon request and should be considered before deciding if this insurance is right for your business

For more information and to explore insurance solutions, contact your local broker.