

---

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

**CREST INSURANCE PTY LTD**

ARN: 001281699 ABN: 25 638 797 592

4 Miami Key

Broadbeach Waters QLD 4218

Phone: 07 5538 0999

Email: [admin@crestinsurance.com.au](mailto:admin@crestinsurance.com.au)

Website: [www.crestinsurance.com.au](http://www.crestinsurance.com.au)



---

**Crest Insurance Pty Ltd** is an authorised representative of:

**Brindabella Insurance Brokers Pty Ltd**

ABN 66 617 663 591

4/6 Kennedy Street

Kingston ACT 2604

Phone: 02 6287 3933

Email: [admin@brindabellainsurance.com.au](mailto:admin@brindabellainsurance.com.au)

Website: [www.brindabellainsurance.com.au](http://www.brindabellainsurance.com.au)

Brindabella Insurance Brokers hold a current Australian Financial Services Licence (No: 500149) and are responsible for the financial services that Crest Insurance provides to you. Crest Insurance's Authorised Representative No is 001281699. Brindabella Insurance Brokers is also responsible for the content and distribution of this FSG. The distribution of this FSG by Crest Insurance is authorised by Brindabella Insurance Brokers.

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 that are in place to compensate clients for losses.

**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 from the insurer. The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product.

|   |   |
|---|---|
| From when does this FSG apply?  | This FSG applies from 31 May 2020 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>Brindabella Insurance Brokers are 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>Brindabella Insurance Brokers hold a current Australian Financial Services License (AFSL) (no: 500149). The contact details for Brindabella Insurance Brokers 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? | Crest Insurance is authorised to deal and advise in general insurance products to wholesale and/or retail clients under Brindabella Insurance Brokers' AFSL. We will do this on your behalf as your broker unless We tell you otherwise.  |
| Will I receive tailored advice?   | Crest Insurance is authorised to provide you with general advice only and not with tailored advice.   |
| Contractual Liability and your insurance cover  | 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.   |
| What information do you maintain in my file and can I examine my file?  | <p>We and Brindabella Insurance Brokers maintain a record of your personal profile, including details of insurance policies that We arrange for you. Brindabella Insurance Brokers may also maintain records of any recommendations or advice given to you. Brindabella Insurance Brokers 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>Brindabella Insurance Brokers are, and We are, committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of Brindabella Insurance Brokers' privacy policy is available on request. A copy is also available on their website, <a href="https://brindabellainsurance.com.au">https://brindabellainsurance.com.au</a>.</p> <p>If you wish to look at your file please ask us. We will arrange for you to do so.</p> |
| How will I pay for the services provided?   | <p>Payment for the services We provide you are payable directly to Brindabella Insurance Brokers. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Brindabella Insurance Brokers often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Brindabella Insurance Brokers by the insurers. In some cases, you will also be charged a fee. These fees will be shown on the invoice that is sent to you.</p> <p>You can choose to pay for our services by any of the payment methods set</p>   |

---

out in the invoice. You are required to pay Brindabella Insurance Brokers within the time set out on the invoice.

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 commission.

When you pay us your premium it will be banked into Brindabella Insurance Brokers' trust account. They will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with the arrangements with the insurer. Brindabella Insurance Brokers will earn interest on the premium while it is in their trust account or they may invest the premium and earn a return. Brindabella Insurance Brokers will retain any interest or return on investment earned on the premium.

---

How are any commissions, fees or other benefits calculated for providing the financial services?

Brindabella Insurance Brokers commission varies between 0 and 25%.

We will receive 95% of Brindabella Insurance Brokers' commission and fees.

Any fees that We charge you will be itemised on your tax invoice.

If we, or Brindabella Insurance Brokers, pay any commissions, fees or benefits to others who refer you to us, we or they will pay commissions to those people out of its commission or fees (not in addition to those amounts), in the range of 5 to 25% of its commission or fees.

Our employees that will assist you with your insurance needs will be paid a market salary.

See below for information on the Steadfast association and commission.

---

Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

Brindabella Insurance Brokers 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 Brindabella Insurance Brokers with those Partners. Steadfast is also a shareholder of some Partners.

Brindabella Insurance Brokers 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, Brindabella Insurance Brokers has access to member 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 member services are either funded by Steadfast, subsidised 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](http://www.steadfast.com.au)

If We arrange premium funding for you Brindabella Insurance Brokers may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that Brindabella Insurance Brokers is paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or changes). If you instruct us to arrange or issue a product, this is when Brindabella Insurance Brokers

---

---

become entitled to the commission.

Brindabella Insurance Brokers' commission rates for premium funding are in the range of 0 to 5% of funded premium. When We arrange premium funding for you, you can ask us what commission rates Brindabella Insurance Brokers are paid for that funding arrangement compared to the other arrangements that were available to you.

---

What should I do if I have a complaint?

In the first instance, contact Crest Insurance and tell us about your complaint. We will do our best to resolve it quickly.

If your complaint is not satisfactorily resolved within 14 days, please contact Philippa Kim at Brindabella Insurance Brokers on 02 6287 3933 or put your complaint in writing and send it to her at the address noted at the beginning of this FSG. Brindabella Insurance Brokers will try to resolve your complaint quickly and fairly.

Brindabella Insurance Brokers are a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us or by Brindabella Insurance Brokers, 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:

Australian Financial Complaints Authority

GPO Box 3, Melbourne, VIC 3001

Phone - 1800 931 678

Email - [info@afca.org.au](mailto:info@afca.org.au)

Website - [www.afca.org.au](http://www.afca.org.au)

---