

# Financial Services Guide

Current as at 27 April 2018

This FSG applies from 27 April 2018 and remains valid until a further FSG is issued to replace it.

Carvan Pty Ltd ABN 27 623 985 919, Authorised Representative No. 1261456 of Breeze Underwriting Pty Ltd, ABN 65 003 922 487 (AFSL 235130), trading as Carvan Insurance (Carvan) is responsible for this Financial Services Guide (FSG). It provides you with information about Carvan to help you decide whether or not to use the financial services that we provide. This FSG explains how we can assist you, who we represent, how we are remunerated, and provides details of how any complaints will be dealt with as well as how we can be contacted.

You will receive a Product Disclosure Statement (PDS), which explains the significant features of the products before we issue the product. You should consider the PDS in deciding whether to purchase the product. We may be contacted via the following websites or by telephone on the indicated numbers (and additional copies of the PDS are also available on the website or by calling us):

## Products

All products and brand partner information:

### About The Hollard Insurance Company Pty Ltd (Hollard)

Hollard is the insurer and issuer of the Recreational Vehicle Insurance product administered by Carvan. Hollard is an insurance company (ABN 78 090 584 473) authorised under s12 of the Insurance Act 1973. Hollard holds an Australian Financial Services Licence (No.241436) and is authorised to deal in and provide financial product advice in general insurance products. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you. You can contact Hollard on (02) 9253 6600 or by email on [customer\\_care@hollard.com.au](mailto:customer_care@hollard.com.au).

### About Carvan Pty Ltd

Carvan Pty Ltd ABN 27 623 985 919, Authorised Representative No. 1261456 of Breeze Underwriting Pty Ltd, ABN 65 003 922 487 (AFSL 235130), trading as Carvan Insurance, authorised to deal in and provide general advice on general insurance products. It administers Recreational Vehicle insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard.

Carvan has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. Carvan's authority is subject to the limits of authority agreed with Hollard. Carvan has also been appointed by Hollard as its agent to manage, administer and settle claims made under the Recreational Vehicle policy. This means Carvan makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG Carvan does not provide personal advice and does not act for you.

## How do I pay for the services provided?

Payment for the services we provide you are payable directly to Carvan. You will be charged a premium which includes the relevant taxes, charges and levies. In some cases you may be charged a fee which will be shown on the invoice. You will be required to pay the invoice within the time frame set out on the invoice

If there is a refund of premium owed to you because of a cancellation or alteration to the policy, we will retain any fee we have charged. We may also retain commission depending on our arrangement with the insurer.

When you pay us your premium it will be banked into Carvan trust bank account. We will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangement with Hollard. We will retain the interest earned on the premium while it is in the trust account.

## Remuneration

Carvan could receive a portion of the underwriting profit for administering the Recreational Vehicle insurance products issued by Hollard. Carvan will receive commission from Hollard of between 0% and 30% based on the premium. This does not impact the premium charged to you. Where a third party has referred you to us, they may receive a referral fee of up to 50% of the Carvan commission earnings.

## How do we resolve complaints?

Email your initial complaint to [resolution@carvaninsurance.com.au](mailto:resolution@carvaninsurance.com.au). Usually when you have a concern, we can resolve it immediately or within 24 hours. If we have not resolved your matter to your satisfaction, at your request, we will escalate your complaint for review by our Internal Disputes Resolution team.

If your complaint is not satisfactorily resolved within 24 hours, please contact our Complaints' Manager on 1300949834 or put your complaint in writing and send to the Complaints Manager, GPO Box 577, East Melbourne, Victoria 8002.

Your complaint will be dealt with fairly and promptly but if you remain dissatisfied with the final decision you may refer the matter to the Financial Ombudsman Service (FOS), which acts as Hollard's external dispute resolution provider. The FOS is an independent dispute resolution service provided free of charge. You may contact the FOS at 1300 780 808 or by email [info@fos.org.au](mailto:info@fos.org.au).

Breeze Underwriting Pty Ltd is a member of PSC Insurance Group which has professional indemnity insurance. The policy covers its authorised representatives, including Carvan for claims made against them as a result of their conduct in the provision for financial services.

## Privacy

Your consent to the use and disclosure of your personal information applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or how to make a complaint about a breach of the Australian Privacy Principles in our Privacy Policy on the website [www.carvaninsurance.com.au](http://www.carvaninsurance.com.au) or you can request a copy, by emailing us at [contactus@Carvaninsurance.com.au](mailto:contactus@Carvaninsurance.com.au)

If you have any questions in regards to our service or the products that we administer please email us at [contactus@carvaninsurance.com.au](mailto:contactus@carvaninsurance.com.au)