

Financial Services Guide

The financial services referred to in this Financial Services Guide (FSG) are offered by: -

As Corporate Authorised Representative of the Licensee
Insure My Promo Pty Ltd t/a Promo in a Box
ABN 43 619 585 634 CAR No: 001256210
PO Box 130, Drummoyne NSW 1470
W: www.promoinabox.win T: 02 9819 6782

The Licensee
YourCover Pty Ltd (YourCover)
ABN 35 169 038 466 AFSL No 461299
Level 7, 320 Adelaide Street, Brisbane QLD 4000
W: www.yourcover.com.au T: 07 3010 9746

About YourCover

YourCover holds a current Australian Financial Services Licence and is responsible for the financial services that Promo in a Box provides to you. YourCover is also responsible for the content of this FSG. The distribution of this FSG by Promo in a Box is authorised by YourCover.

About this FSG

This FSG contains information about the services we can offer you, how we are paid, and how any complaints you may have will be handled. It is designed to assist you in deciding whether to use our services.

Promo in a Box has been appointed as our Corporate Authorised Representative for general insurances offered and they will be acting under an authority to arrange insurances. Promo in a Box will be providing general advice only and does not take into account your specific needs, objectives or financial situation. You should consider if the product is appropriate for your needs, objectives and financial situation before instructing us to bind cover.

What financial services do we provide?

We are authorised to provide financial product advice on, deal in and issue general insurance products.

Who we act for?

We may act on your behalf, or on behalf of the insurer where we act under a binding arrangement i.e. as the agent of the product issuer. When we act under a binder, we operate under an authority to effect an insurance policy, which means we enter into the contract on the insurers' behalf.

Where we are acting under a binding arrangement we will advise you.

From when does this FSG apply?

This FSG applies from 01 July 2017 and remains valid unless a further FSG is issued to replace it.

How can you instruct us?

You may instruct us by purchase via our online quote system, or in the absence of this, by phone or email. Whilst we accept verbal instructions, you must confirm any instruction in writing.

How are we paid?

We receive commission from the insurer for arranging your insurance. The commission ranges between 10% and 35% of the calculated premium (excluding taxes and charges). This commission is paid out of the premium we charge you, and does not increase the amount you pay.

We may also charge an administration fee from \$250 up to 10% of the policy premium (excluding taxes and charges), depending on the complexity of the insurances we arrange on your behalf.

We may also receive a profit share commission from insurers in the future if a particular portfolio of business reaches a certain level of profitability.

When you pay us your premium, it will be banked into a YourCover 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 may earn interest on the premium while it is in the trust account.

In the event of a refund for the cancellation or adjustment of a policy, we reserve the right to retain our remuneration.

Material relationships

We may enter into affiliate agreements with associations and typically they will receive remuneration of up to 10% of the remuneration we receive. It does not increase the amount you pay.

If you have any complaints

We are committed to providing quality advice to our clients. If you should have any concern or complaints about the service we have provided you, then contact us and tell us about it.

If your complaint is not satisfactorily resolved within 7 days, ask to be put in touch with our Complaints Officer at YourCover Pty Ltd, by phoning (07) 3010 9746 or put your complaint in writing and send it to us at Complaints Officer:-

YourCover Pty Ltd
Level 7, 320 Adelaide Street
Brisbane, QLD 4000
Australia

Please mark the envelope "Notice of Complaint". We will try and resolve your complaint quickly and fairly.

YourCover Pty Ltd is a member of the Financial Ombudsman Services (FOS). If you are still not satisfied with our determination, you have the right to take your complaint to the Financial Ombudsman Service.

FOS can be contacted on 1800 367 287. You can write to them at: -

[Financial Ombudsman Service Limited](#)
GPO Box 3
Melbourne VIC 3001
Australia

or fax (03) 9613 6399. Website address is www.fos.org.au

Our professional indemnity insurance

We have professional indemnity insurance in place which covers us, our employees and our distributors for any errors or mistakes relating to the financial services provided. This insurance meets the requirements of the Corporations Act and meets claims relating to an employee or distributor (even after they cease to be an employee or distributor), provided that our insurer is notified of events likely to give rise to a claim and within the relevant policy period.

Duty of disclosure

In order to make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk you are asking it to insure. For this reason, before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to your insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept this risk and, if so, on what terms. The duty also applies when you renew, extend, vary or reinstate a contract of insurance. You do not have to disclose anything that:

- Reduces the risk to be undertaken by the insurer;
- Is common knowledge;
- Your insurer knows, or in the ordinary course of business ought to know; or
- If the insurer has waived your obligations to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce its liability in respect a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid the contract of insurance from its beginning. This would have the effect that you were never insured.

Material changes

You must also notify us of any significant changes which occur during the period of insurance. If you do not, your insurances may be inadequate to fully cover you. We can assist you in doing this, to ensure your contract of insurance is altered to reflect those changes.

Privacy

We are committed to protecting your privacy. We use the information you provide to us to assist you with your insurance needs. We provide your information to insurers (and their representatives). We do not trade, rent or sell your information. You can check the information we hold about you at any time. For further information about how we respect your privacy, please refer to our [Privacy Policy](#), or ask us at any time and we'll be happy to discuss it with you.