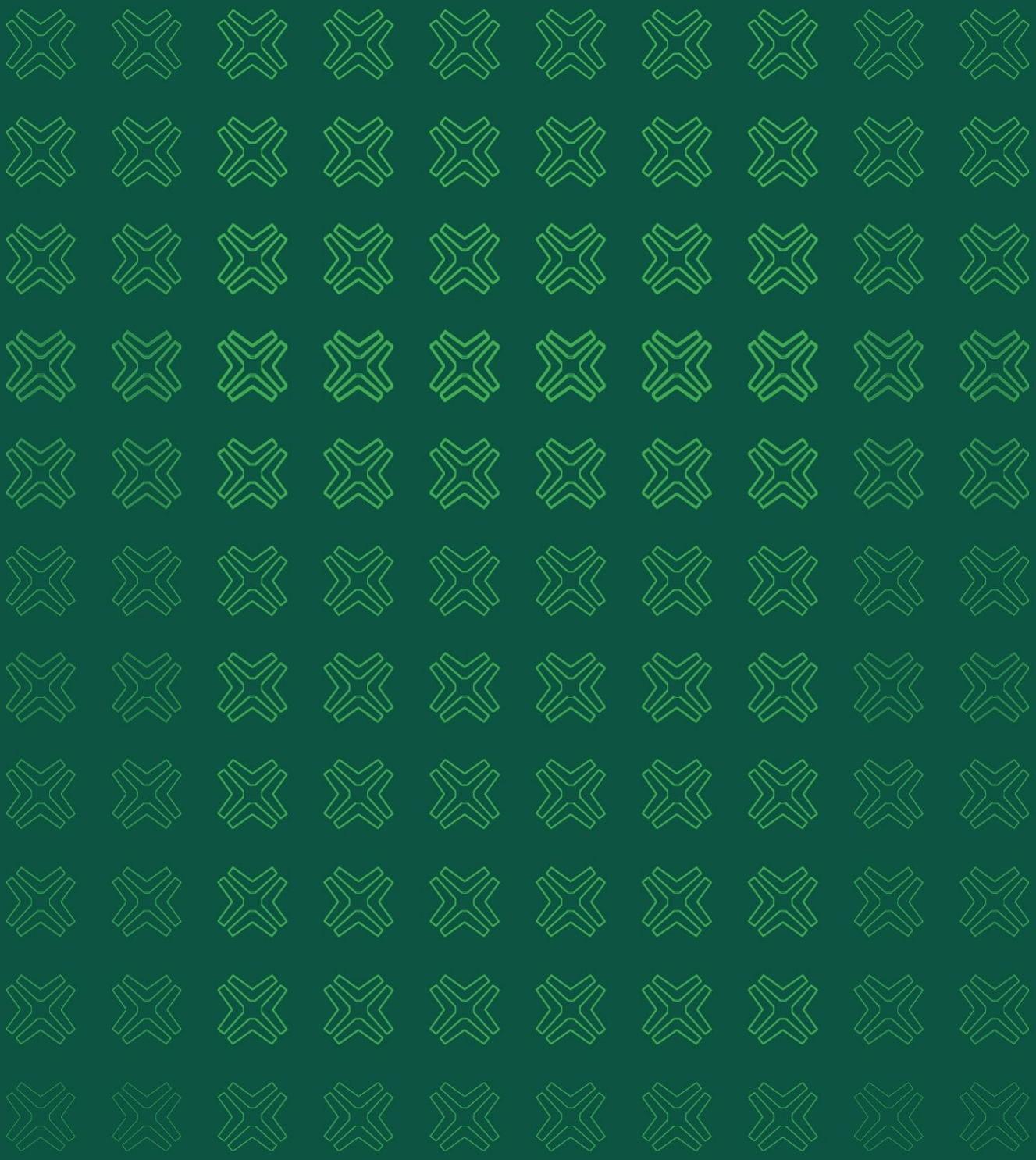
EliteSure

2024

Financial Services Guide



EliteSure
ABN 72 570 039 501
CAR 001309632
AFSL 241064

P (03) 9125 0079
info@elitesure.com.au
claims@elitesure.com.au

Financial Services Guide

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

Authorised Representative – Elite Advisory Pty Ltd ATF Chris Ragusa Family Trust T/As EliteSure, ABN 72 570 039 501
Suite 2, Level 1, 326 Keilor Road, NIDDRIE VIC 3042
P: 03 9125 0079
E: info@elitesure.com.au

Elite Advisory Pty Ltd ATF Chris Ragusa Family Trust T/As EliteSure is an authorised representative of:

Kinnane Insurance Brokers Pty Ltd, ABN 53 178 905 686
Suite 2, Level 1, 326 Keilor Road, NIDDRIE VIC 3042
P: 03 9379 4555
E: insurance@kib.net.au

Kinnane Insurance Brokers Pty Ltd holds a current Australian Financial Services Licence No: 241064 and is responsible for the financial services that Elite Advisory Pty Ltd provides to you. Elite Advisory Pty Ltd Authorised Representative No is 001309632, Kinnane Insurance Brokers Pty Ltd is also responsible for the content and distribution of this FSG. The distribution of this FSG by Elite Advisory Pty Ltd is authorised by Kinnane Insurance Brokers Pty Ltd.

EliteSure
ABN 72 570 039 501
CAR 001309632
AFSL 241064

P (03) 9125 0079
info@elitesure.com.au
claims@elitesure.com.au

This FSG sets out the services that I/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 I/we offer you.
- How I/we and others are paid.
- Any potential conflict of interest I/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.

Further information when personal advice is given

I/we will provide you with further information whenever I/we provide you with advice, which takes into account your objectives, financial situation and needs. This information may include the advice that I/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 me/us to recommend an insurance policy for you, I/we will usually only consider the policies offered by the insurers or insurance providers that I/we deal with regularly. In giving you advice about the costs and terms of recommended policies I/we have not compared those policies to other policies available, other than from those insurers I/we deal with regularly.

Product Disclosure Statement (PDS)

If I/we offer to arrange the issue of an insurance policy to you, I/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.

	This FSG applies from 3/6/2024 and remains valid unless a further FSG is issued to replace it. I/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 me/us to give me/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?	Kinnane 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 (03) 9125 0079
info@elitesure.com.au
claims@elitesure.com.au

	Kinnane Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee no: 241064. The contact details for Kinnane Insurance Brokers Pty Ltd are on the front of this FSG.
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	Elite Advisory Pty Ltd is authorised to advise and deal in general insurance products to wholesale and retail client under Kinnane Insurance Brokers Pty Ltd Australian Financial Service Licence. I/We will do this on your behalf as your broker unless I/we tell you otherwise.
Will I receive tailored advice?	Maybe not in all cases. However, I/we may need information about your personal objectives, details of your current financial situation and any relevant information, so that I/we can arrange insurance policies for you. In some cases, I/we will not ask for any of this information. If I/we do not ask, or if you do not give us all of the information I/we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in any SOA, or any other warnings that I/we give you, carefully before making any decision about an insurance policy. 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.
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?	Kinnane Insurance Brokers Pty Ltd maintains a record of your personal profile, including details of insurance policies that I/we arrange for you. Kinnane Insurance Brokers Pty Ltd may also maintain records of any recommendations or advice given to you. Kinnane Insurance Brokers Pty Ltd will retain this FSG and any other FSG given to you as well as any SOA or PDS that I/we give or pass on to you for the period required by law. Kinnane Insurance Brokers Pty Ltd is and I/we are committed to implementing and promoting a privacy policy, which will ensure the

EliteSure
ABN 72 570 039 501
CAR 001309632
AFSL 241064

P (03) 9125 0079
info@elitesure.com.au
claims@elitesure.com.au

	privacy and security of your personal information. A copy of Kinnane Insurance Brokers Pty Ltd privacy policy is available on request. If you wish to look at your file, please ask us. I/we will arrange for you to do so.
How will I pay for the services provided?	Payment for the services I/we provide you are payable directly Kinnane Insurance Brokers Pty Ltd. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Kinnane Insurance Brokers Pty Ltd often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Kinnane Insurance Brokers Pty Ltd by the insurers. In some cases, you will also be charged a fee. These will all be shown on the invoice that is sent to you. You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to pay Kinnane Insurance Brokers Pty Ltd 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), I/we will retain any fee we have charged you. I/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 Kinnane Insurance Brokers Pty Ltd's trust account. Kinnane Insurance Brokers Pty Ltd will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with Kinnane Insurance Brokers Pty Ltd's arrangements with the insurer. Kinnane Insurance Brokers Pty Ltd will earn interest on the premium while it is in their trust account or Kinnane Insurance Brokers Pty Ltd may invest the premium and earn a return. Kinnane Insurance Brokers Pty Ltd will retain any interest or return on investment earned on the premium. If we provide you with claims handling and settling services, we will inform you of any fees, commission or other payments that we, Kinnane Insurance Brokers Pty Ltd, or our associates will receive in relation to the claims handling and settling services that are provided].
How are any commissions, fees or other benefits calculated for providing the financial services?	Kinnane Insurance Brokers Pty Ltd's commission will be calculated based on the following formula: **X = Y% x P** In this formula: X = Kinnane Insurance Brokers Pty Ltd's commission

P (03) 9125 0079
info@elitesure.com.au
claims@elitesure.com.au

Y% = the percentage commission paid to Kinnane Insurance Brokers Pty Ltd by the insurer. Kinnane Insurance Brokers Pty Ltd's commission varies between 0 and 26.5%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

I/we will receive 85% of Kinnane Insurance Brokers Pty Ltd's commission. I/we receive 85% of any broker fee charged from Kinnane Insurance Brokers Pty Ltd for each policy I/we arrange for you.

Any fees that Kinnane Insurance Brokers Pty Ltd or I/we charge you will be clearly shown on our quotation/tax invoice schedules.

Kinnane Insurance Brokers Pty Ltd does not and I/we do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If Kinnane Insurance Brokers Pty Ltd does, Kinnane Insurance Brokers Pty Ltd will pay commissions to those people out of its commission or fees (not in addition to those amounts), in the range of 0% to 25% of its commission or fees.

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

If I/we give you personal advice, I/we will inform you of any fees, commission or other payments I/we, my/our associates or anyone referring you to me/us (or me/us to any insurer) will receive in relation to the policies that are the subject of the advice.

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?

Kinnane Insurance Brokers Pty Ltd is a Steadfast Group Limited (**Steadfast**) Network Broker and brokerage company and/or principals/directors hold shares in Steadfast]. As a Steadfast Network Broker, Kinnane Insurance Brokers Pty Ltd has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (**Partners**) under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners.

You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

EliteSure
ABN 72 570 039 501
CAR 001309632
AFSL 241064

P (03) 9125 0079
info@elitesure.com.au
claims@elitesure.com.au

If I/we arrange premium funding for Kinnane Insurance Brokers Pty Ltd may be paid a commission by the premium funder. I/We may also charge you a fee (or both). The commission that Kinnane Insurance Brokers Pty Ltd 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 you Kinnane Insurance Brokers Pty Ltd become entitled to the commission.

Kinnane Insurance Brokers Pty Ltd's commission rates for premium funding are in the range of 0% to 3% of funded premium. When I/we arrange premium funding for you, you can ask us what commission rates Kinnane Insurance Brokers Pty Ltd 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?	1. Contact you Kinnane Insurance Brokers Pty Ltd and tell you Kinnane Insurance Brokers Pty Ltd about your complaint. you Kinnane Insurance Brokers Pty Ltd will do its best to resolve it quickly. 2. If your complaint is not satisfactorily resolved within 14 days, please contact Joseph Del Mastro on 03 9379 4555 or put your complaint in writing and send it to Joseph Del Mastro at the address noted at the beginning of this FSG. you Kinnane Insurance Brokers Pty Ltd will try to resolve your complaint quickly and fairly. 3. Kinnane 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 - info@afca.org.au Website - www.afca.org.au
What arrangements are in place to compensate clients for losses?	Kinnane Insurance Brokers Pty Ltd has a professional indemnity insurance policy (**PI policy**) in place.

EliteSure
ABN 72 570 039 501
CAR 001309632
AFSL 241064

P (03) 9125 0079
info@elitesure.com.au
claims@elitesure.com.au

	The PI policy covers Kinnane Insurance Brokers Pty Ltd and its representatives (including authorised representatives) for claims made against them by clients as a result of their conduct in the provision of financial services The PI policy will covers me/us for claims relating to the conduct of former representatives who no longer work for Kinnane Insurance Brokers Pty Ltd. This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.
Any questions?	If you have any further questions about the financial services Elite Advisory Pty Ltd or Kinnane Insurance Brokers Pty Ltd provides, please contact us. Please retain this document for your reference and any future dealings with Elite Advisory Pty Ltd or Kinnane Insurance Brokers Pty Ltd.