

FINANCIAL SERVICES GUIDE

Who provides the services described in this Financial services Guide (FSG)?	Allstate Insurance Pty Limited T/as Allstate Underwriting Agency Pty Ltd (Allstate) ABN 82 073 267 053 AFS Licence 450191
What are our contact details?	Unit 6A, 27 Old Great Northern Highway, Midland WA 6056 P. 1300 591 947 E. vickin@allstateunderwriting.com.au W. www.allstateunderwriting.com.au
What information is in this FSG?	This FSG sets out the services we offer. It is designed to assist you in deciding whether to use any of those services and contains important information about: <ul style="list-style-type: none"> • how we are paid; • any potential conflict of interest we may have; • our internal and external dispute resolution procedures and how you can access them.
From when does this FSG apply?	This FSG applies from 1 st July 2018 and remains valid unless another FSG is issued to replace it.
How can you instruct us?	We do not provide advice or any services directly to the public. If you require advice on any Allstate products you should contact your General Insurance Broker.
Who is responsible for our financial services?	Allstate is responsible for the financial services it provides and the distribution and content of this FSG. Allstate holds a current Australian Financial Services Licence 450191 The contact details for Allstate are provided at the top of this FSG.
Do we have any material relationships or associations with insurers who issue then insurance policies or any other material relationships?	Allstate has exclusive with some insurers and underwriting syndicates under which Allstate will receive between 1 - 15% commission for each new policy arranged by Allstate and its distribution partners. Allstate is not a shareholder in any distribution partners. Allstate a professional member of: <ul style="list-style-type: none"> • National Insurance Brokers Association (NIBA) • Underwriting Agencies Council of Australia (UAC)
What kinds of Financial services are you authorised to provide to me and what kinds of financial products/s services do those services relate to?	Allstate is authorised to issue and arrange for the issue of, financial products and can provide financial product advice on general insurance products.
Will I receive tailored advice from Allstate?	Allstate does not provide advice directly to the public but we have distribution arrangements with a number of Broker Partners around Australia. The advice we provide is general in nature, we do not provide personal advice. The advice we provide does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on our advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs. Before you make a decision about whether to acquire any policy we recommend, you should obtain and read the product disclosure statement for the policy.

What information do you maintain in my file and can I examine my file?	We do provide advice or have direct personal contact with the public. Therefore, we do hold any information, including personal information, about you.
How will I pay for the services provided?	You do not pay us any amount for our services. We receive payment from our Broker Distribution Partners for insurance policies that we provide and are sold through Allstate Broker Distribution Partners.
How are any commissions fees or other benefits calculated for providing the financial services?	Allstate receives between 1 - 15% of the premium for each Allstate Broker Distribution Partner recommended policy issued by our insurers or syndicate partners.
What should I do if I have a complaint?	<p>Contact us and tell about your complaint. We will do our best to resolve it quickly and fairly.</p> <p>If your complaint is not satisfactorily resolved within 20 days, please contact Vicki Norbury of Allstate via the contact details provided at the beginning of this FSG.</p> <p>Allstate 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. The AFCA can be contacted at:</p> <p>Street address: Australian Financial Complaints Authority Level 12, 717 Bourke St, Docklands, VIC, 3008</p> <p>Postal address: GPO Box 3, Melbourne, VIC, 3001</p> <p>Phone: 1 300 780 808 Fax: 03 9613 6399 Email: info@afca.org.au Web: www.afca.org.au</p>
What arrangements do we have in place to compensate clients for losses?	<p>Allstate has a professional indemnity insurance policy (PI Policy) in place.</p> <p>The PI Policy covers Allstate and its employees for claims made against them by clients as a result of their conduct in the provision of financial services. The PI Policy also covers Allstate for claims relating to the conduct of former employees/representatives who no longer work for Allstate Underwriting Agency Pty Limited.</p>
Any questions?	If you have any further questions about the financial services Allstate provides, please contact us at the location and contact details provided at the beginning of this FSG.

End of FSG