

FINANCIAL SERVICES GUIDE

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| Who provides the services described in this Financial services Guide (FSG)? | Allstate Underwriting Agencies Pty Limited ABN 51 121 066 180 (AUA, we) is an Authorised Representative (AR Registration 000306153) of Allstate Insurance Pty Ltd (Allstate) AFS Licence 239010. |
| What are our contact details? | L24, 197 St Georges Tce, Perth, WA, 6000 P. 1300 591 947, E. contact@allstateunderwriting.com.au W. www.allstateunderwriting.com.au |
| What are our authorising licensee's contact details? | Allstate Insurance Pty Ltd ABN 82 073 267 053 AFS Licence 239010 L5, 182 St Georges Tce, Perth, WA, 6000 Phone no 1300 591 947 Email contact@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"> • who we are; • how we can be contacted; • what services we are authorised to provide to you; • how we (and any relevant parties) are paid; • any potential conflict of interest we may have; • our professional indemnity insurance; and • our internal and external dispute resolution procedures and how you can access them. |
| From when does this FSG apply? | This FSG applies from 5 June 2025 and remains valid unless another FSG is issued to replace it. |
| How can you instruct us? | We do not provide tailored or personal advice or any services directly to the public. If you require advice on any of our products, you should contact your broker. It is important that you provide us (through your broker) with complete and accurate information otherwise the services we provide may not be appropriate for your needs. If your circumstances change, your broker's recommendations may no longer be appropriate. Please tell them about any changes in your circumstances so that they can confirm that your insurance continues to be suitable for your needs. |
| Who do we act for when we provide services to you? | We have binder agreements with insurers for the policies we offer. The insurers are Berkshire Hathaway Specialty Insurance Company (inc in Nebraska, USA. Liability is limited) ABN 84 600 643 034 and Certain Underwriters at Lloyds. This means we act as the insurer's agent to arrange insurance policies and when handling and settling claims. We do not act on your behalf. |
| Who is responsible for our financial services? | Allstate, as our authorising licensee, is responsible for the financial services we provide and has authorised the content and distribution of this FSG. Allstate holds a current Australian Financial Services Licence. 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 the insurance policies or any other material relationships? | We have exclusive agreements with some insurers and underwriting syndicates under which we will receive a commission for each policy arranged or renewed by us and our distribution partners. AUA is not a shareholder in any distribution partners. AUA is a professional member of the Underwriting Agencies Council of Australia (UAC) |

If one of our distribution partners (for example, an insurance broker) has assisted you to arrange or renew your insurance, we pay them up to 20% of the premium for the services they provide to you. We refer to them as Broker Distribution Partners in this document.

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| What kinds of financial services are we authorised to provide to you and what kinds of financial products/s services do those service relate to? | <p>We are authorised to provide financial product advice on general insurance products and to issue and arrange for the issue of, financial products.</p> <p>We are also authorised to handle and settle insurance claims.</p> |
| Will you receive tailored advice from us? | <p>We are unable to advise you about your individual situation.</p> <p>Any advice we provide to you is general in nature and 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 any advice we have given, taking into account your own objectives, financial situation and needs.</p> <p>Before you make a decision about whether to acquire any insurance policies we offer, we recommend you obtain and read the product disclosure statement and/or policy wording for the insurance you are considering and seek advice from your broker.</p> |
| How do we protect your privacy? | <p>We are committed to protecting your privacy. We use the information you provide to us through your broker to assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.</p> <p>You can check the information we hold about you at any time by contacting us. For more information about our Privacy Policy, ask us for a copy or visit our website at allstateunderwriting.com.au</p> |
| How will you pay for the services provided? | <p>You do not pay us any amount for our services, except the commission and policy fee explained below. We receive payment from our Broker Distribution Partners for insurance policies that are sold through them.</p> |
| How are any commissions fees or other benefits calculated for providing the financial services? | <p>We charge a non-refundable policy fee when you purchase one of our products to cover the costs of issuing your policy.</p> <p>We receive between 1 - 15% of the premium for each Broker Distribution Partner recommended policy issued by our insurers or syndicate partners. Our commission is included in the premium quoted to you and does not increase the cost of your insurance</p> <p>If the commission we receive is not calculable prior to the commencement, or renewal, of your policy, we will describe the manner in which they are calculated and provide an estimate of the applicable remuneration.</p> <p>If there is a refund of premium owed to you because of a cancellation or alteration to a policy, we will refund the commission on a pro-rata basis, based on the amount of premium that is being refunded by the insurer.</p> |
| What should you do if you have a complaint? | <p>If you make a complaint regarding our services, we will do everything we can to try to resolve it as quickly and as fairly as possible.</p> <p><u>Registration – Stage 1</u> You can register your complaint by contacting us as follows: By phone: 1 300 591 947 By email: vickin@allstateunderwriting.com.au In writing to: L24, 197 St Georges Tce, Perth, WA, 6000</p> |

We will acknowledge your complaint within one (1) business day and advise you if we require any additional information or investigations to progress the resolution of your complaint; we will also advise you who will be managing your complaint.

Internal Complaint Resolution – Stage 2

We will respond in writing within ten (10) business days from the date of receiving your complaint with our proposed resolution.

Internal Dispute Resolution – Stage 3

If you are still unsatisfied, you can request your complaint be referred to the insurer's complaints review committee for a formal final review. The insurer will respond with their final review resolution within ten (10) business days.

External Dispute Resolution – Stage 4

AllState is a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free of charge.

If we have been unable to resolve your complaint within thirty (30) calendar days of the date we received any additional information or investigations we requested to resolve your complaint or you are otherwise unsatisfied with the manner in which we handled your complaint, you are entitled to take your complaint to them (eligibility criteria apply). Any decision AFCA makes is binding on us but not on you.

You can contact AFCA directly and they will advise if your complaint falls within the AFCA Rules. You can contact AFCA:

By visiting: www.afca.org.au

By phone: 1800 931 678 (free call)

What arrangements do we have in place to compensate clients for losses?

Allstate and AUA have professional indemnity insurance (PI Policy) in place. The PI Policy covers us and our employees for claims made against us by clients as a result of our conduct in the provision of financial services.

The PI Policy also covers us for claims relating to the conduct of former employees/representatives who no longer work for us, provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

Any questions?

If you have any further questions about the financial services we provide, please contact us by using contact details provided at the beginning of this FSG.

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