

Financial Services Guide

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

All Risk Protection Pty Ltd

ABN 81 002 980 529 AFSL 281 689

Riva Offices, 21 Crombie Ave, Bundall, GOLD COAST QLD 4217

Phone: 1300 429 707

Email: info@allriskprotection.com.au

What is a financial services guide (FSG)?

This FSG sets out the services that 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 we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

In addition to the FSG, you may receive other important documents, depending on the nature of the service we provide:

- **Terms of Engagement / Engagement Letter:** A document that sets out the scope of our services, roles and responsibilities, and how we will work with you.
- **Product Disclosure Statement (PDS):** A document that explains the key features, benefits, risks, and costs of the insurance product being recommended or arranged.
- **Statement of Advice (SOA):** Required when we provide **personal advice** to a **retail client** — it outlines the advice given, the basis for it, and any fees or benefits we may receive.
- **Record of Advice (ROA):** Used when personal advice is given but an SOA is not required (e.g. where your circumstances have not significantly changed since previous advice). A copy can be provided upon request.
- **General Advice Warning:** If we only provide general advice, we will give you a clear warning that the advice does not consider your personal objectives, financial situation, or needs.
- **Policy Schedule:** A summary of the specific details of the insurance cover arranged on your behalf.
- **Confirmation of Transaction:** A document confirming that we have arranged or renewed insurance on your behalf.
- **Informed Consent for Commission Form:** If we receive a commission for arranging insurance, and consent is required under the law, we will provide this form so you can give your informed consent.
- **Target Market Determination (TMD):** Where applicable, this outlines the class of consumers a product is suitable for and is required under product design and distribution obligations.

These documents are provided to ensure you receive clear, accurate, and transparent information to help you make informed decisions about your insurance and the services we provide.

Any questions?

If you have any further questions about the financial services All Risk Protection Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with All Risk Protection Pty Ltd.

Lack of independence disclosure

LACK OF INDEPENDENCE	
<p>Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you</p> <p>We, All Risk Protection Pty Ltd, are not independent, impartial, or unbiased pursuant to section 923A of the <i>Corporations Act</i> because:</p> <ul style="list-style-type: none"> - We may receive commissions or other benefits from insurers and other service providers (such as premium funders) in connection with the financial services we provide. - We may have associations or relationships with issuers of insurance products and other financial products. <p>Further information about these benefits and relationships is set out in this Financial Services Guide.</p> <p>If you have any questions about this information, please ask us.</p>	
From when does this FSG apply?	This FSG, v2.0, applies from 1 st August 2025 and remains valid unless a further FSG is issued to replace it. 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 us to give 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?	<p>All Risk Protection 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> <p>All Risk Protection Pty Ltd holds a current Australian Financial Services Licensee no: 281689. The contact details for All Risk Protection Pty Ltd are on the front of this FSG.</p>
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	All Risk Protection Pty Ltd is authorised to 'advise and deal in general insurance products to wholesale and/or retail clients. We will do this for you as your broker unless we tell you otherwise.
Contractual Liability and my 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 them.
What information do you maintain in my file, and can I examine my file?	<p>We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law.</p> <p>We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website.</p>

Will I receive personal advice?

In some cases, we may provide you with **personal advice**. This means we will consider your personal objectives, financial situation, and needs to ensure the advice is appropriate. To do so, we will ask for relevant information from you. If we provide personal advice, we will also give you a **Statement of Advice (SOA)** that sets out our recommendations and the reasons for them. In other cases, we may only provide **general advice** or arrange insurance policies on your behalf without considering your individual circumstances. If this occurs, we will provide you with a **general advice warning**, and you should consider whether the advice is appropriate for your needs.

If you choose not to provide complete and accurate information when requested, any advice or arrangements may not be suitable for your specific situation. You should carefully review any SOA, Product Disclosure Statement (PDS), or other documents we give you before making a decision.

Any advice we provide is current at the time it is given. We will not continue to monitor your insurance arrangements unless you ask us to, or unless we explicitly agree to do so.

You should read the warnings contained in any SOA, or any other warnings that 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.

How will I pay for the services provided?

Each insurance policy includes a premium set by the insurer, which may also include applicable taxes, levies, and charges.

We are typically paid a **commission** by the insurer, calculated as a percentage of the base premium (excluding taxes and charges). In some cases, we may also charge you a separate **brokerage or service fee**. All applicable commissions and fees will be detailed on the invoice we issue to you.

You can pay using any of the methods listed on your invoice, and payment is due within the timeframe stated.

If your policy is cancelled, altered, or adjusted (e.g. under a premium adjustment clause), any applicable premium refund or reduction may not include our fees, which we will retain. Depending on our arrangement with the insurer, we may also retain the original commission or charge a cancellation fee equivalent to the commission reduction — but not both.

When you pay us, your premium is deposited into our trust account in accordance with legal requirements. We retain our commission and forward the balance to the insurer. We may earn interest or returns on funds held in the trust account, which we retain.

How we are remunerated

We may be paid in different ways when we arrange insurance for you. Here's how it works:

Commission from insurers

We usually get a commission from the insurer, which is a percentage of your premium. This is normally between 0% and 25%, depending on the product and insurer.

Our commission will be calculated based on the following formula: $X = Y\% \times P$

In this formula:

X = our commission

Y% = the percentage commission paid to us by the insurer. Our commission varies between 0% and 25%

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

Broker fees

We may also charge you a service fee for the work we do in addition to the commission. This will be clearly shown on your quote or invoice.

Premium funding commission

If you choose to pay your insurance in instalments using a premium funder, we may receive a commission from the funder. This is usually between 1% and 3% of the amount funded.

Other benefits

Sometimes, we may receive small benefits from insurers or other providers, like training, software support, or invitations to events. These benefits are not linked to the advice we give you.

We may occasionally pay referral commissions from our commission or fees (not in addition), typically between 0% and 75%, and up to 20% of the base premium for Strata referrals.

Our employees are paid a salary and may receive performance bonuses partly based on the commission or fees they generate or retain.

Authorised representatives (including emerging and associate partners) may receive up to 100% of our commission and fees.

If we provide personal advice, we will disclose any payments or benefits received by us, our associates, or any referring party in relation to the recommended policies.

See below for more on our association with Steadfast and related commissions.

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

All Risk Protection Pty Ltd has a professional indemnity insurance policy (**PI policy**) in place.

The PI policy covers us and our representatives (including our authorised representatives) for claims made against us and our representatives by clients as a result of the conduct of us, our employees or representatives in the provision of financial services.

Our PI policy will cover us for claims relating to the conduct of representatives who no longer work for us.

This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

All Risk Protection Pty Ltd is a Steadfast Group Limited (**Steadfast**) Network Broker. As a Steadfast Network Broker we have access to 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 (**Trading Partners**) under which the Trading Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network.

Whilst Steadfast is a shareholder of some of their Partners, *Steadfast do not have any shareholding in All Risk Protection Pty Ltd*. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

If we arrange premium funding for you, we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when we become entitled to the commission.

Our commission rates for premium funding are in the range of 0% to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we 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 us and tell us about your complaint [here](#). We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 5 days, please contact **Jacob Ross** on **02 8279 8531** or **put your complaint in writing and send it to Jacob Ross** at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. If our brokerage is unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email to customeradvocacy@steadfast.com.au, or by calling the Steadfast Group Ltd head office on 02 9495 6500 and asking to speak with the Customer Advocacy service.
4. All Risk Protection Pty Ltd is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service, 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:

Australian Financial Complaints Authority,
GPO Box 3, Melbourne, VIC 3001
1800 931 678
info@afca.org.au
www.afca.org.au

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