

Other remuneration information

If there is a refund of premium as a result of the cancellation or adjustment of the policy, we reserve the right to retain the amount of any government taxes or duties we cannot recover in accordance with the applicable Product Disclosure Statement.

If you need further explanation please ask us.

Do we have any relationships or associations with product issuers which might reasonably influence us?

We act as an agent of Hollard, who is the insurer and issuer of the applicable insurance products.

How can you give us instructions?

You can give us instructions by phone, email, fax or mail using the contact details specified on this FSG. In some cases we may need you to confirm your request in writing.

What information do we maintain about you and how can you access it?

We maintain a record of your personal profile. That record contains information about insurance policies that we have arranged for you.

We are committed to protecting your personal information. For further information, please refer to our Privacy Notice and Privacy Policy by visiting www.kentame.com.au/privacy-notice or call us.

If you wish to access your files please ask us.

Duty of Disclosure

Before you enter into a contract of insurance with us, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to us before you vary, renew, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or renewed, varied, extended or reinstated as applicable).

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of our business as an insurer, ought to know; or
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim to the extent our interests are prejudiced by your failure to comply with the duty of disclosure, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.



A GUIDE TO OUR relationship with YOU and others

This Financial Services Guide is provided by:

Ken Tame & Associates Pty Ltd

PO Box 582 Preston VIC 3072
Level 3, 340 Bell Street, Preston Vic 3072

t: 1800 582 582 | f: (03) 8480 2200

e: info@kentame.com.au

Date 01 July 2021

A.C.N. 057 816 172 | A.B.N. 48 057 816 172 | AFS LICENCE NO: 246937

Ken Tame & Associates Pty Ltd

PO Box 582 Preston VIC 3072

Level 3, 340 Bell Street, Preston Vic 3072

t: 1800 582 582 | f: (03) 8480 2200

e: info@kentame.com.au

FSG Date 01 July 2021

A.C.N. 057 816 172 | A.B.N. 48 057 816 172 | AFS LICENCE NO: 246937

www.kentame.com.au

The Purpose of this Financial Services Guide

This Financial Services Guide (“FSG”) contains important information about the financial services Ken Tame & Associates Pty Ltd (“Ken Tame”, “we”, “us” or “our”) provides, how we and our associates are remunerated, any potential conflicts of interest we may have, as well as details of our internal and external dispute resolution procedures and how you can access them.

Ken Tame is responsible for the financial services described in this FSG that will be provided to you

Retail Clients

If you are a retail client and we arrange an insurance policy for you, we will give you a Product Disclosure Statement (“PDS”) when required.

The PDS is prepared by the Hollard Insurance Company Pty Ltd (ABN 78 090 584473, AFSL 241436) (Hollard), who is the insurer and issuer of the applicable insurance product, and is designed to give you important information on the features, benefits and risks of the policy.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers’ compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the back of this guide. For more information on the Code Governance Committee (CGC) go to <https://insurancecode.org.au/>.

**This is an important document.
Please read it carefully and keep it in a safe place.**

What should I do if I have a complaint?

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA’s contact details are:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the back cover of this guide.

Cooling off period

A cooling off period of 14 days applies to your insurance policy. During the period you may cancel the policy and, provided you haven’t claimed, receive a refund of premium paid (less any government taxes or duties we cannot recover).

Details of your cooling off rights will be included in the relevant Product Disclosure Statement.

Professional Indemnity (PI) Insurance

Ken Tame has a professional indemnity policy in place that complies with the requirements of s912B of the Corporations Act.

Who do we act for?

Ken Tame is an Australian Financial Services Licensee authorised to deal in and provide general financial product advice on general insurance products.

We have been provided with binder authority by Hollard to enter into, vary and cancel insurance products, provide general financial product advice, and manage and settle claims, without prior reference to Hollard provided we act within the binding authority.

When providing these services, Ken Tame acts for Hollard and does not act on your behalf.

What kinds of financial services are we authorised to provide and what kind of Financial Product/s do those services relate to?

Any advice we provide to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

We can arrange Recreational Vehicle Insurance.

How you will be charged for the services provided?

Hollard, the insurer, will charge you a premium for the insurance products. An administration fee of \$50 inclusive of GST is charged and paid to Ken Tame.

Will anyone be paid for referring you to us?

Ken Tame has appointed Caravan and Motorhome Club of Australia Limited (ABN 16 095 568 157) (“CMCA”) as a Referrer.

CMCA is not authorised to deal in general insurance products or provide financial product advice on behalf of Ken Tame or Hollard. CMCA receives a fee payment of 5% of the base premium for referring a customer to us.

From time to time, we may also provide sponsorship payments to CMCA for events like annual rallies and seminars.

Payment by the Insurer

Unless we tell you otherwise, we receive a commission from Hollard whenever you enter into an insurance policy arranged by us (including renewal and some variations).

The commission is a percentage of the base premium you pay to Hollard (i.e. premium excluding stamp duty, fire service levy, GST or any other government charges, taxes, fees or levies).

The commission rate is 20% and covers the cost of performing the distribution functions of the insurer such as data entry, marketing, annual renewal marketing, underwriting and claims handling, and payment to the CMCA (as above).

