

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 reasonable administrative and transaction costs incurred by us and 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 are a wholly owned subsidiary of Allianz, the issuer of the 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.ktainsurance.com.au/privacy-notice or call us.

If you wish to access your files please ask us.

Your Duty of Disclosure

Before you enter into this insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. The Act imposes a different duty the first time you enter into a contract of insurance to that which applies when you vary, renew, extend or reinstate the contract.

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

Your Duty of Disclosure when you enter into the contract with us for the first time

When answering the insurer's specific questions that are relevant to its decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering the questions in this way for yourself and anyone else that you want to be covered by the contract.

Your Duty of Disclosure when you renew the contract

Where applicable, we will tell you what your renewal duty of disclosure is prior to each renewal.

Your Duty of Disclosure when you vary, extend or reinstate the contract

When you vary, extend or reinstate the contract, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

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

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, 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@ktainsurance.com.au

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

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Professional Indemnity (PI) Insurance

Ken Tame & Associates Pty Ltd (“Ken Tame”, “we”, “us” or “our”) has a professional indemnity policy in place that complies with the requirements of s912B of the Corporations Act.

Cooling off period

A cooling off period applies to your insurance policy. During the period you may cancel the policy and, if you haven't claimed, receive a refund of premium paid (less any reasonable administrative and transaction costs). Details of your cooling off rights will be included in the relevant Product Disclosure Document.

What should I do if I have a complaint?

If you have any complaints about the financial services provided to you, you should take the following steps:

1. Contact us on 1800 582 582 and tell us about your complaint,
2. If your complaint is not satisfactorily resolved within 24 hours, contact our Compliance Officer on 03 8480 2200, or put your complaint in writing and forward to:

Compliance Officer

Ken Tame & Associates Pty Ltd
P.O. Box 582
Preston VIC 3072
email: info@ktainsurance.com.au

3. If the complaint can't be resolved to your satisfaction within 15 working days, you have the right to lodge a complaint with:

- the **Financial Ombudsman Service (“FOS”)** if lodged before 1 November 2018:

Online: www.fos.org.au
Email: info@fos.org.au
Phone: 1800 367 287
Mail: GPO Box 3, Melbourne, VIC, 3001; or

- the **Australian Financial Complaints Authority (“AFCA”)** if lodged on or after 1 November 2018:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: GPO Box 3, Melbourne, VIC, 3001

Both the FOS and AFCA are independent external dispute resolution schemes.

Further, if your complaint relates to privacy and our Compliance Officer is unable to resolve it satisfactorily, you may apply to the Australian Information Commissioner to have your complaint investigated.

For more details about how you can lodge a complaint with the office of the Australian Information Commissioner call the commissioner hotline on **1300 363 992**.

Code of Practice

A self regulatory Code of Practice exists for the general insurance industry, designed to raise overall standards.

Ken Tame and Allianz Australia Insurance Limited (ABN 15 000 122 850, AFS Licence No: 234708) (“Allianz”) have adopted the Code, details of which can be obtained from our office.

If you have any further questions about our financial services please contact Ken Tame directly on **1800 582 582** or email info@ktainsurance.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.

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

Retail Clients

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

The PDS is prepared by Allianz Australia Insurance Limited (ACN 000 122 850, AFSL 234708) (“Allianz”) of 2 Market St, Sydney, NSW, 2000, 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.

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 Allianz to enter into, vary or cancel insurance products, provide general financial product advice, and manage and settle claims, without prior reference to Allianz provided we act within the binding authority.

When providing these services, Ken Tame acts for Allianz 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.

The insurance policies we can arrange for retail clients are:

- Recreational Vehicle Insurance
- Private Motor Vehicle Insurance

How will you pay for the services provided?

The premium for the insurance products are payable to Allianz, the insurer.

Payment by the Insurer

Unless we tell you otherwise, we receive a commission from Allianz 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 Allianz (i.e. premium excluding stamp duty, fire service levy, GST or any other government charges, taxes, fees or levies). The rate ranges between 0 and 20%. The commission rate does not represent our profit margin as it also reimburses us for administrative and other expenses we incur in providing our services.

It also covers the cost of performing the distribution functions of the insurer such as data entry, marketing, annual renewal marketing, underwriting and claims handling.

Will anyone be paid for referring you to me?

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 Allianz. CMCA receives a payment of \$30 from Ken Tame for each policy issued to a referred customer, and a payment of \$30 from Ken Tame each time the policy is renewed. These payments to CMCA are paid by Ken Tame out of the premium received from you.

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

Allianz has appointed a number of Caravan and Motorhome Dealers (“Dealers”) as their Distributors to deal in general insurance products on its behalf under a distribution authority (but not provide financial product advice). Where Ken Tame issues an insurance policy on behalf of Allianz that was arranged by a Dealer, Ken Tame pays the Dealer the commission it receives from Allianz (including each time the policy is renewed). Ken Tame does not retain any payment from Allianz or you in these circumstances.