



## FINANCIAL SERVICES GUIDE

VERSION 23 August 2023

The financial services referred to in this Financial Services Guide (FSG) are offered by:

Ag Guard Pty Ltd | ABN 42 168 502 645 | AFSL No: 480716

Mezzanine, 126 Willoughby Road, Crows Nest NSW 2065

PO Box 164, Milsons Point NSW 1565

Phone: 02 8052 3997 | Fax: 02 8088 3879 | Email: [sales@agguard.com.au](mailto:sales@agguard.com.au)

### General Information

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.

### Other documents you may receive

If we recommend, or otherwise offer to arrange an insurance policy for you, we will also provide you with a product disclosure statement (PDS) or policy wording, unless you already have an up-to-date PDS or policy wording. The PDS or policy wording contains information about the main features of the policy which will enable you to make an informed purchasing decision.

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| <p>Our Services</p>                          | <p>Ag Guard holds Australian Financial Services Licence no: 480716. We are a specialist provider for agricultural insurance products. We provide general advice on, and assist you to obtain agricultural insurance products, including but not limited to broadacre, viticulture, horticulture, forestry, livestock, farm pack and livestock. We may also provide general advice on non-agricultural insurance products. Unless otherwise notified, for all products other than broadacre, cotton and hobby farm, we act on your behalf to advise you on suitable policies and to apply for them on your behalf.</p> <p>Ag Guard has a binder agreement for broadacre, cotton and hobby farm insurance policies. This means we act as the insurer's agent to arrange insurance and handle claims. We will always tell you when we are acting on behalf of the insurer rather than on your behalf.</p> |
| <p>How We Will Look After Your Insurance</p> | <p>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.</p>   |

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| How are we paid?              | <p>For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. We receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. The commission is included in the premiums charged by the insurer.</p> <p>Where we act as an agent for the insurer, we may also charge an underwriting fee for policy invoicing, premium collection, remittance and issuing policies, technology integration and other insurance administration work. This charge will appear on your invoice and will vary depending on the work and the commission we receive. Where we act as an agent for the insurer we may also receive a share of the profit earned by the insurer, if the insurer makes an underwriting profit in accordance with the underwriting targets it has set.</p> <p>Where we act as your broker, we may also charge you a broking fee for policy invoicing, premium collection, remittance and issuing policies, and other insurance administration work. This charge will appear on your invoice and will vary depending on the work and the commission we receive. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice. Where we act as your broker, you agree that we may retain all or some of our commission, fees and other remuneration in the event of any cancellation and refund of a policy, alteration, or the future downward adjustment of premium. Where we act as your broker, you also agree that the insurer and Ag Guard may offset such remuneration from any premium refund you are entitled to.</p> |
| Who we pay                    | <p>We do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 5% to 25% of our commission or fees.</p>   |
| Service Issues and Complaints | <p>If you have a concern about our services or any product we have provided please forward your complaint to the Complaints Manager:</p> <p style="text-align: center;">Ag Guard Pty Ltd   PO Box 164<br/>         Milsons Point, NSW 1565   Telephone: 02 8052 3997   Email: <a href="mailto:a.cohn@agguard.com.au">a.cohn@agguard.com.au</a></p> <p>We will ensure your complaint is referred to the appropriate person who will try to resolve your complaint as soon as possible (but no later than 30 days from the time the complaint is lodged) which is in accordance with internal company policy.</p> <p>If you are still not satisfied with the outcome determined, you may contact the Australian Financial Complaints Authority (<b>AFCA</b>). AFCA can be contacted at:</p> <p style="text-align: center;">GPO Box 3, Melbourne VIC 3001. Call on 1800 931 678;<br/>         email <a href="mailto:info@afca.org.au">info@afca.org.au</a> or website <a href="http://www.afca.org.au">http://www.afca.org.au</a>.</p> <p>Ag Guard Pty Ltd is a registered member of AFCA, member number 46276.</p>   |
| Professional Indemnity        | <p>Ag Guard Pty Ltd has a professional indemnity insurance policy in place that meets the requirements of section 912B of the <i>Corporations Act 2001 (Cth)</i>. The policy covers us for claims in relation to our conduct as an Australian Financial Services Licensee, to compensate clients or their beneficiaries for loss or damage suffered if we provide negligent advice. The Ag Guard PI policy also covers outgoing parties who are no longer providing advice under Ag Guard, namely Principals, Partners, Directors, Authorised Representatives and Employees.</p>   |
| Privacy                       | <p>We are committed to protecting your privacy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. If you wish to look at your file please ask us. We will make arrangements for you to do so.</p> <p>We use the information you provide to advise about and 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>   |
| Any questions?                | <p>If you have any further questions about the financial services Ag Guard provides, please contact us on 02 8052 3997 or email to <a href="mailto:a.cohn@agguard.com.au">a.cohn@agguard.com.au</a>.</p>   |