INSURANCE PARTNERS

Boutique. Connected. Built for Growth

FINANCIAL SERVICES GUIDE (FSG)

Authorised Representative of Key Insurance Group Australia Pty Ltd
(ABN 90 696 583 641) (AFSL 700336) trading as Key Insurance Partners

Insert AR Contact details

Company Name:	The Trustee for Key Consulting Group Trust T/as Key Insurance Group		
Authorised Representative: **ABN**	64 577 160 521	**AR No.**	435323
Address:	PO Box 4204 Balwyn East, VIC, 3103		
Tel No:	+61 3 9497 3551	**Email:**	admin@keyinsurancegroup.com.au

Financial Services Guide

The financial services referred to in this financial services guide (FSG) are offered by Key Insurance Group Australia Pty Ltd (ABN 90 696 583 641) trading as Key Insurance Partners, which holds an Australian Financial Services Licence No 700336 and is responsible for the financial services that we, as Authorised Representatives of Key Insurance Partners provides to you.

Insurance Brokers Code of Practice

Key Insurance Group Australia Pty Ltd and its Authorised Representatives are subscribers to and bound by the Insurance Brokers Code of Practice. The code is available from the National Insurance Brokers Association (NIBA) website, www.niba.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.

What other documents will we give you?

If we of fer to arrange an insurance policy for you, we will provide you with a Product Disclosure statement (PDS) if you do not already have an up-to-date PDS from the Insurer. The PDS contains information about the policy which will enable you to make an informed decision about purchasing that product. We may also provide;

- Statement of Advice (SOA) which details summaries of our advice and the basis on which is provided as well as any remuneration and affiliations we have that may affect our advice. This will be provided if we are providing you with personal advice.
- General Advice Warning (GAW) which states we have not taken into account your personal needs and financial position when providing you with the insurance advice.
- Terms of Engagement which provides details about the services provided to you. This is a legislative document required when issuing you with retail/domestic insurance products.
- Letter of Appointment confirming you have agreed to appoint us as your insurance broker.
- Confirmation of covers that we have arranged on your behalf.
- Uninsured Risk Checklist which identifies several risks that should be considered by you.

Lack of Independence

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you

We are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act because:

- our representatives and we may receive commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- our representatives and we may have associations or relationships with issuers of insurance products and other financial products.

It is important to note that when providing personal advice, we are required under the Corporations Act to always act in our client's best interests.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

Product Disclosure Statement (PDS)

If we of fer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a Product Disclosure Statement (PDS), unless you already have an up-to-date PDS. The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?

This FSG applies from 1st August 2026 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, or email at the contact details mentioned on page 1 of this FSG.

Who is responsible for the financial services provided?

Key Insurance Group Australia's Authorised Representatives 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.

Key Insurance Group Australia Pty Ltd holds a current Australian Financial Services License No: 700336. The contact details for Key Insurance Group Australia Pty Ltd are on the front of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

Key Insurance Group Australia Pty Ltd is authorised to advise and deal in general insurance products to wholesale and retail clients. We will do this for you as your broker unless we tell you otherwise.

Sometimes we will act under a binder or agency from the insurer. When we act under a binder or agency we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you. We will tell you when we act under a binder or agency to arrange your insurance or advise you about your insurance needs .

Will I receive tailored advice?

Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know.

In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.

You should carefully read the warnings contained in any Statement of Advice, or any other warnings that we give you, 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, at the time of any scheduled status review or upon renewal of your insurances.

Contractual Liability and your 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 into them.

Property Contracts and your insurance cover

Some insurance contracts do not cover the interest in the insured property of anyone other than the named person in the contract (e.g. joint ownership, financier) . Please ensure you notify us of all parties that have an interest in the property insured to ensure they are noted on the contract of insurance.

Material changes to the risk

You must notify the insurer of any material change to the risk insured during the period of insurance. If you do not advise your insurances may be inadequate to fully cover you.

We can assist you to ensure your contract of insurance is altered to reflect these changes.

Average and Coinsurance

Some insurance contracts require you to bear a proportion of any loss if the sum insured is inadequate to cover the amount of the loss This refers to ‘average’ or ‘coinsurance’ clauses.

When arranging or renewing your contract of insurance you must ensure the amount insured is adequate to cover the full potential loss. If you insure on anew for old basis the sum insured must be adequate to cover the new replacement cost.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, including details of insurance policies that we arrange or issue] for you. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSGs given to you as well as any SOA or PDS that we give or pass on to you for the period required by law.

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 request and on our website.

If you wish to look at your file, please ask us. We will make arrangements for you to do so.

How will I pay for the services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We of ten 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. In some cases. We will also charge you a fee. Any fees will all be shown on the invoice that we send you. 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.

If there is a refund or reduction of your premium because of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer or charge you a cancellation fee equal to the reduction in our commission.

When you pay us your premium it will be banked into our trust account. We retain the commission from the premium and any fee you paid us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account , or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.

How are any commissions, fees or other benefits calculated for providing the financial services?

Our commission will be calculated based on the following formula:

X = Y% x P

In this formula:
X = our commission.
Y% = the percentage commission paid to us by the insurer. Our commission varies between 0% and 30%.
P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Will a referral fee be paid to anyone referring you to us

We do not of ten 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 0% and 30% of our commission or fees.

Our employees that will assist you with your insurance needs will be paid a market salary.

Are any commissions, fees or benefits paid by any Premium Funders for providing financial services?

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 0.5% to 4% 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.

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

Key Insurance Group Australia 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 (Partners) under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at **www.steadfast.com.au**

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We are committed to resolving your complaint to meet your expectations and will do our best to resolve it quickly.

2. If your complaint is not satisfactorily resolved within 15 days, we will escalate your complaint to our Internal Dispute Resolution team and provide a response to you within a maximum of 30 days from the date of your original complaint.

3. Please contact Complaints Manager at Key Insurance Group Australia Pty Ltd on 03 9497 3551 or put your complaint in writing and send it to the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.

4. Key Insurance Group Australia Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by our brokerage, 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:

   Mailing address - Australian Financial Complaints Authority,
   GPO Box 3, Melbourne, VIC 3001
   Ph - 1800 931 678 Email - info@afca.org.au
   Website - www.afca.org.au

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

Key Insurance Group Australia Pty Ltd and its Authorised Representatives 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.

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

Any questions?

If you have any further questions about the financial services Key Insurance Group Australia Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with Key Insurance Group Australia Pty Ltd

Key Insurance Group Australia Pty Ltd (ABN 90 696 583 641) (AFSL 700336)
Trading as Key Insurance Partners

Our contact details:
Address: PO Box 4204, East Balwyn, VICTORIA 3103
Tel No: (03) 9271 1160
Email: admin@keyinsurancepartners.com.au
www.keyinsurancepartners.com.au