BizCover



Financial Services Guide

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How to Contact Us:

BizCover Pty Ltd
ABN 68 127 707 975
AFSL No. 501769 Level 13, Tower 2,
Darling Park, 201 Sussex Street,
Sydney NSW 2000

Phone: 1300 920 873
Email: support@bizcover.com.au
Website: www.bizcover.com.au

Who is BizCover Pty Limited?

BizCover Pty Limited ("**us**", "**we**" "**our**") ABN 68 127 707 975 holds AFSL No. 501769.

The Purpose of this Guide

This Financial Services Guide (**FSG**) explains:

- The services we offer you
- How we and our associates are paid
- Any potential conflicts of interest we may have
  What to do in the event of a complaint

If we offer to arrange the issue of a retail 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 the product.

Our AFSL authorisation

We hold an Australian Financial Services Licence (**AFSL**) and we are authorised to advise, arrange, issue and deal in general insurance products to retail and wholesale clients and provide claims handling and settling services.

Who Do We Act For?

We act under a binder agreement with the insurer unless we state otherwise. Even if we are not acting under a binder agreement we act as agent of the insurer(s). This means that in all matters we represent and act for the insurer, not for you.

Our Services

We provide general advice only in the form of a comparison of a range of insurance products. We do not compare all insurers or general insurance products in the market, only those listed on our website.

You can obtain quotes and information about a policy through our website **www.bizcover.com.au** or over the telephone (**1300 249 268**) with a BizCover staff member.

We will provide quotes and comparison services in relation to a range of wholesale and retail insurance policies from the insurers detailed on our website.

Products We Offer

We offer the following products on our website:

- Professional Indemnity insurance
- Management Liability insurance
- Information Technology Liability insurance
- Cyber Liability insurance
- Business insurance
- Public & Products Liability insurance
- Personal Accident & Illness insurance
- Allied Health

Retail Clients

Under the *Corporations Act 2001* (Cth) (**the Act**) "retail clients" are provided with additional protection compared to other clients.

The Act defines "retail clients" as: Individuals or a manufacturing business employing less than 100 people or any other business employing less than 20 people and that are purchasing the following types of insurance covers: motor vehicle, home building, home contents, personal and domestic property, sickness/accident, travel, consumer credit and other classes as prescribed by regulations.

The only "retail clients" with whom we have dealings are individuals, or small businesses, looking to purchase Personal Accident & Illness insurance.

Type of Advice Provided

We give general advice only. This means that our advice will not take into account your personal circumstances, objectives, financial situation or needs. Because of this, you should, before taking any action to acquire a financial product, consider the appropriateness, taking into account your own objectives, financial situation and needs.

You should read the PDS or Policy Wording and consider it before making any decision about whether to acquire a financial product through BizCover.

We will not recommend an insurance policy for you and only offer the policies available to us from the insurers listed on our website.

Your Privacy and Personal Information

We collect personal information to enable us to offer or provide you with the products and services outlined in this Financial Services Guide (FSG). We are bound by the principles set out in the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs) which set out standards for the collection and management of your personal information.

We will use your personal information for the purposes for which it was collected (usually to arrange an insurance quote or policy for you; assist you with any claims you may make; or to contact you), other related purposes and for the other purposes outlined in our Privacy Policy.

You may choose not to give us your personal information, but this may affect our ability to provide you with a product or service, including arranging an insurance quote or policy for you, communicate with you or respond to your enquiries.

We may disclose your personal information to insurers, our service providers, our referral partners (if you purchased through us as a result of referral) and other parties, as detailed in our Privacy Policy.

For more details on what personal information we collect, how we collect it and from whom, and how we hold, use and disclose your personal information please refer to our Privacy Policy. The Privacy Policy also provides information about how you can access your personal information, seek correction of it and complain about a breach of privacy law and how we will deal with such a complaint.

You can access our Privacy Policy at **www.bizcover.com.au/privacy** or you can contact us and request a copy be sent to you.

By mail:
Privacy Officer
BizCover Pty Ltd
Level 13, Tower 2, Darling Park, 201 Sussex Street, Sydney NSW 2000

By email:
customerresolution@bizcover.com.au

Use of Customer Information

BizCover provides policyholders with a Certificate of Currency (CoC) that includes a QR code for real-time verification of policy status. By requesting and sharing the CoC, policyholders acknowledge that third parties may use the QR code to verify the policy's in-force status for the duration of the policy period.

BizCover does not disclose any personal information beyond what is included in the CoC. The QR code provides a verification timestamp only and does not guarantee future coverage.

Complaints

Clients not satisfied with our services should contact our Customer Resolution Officer by email at **customerresolution@bizcover.com.au** or by mail to Level 13, Tower 2, Darling Park, 201 Sussex Street, Sydney NSW 2000. We will acknowledge your complaint within 24 hours (or one business day) and give you our final response within 30 calendar days of receiving it.

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We are members of the Australian Financial Complaints Authority (**AFCA**). If you are not satisfied with our response, or we have not responded within 30 calendar days, you may lodge a complaint with AFCA. Time limits may apply. AFCA can be contacted by:

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

You can also make a complaint to the Office of the Australian Information Commissioner by the below contact information:
Website: www.oaic.gov.au
Phone: 1300 363 992
Mail: Office of the Australian Information Commissioner, GPO Box 5288, Sydney NSW 2001

For further information about our complaint process and the external dispute resolution options available to you, please

see our Resolving Customer Complaint and Disputes Brochure.

Compensation

We hold a professional indemnity policy. This policy is designed to cover claims made against BizCover and its employees by third parties (including our clients) arising out of our professional negligence. The policy satisfies the requirements for compensation arrangements under Section 912B of the Act.

Electronic Delivery of Disclosure Notices

We provide all correspondence and disclosure notices (including FSGs, Policy wordings and PDSs) to you electronically, via email or links to websites etc. If you have provided an email address to us we will use that email address for all correspondence and disclosure notices.

Remuneration

The premium you pay for your insurance policy includes a commission payable to BizCover for arranging your insurance policy (Commission), which is between 0% and 30% of the premium. If your policy is cancelled, BizCover retains the commission as a fee for arranging your policy, as this service is provided at the time of purchase. Any applicable premium refund will be processed in accordance with BizCover and/or the insurer's cancellation terms, deducting any non-refundable amounts, including but not limited to the commission retained by BizCover. No additional refund will be provided unless the cancellation occurs within the cooling-off period, in which case specific terms apply. If a person has referred you to us, we may pay them a part of any fees or commission we receive.

The agreement under this clause is between you and BizCover and not between you and the insurer. BizCover acts on its own behalf when deducting the payment due to it under this clause and not on behalf of any insurer.

Our employees that assist you with your insurance needs are paid a market salary and may receive commissions based on a number of factors including:

- Customer service levels and quality;
- Volume and productivity targets; and
- Compliance.

We may receive additional remuneration from insurers for whom we provide additional services.

We also may receive remuneration from our corporate partners for use of our platform.

You can ask us for particulars of amounts within a reasonable time after receiving this FSG and before we provide you with any financial services.

We retain the interest on premiums paid by you that are held in our trust account before paying the insurer.

We are a network member of Austbrokers Member Services Pty Limited (**AMS**). AMS has exclusive arrangements with some insurers under which AMS will receive between 1 – 1.5% commission for each product arranged by us with those insurers.

We may receive a proportion of that commission from AMS on a quarterly basis each financial year (or other agreed period).

As a member of the AMS network, we have access to member services including model operating and compliance tools, procedures, manuals and training, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support and group purchasing arrangements. These member services are either funded by AMS, subsidised by AMS or available exclusively to members for a fee.

Platform Fees

For each insurance product the insurer will charge you a premium and, as set out above, we receive a commission that is a percentage of this premium.

We also charge you a platform fee of $20 to $200 plus GST depending on the policies we arrange for you. This fee relates to the delivery of the service from BizCover to you including but not limited to the provision and maintenance of the technology platform and the services provided by BizCover's consulting and administrative personnel. It is calculated based on factors including the work involved, the nature of your business and the product selected. This fee is non-refundable unless you cancel your policy during the cooling-off period. All fees payable for services will be advised to you separately from your premium on the invoices we provide.

If you elect to pay your premium by monthly instalments, we will also charge you an instalment administration charge of $8 plus GST per month.

Other material relationships

As a business we have relationships with and receive income from various third parties for a detailed list of our material relationships please contact us at: support@bizcover.com.au

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