



03 February 2022

Pellow Family Superannuation Fund
129-131 Hoskins Street
TEMORA NSW 2666



RENEWAL CERTIFICATE

Please be advised that your current policy will expire at midnight on the due date above.

Please find attached our offer to renew your policy on the basis of the details shown above and on the enclosed certificate(s).

If any changes to the certificate(s) are required, please let us know, if we are not advised of any changes, we will assume the details shown on the certificate(s) are accurate.

Please arrange to make payment for this policy using the payment options listed below. If you do not pay on time your policy may be cancelled. We reserve the right to alter our offer to continue cover and the terms of our renewal offer if changes to the certificate(s) are required or new information comes to light.

If you would like to cancel your policy from the date of expiry, please contact us on 1300 934 934 to arrange this.

Your WFI Contact

Mackenna Powell
P 0457 987 114
E clientservice@wfi.com.au

P 1300 934 934 F 1300 797 544
WFI
Reply Paid 16213
COLLINS STREET WEST VIC 8007

TYPE OF INSURANCE	
COMMERCIAL PLAN	
PERIOD OF INSURANCE (EXPIRES MIDNIGHT)	
03 February 2022 to 03 February 2023	
CLIENT NAME	
Pellow Family Superannuation Fund	
CLIENT NUMBER	PREMIUM
C362049	\$1,208.01
POLICY NUMBER	ESL/FSL
03 CPL 3416293	\$153.13
Tax Invoice When payment is made, this schedule can be used as a Tax Invoice for Australian GST purposes. "If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the Total Amount Payable".	GST
	\$136.11
	GOVERNMENT STAMP DUTY
	\$134.75
	TOTAL AMOUNT PAYABLE
	\$1,632.00
	DUE DATE
	3/02/22

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI)

WFI Payment Slip Please do not remit cash by post.

	Billers code	172171	 Please call 1300 934 934 for all credit card payments.	
	Ref:	34162933		
Use BPay to pay from your bank account, credit or debit card.				
Pellow Family Superannuation Fund				
CLIENT NUMBER C362049	POLICY NUMBER 03 CPL 3416293	DUE DATE 3/02/22	TOTAL AMOUNT PAYABLE \$1,632.00	
WFI Office Use Only: REN: 03 AM: 2421 AGENT: 03 5024				

Important Notes

To help you understand how your renewal premium compares to last year, we have included a comparison below.

Premium Comparison

	Last Year *	This Year
Premium	\$1080.24	\$1208.01
ESL/FSL	\$193.31	\$153.13
GST	\$127.36	\$136.11
Government Stamp Duty	\$126.09	\$134.75
Total	\$1527.00	\$1632.00

* Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term plus or minus any changes you made throughout the policy term.

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>

Location: 20 Mimosa Street

TEMORA 2666

Risk: 027/001 Business legal liability

Effective: 3/02/22

Excess:

Damage to property

\$1,500

Insured: Pellow Family Superannuation Fund

Business: PROPERTY OWNER WAREHOUSES UNCLASSIFIED

Important Note

WFI will now require You to estimate payments for the services of contractors/sub-contractors or labour hire that may be engaged by You in your Business. Your estimate does not need to include payments arising out of the activities of contractors/sub-contractors or labour hire engaged by You for the purpose of maintaining Your Business equipment or Business Premises. Please review current estimated payments shown above and contact WFI to make appropriate amendments if required.

Limit of Indemnity:

Limit any one Occurrence	\$20,000,000
Property in Your physical or legal control	\$250,000
Aggregate limit for product liability	NO COVER
Aggregate limit for pollution liability	\$20,000,000

Special conditions:

No cover for product liability

Premium	\$595.50
GST	\$59.55
Government Stamp Duty	\$58.95
Total Amount Payable	\$714.00

NSW Government Stamp Duty is included and if you think you are NSW Stamp Duty exempt please complete the attached Declaration or visit www.wfi.com.au/stampduty/nsw.

The item and amount are shown so you can easily identify them.

CERTIFICATE
03 CPL 3416293

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Risk: 027/002 Business property damage Effective: 3/02/22

Excess: \$500 or as shown in the policy, whichever is greater

Insured: Pellow Family Superannuation Fund

Business: P/OWNER WAREHOUSES UNCLASSIFIED

Property insured: Sum insured:

Buildings:

3 Bay Shed	\$84,872 (replacement)
Shipping Container #1	\$4,244 (replacement)
Shipping Container #2	\$4,244 (replacement)
Shipping Container #3	\$4,244 (replacement)
Shipping Container #4	\$4,244 (replacement)
Shipping Container #5	\$4,244 (replacement)
Shipping Container #6	\$4,244 (replacement)
Shipping Container #7	\$4,244 (replacement)
Shipping Container #8	\$4,244 (replacement)
Shipping Container #9	\$4,244 (replacement)
Shipping Container #10	\$4,244 (replacement)
Shipping Container #11	\$4,244 (replacement)
Shipping Container #12	\$4,244 (replacement)
Shipping Container #13	\$4,244 (replacement)
Shipping Container #14	\$4,244 (replacement)
Shipping Container #15	\$4,244 (replacement)
Shipping Container #16	\$4,244 (replacement)
Total sum insured for Buildings	\$152,776

Special conditions:

Important Note - Flood Cover:

Your Business property damage policy does not automatically include cover for damage caused by Flood.

You may have the option to add Flood cover to this policy.

If we agree to add Flood cover to this policy your Certificate of Insurance will indicate cover is provided.

(Please refer to the Product Disclosure Statement for details). To find out more please contact us.

Additional Benefits:

Included in the Product Disclosure Statement are the following additional benefits. These additional benefits are in addition to your cover unless you select a higher sum insured than those listed below, then your additional benefit will be the amount shown on this certificate of insurance, for each of the below towards the following costs You reasonably incur as a consequence of that damage for all claims arising out of the one event:

Demolition, clearing debris	\$10,000
Architects', surveyors' and legal fees	\$10,000
Fire Extinguishment Costs	\$10,000

CERTIFICATE
03 CPL 3416293

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Restoration of Your Business records	\$10,000
Employees' tools, equipment and personal effects	\$5,000
Escape of Liquid	\$25,000
Loss of Rent	\$5,000
Plants, shrubs, trees, turf and lawn	\$10,000
Seasonal increase for stock: up to 30% for specified periods	
All of the above additional benefits are subject to the	
terms and conditions set out under 'additional benefits' in	
Your Product Disclosure Statement	

Premium	\$612.51
ESL/FSL	\$153.13
GST	\$76.56
Government Stamp Duty	\$75.80
Total Amount Payable	\$918.00

End

Supplementary Product Disclosure Statement

SPDS Edition 1

This Supplementary Product Disclosure Statement (SPDS) is dated 15 January 2021 and will apply to all **WFI Commercial Plan Product Disclosure Statement and Policies** version CPLPDS 06 0521 (PDS) taken out with a new business effective date on or after 9 July 2021, or with a renewal effective date on or after 9 July 2021.

The information in this SPDS updates and should be read with the PDS and any other applicable SPDS.

Changes to Your PDS

Your PDS is amended by the following:

Change 1: Calculating Your premium

Your PDS is amended by inserting the following new paragraph in 'The cost of Your insurance' section on page 5 within the 'Important information' section of the PDS:

Your premium, including any discounts You may be eligible for, are subject to minimum premiums. We consider the minimum amount We are prepared to sell the policy for and may adjust Your premium to ensure it does not fall below the minimum amount. Any discounts will be applied to Your policy, only to the extent any minimum premium is not reached. This means that any discount You may be eligible for may be reduced. When We determine Your premium on renewal, We may also limit any increases or decreases in Your premium by considering factors such as Your previous year's premium amount.

Change 2 – Replacement of the ‘electronic data, cyber, e-commerce’ general exclusion

Your PDS is amended by deleting clause ‘4 electronic data, cyber, e-commerce’ on page 13 within the ‘General exclusions’ section and replacing it with the following:

4 cyber, data

- any:
 - Cyber Loss, except that subject to all the terms, conditions, limitations and exclusions of this policy or any endorsement thereto, this policy covers Damage to Property insured and any Time Element Loss directly resulting therefrom where such Damage to Property is directly caused by the following perils if otherwise covered under the policy:
 - theft or burglary;
 - Storm, windstorm, hail, tornado, cyclone, hurricane;
 - fire, lightning or explosion;
 - earthquake, volcanic eruption or tsunami;
 - Flood, freeze or weight of snow;
 - aircraft impact or vehicle impact or falling objects;
 - water damage;
 - a change in temperature affecting refrigerated goods; or
 - machinery or electronic breakdown, including collapse or explosion of pressure equipment,

which directly results from a Cyber Incident, unless that Cyber Incident is caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act; or

- loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.

Provided however that subject to all the terms, conditions, limitations and exclusions of this policy or any endorsement thereto, should Data Processing Media owned or operated by You suffer physical loss or physical damage insured by this policy, then this policy will cover the cost to repair or replace the Data Processing Media itself plus the costs of copying the Data from back up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling the Data. If such media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank Data Processing Media. However, this policy excludes any amount pertaining to the value of such Data, to You or any other party, even if such Data cannot be recreated, gathered or assembled.

This exclusion does not apply to Business legal liability policy, Employee theft policy, Personal legal liability policy, Motor vehicle policy - Section 2: the insurance for legal liability or Pleasure boat policy - Section 2: the insurance for legal liability.

This exclusion clause supersedes and, if in conflict with any other wording in the policy or any endorsement thereto having a bearing on Cyber Loss, Data or Data Processing Media, replaces that wording.

Change 3 – Inclusion of Communicable Diseases general exclusion

Your PDS is amended by inserting the following additional exclusion on page 14 within the 'General exclusions' section:

9 communicable diseases

- any actual or alleged loss, Personal Injury, Damage to Property, loss of income, liability, cost, expense or any other amounts of whatever nature directly or indirectly caused by, arising from, contributed to by, resulting from, or otherwise in connection with:
 - disease;
 - a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto;
 - any disease determined to be a 'listed human disease' under, or any disease in respect of which a 'biosecurity emergency' or 'human biosecurity emergency' is declared under, the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation;
 - any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
 - Highly Pathogenic Avian Influenza (HPAI) in humans;
 - rabies;
 - cholera;
 - any pandemic, epidemic or any other outbreak of infectious disease; or
 - any:
 - i. mutation of; or
 - ii. fear or threat (actual or perceived) of; or
 - iii. action taken to control or prevent or suppress,
- the diseases, conditions or circumstances described in this exclusion.

Provided that this exclusion will not apply to Damage to Property insured under Business property damage policy or Burglary and theft policy caused by the following perils, subject to all other provisions of the policy:

fire, lightning, thunderbolt, aircraft or other aerial devices or articles dropped therefrom, earthquake, tsunami, subterranean fire, volcanic eruption, Storm, tempest, rainwater, snow, sleet, wind, hail, water, liquids or substances discharged, overflowing or leaking from fixed apparatus, fixed appliances, fixed pipes or other systems, riots, civil commotions, strikes or locked out workers or persons taking part in labour disturbances, explosion, impact by vehicles, animals or trees or branches of trees, communication masts, towers, antennae, satellite dishes, watercraft, meteorites, or theft of Data solely where such theft is accompanied by theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Data.

For the avoidance of doubt "loss, Personal Injury, Damage to Property, loss of income, liability, cost, expense or any other amounts" includes any cost to clean up, decontaminate, disinfect, remove, replace, monitor and/or test for such diseases, conditions or circumstances described in this exclusion.

This exclusion does not apply to Business legal liability policy, Personal legal liability policy, Motor vehicle policy - Section 2: the insurance for legal liability or Pleasure boat policy - Section 2: the insurance for legal liability.

Change 4 – Inclusion of pandemic or epidemic exclusion for liability cover

Your PDS is amended by inserting the following additional exclusion on page 14 within the 'General exclusions' section:

10 pandemic or epidemic

- any claim arising directly or indirectly out of, caused by, contributed to by, or in connection with any:
 - disease determined to be a 'listed human disease' or in respect of which a 'human biosecurity emergency' is declared under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation; or
 - outbreak of infectious disease declared as a pandemic or epidemic by the World Health Organisation or any Australian government or Australian government agency; or
 - disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC).

This exclusion does not apply to Business property damage policy, Business interruption policy, General property policy, Machinery breakdown policy, Electronic equipment policy, Glass breakage policy, Employee theft policy, Burglary and theft policy, Money policy, Classic home policy, Standard home policy, Personal valuables policy, Domestic workers policy (WA only), Motor vehicle policy - Section 1: what You are insured for if Your Vehicle is damaged or stolen, Pleasure boat policy - Section 1: the insurance against Accidental damage or theft of - Your Boat or Personal accident and illness policy.

Change 5 – Inclusion of cyber exclusion for liability cover

Your PDS is amended by inserting the following additional exclusion on page 14 within the 'General exclusions' section:

11 cyber

- any liability directly or indirectly caused by or arising out of or in connection with any illegal, unlawful, malicious or criminal act or series of related illegal, unlawful, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of or use of Electronic Data.

For the purpose of this exclusion only, the following definition applies:

Electronic Data means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

This exclusion does not apply to Business property damage policy, Business interruption policy, General property policy, Machinery breakdown policy, Electronic equipment policy, Glass breakage policy, Employee theft policy, Burglary and theft policy, Money policy, Classic home policy, Standard home policy, Personal valuables policy, Domestic workers policy (WA only), Motor vehicle policy - Section 1: what You are insured for if Your Vehicle is damaged or stolen, Pleasure boat policy - Section 1: the insurance against Accidental damage or theft of Your Boat or Personal accident and illness policy.

Change 6 – Additions and revision to General definitions

1. Your PDS is amended by adding the following additional definitions within the 'General definitions' section commencing on page 15:

Communicable Disease

means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organisms; and
- the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Cyber Act

means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer Equipment.

Cyber Incident

means:

- any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer Equipment; or
- any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer Equipment.

Cyber Loss

means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Data

means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by Computer Equipment.

Data Processing Media

means any Property insured by this policy on which Data can be stored but not the Data itself.

Time Element Loss

means business interruption, contingent business interruption or any other consequential losses insured under this policy.

2. Your PDS is amended by deleting the definition of 'Computer Equipment' on page 15 within the 'General definitions' section and replacing it with the following:

Computer Equipment

means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, Data storage device, networking equipment or back up facility, owned or operated by You or any other party.

Change 7 – Updated Business property damage policy – What is not insured

Your PDS is amended by deleting the wording 'disease,' from sub-clause 5 on page 20 within the 'What is not insured' section of Business property damage policy.

Change 8 – Updated General property policy – What is not insured

Your PDS is amended by deleting the wording 'disease,' from sub-clause 8 on page 29 within the 'What is not insured' section of General property policy.

Insurer
Insurance Australia Limited
ABN 11 000 016 722 AFSL 227681
trading as WFI

Changes to Your PDS

This Supplementary Product Disclosure Statement (SPDS) is an update to the **WFI Commercial Plan Product Disclosure Statement and Policies** (Preparation date: 14 May 2021) version WFI CPLPDS 06 0521 (PDS). This SPDS should be read with Your PDS and any other applicable SPDS. These documents together with your Certificate of Insurance make up the terms and conditions of Your insurance contract with Us. Your current Certificate of Insurance outlines the cover You have chosen.

This SPDS was prepared on 21 July 2021 and applies to all WFI Commercial Plan policies with a new business effective date on or after 4 October 2021, or with a renewal effective date on or after 4 October 2021.

Change 1: Amendment to Our Complaints Handling Procedures

Your PDS is amended by deleting all of the terms under the heading 'Our Complaints Handling Procedures' within the 'Important Information applying to all policies' section on page 8, and replacing those deleted terms with the following new terms:

We will always do Our best to provide You the highest level of service but if You are not happy or have a complaint or dispute, here is what You can do.

If You experience a problem or are not satisfied with Our products, Our services or a decision We have made, let Us know so We can help.

Contact your local representative, call us on 1300 934 934 or go to our website for more information: WFI.COM.AU.

We will try to resolve complaints at first contact or shortly thereafter.

If We are not able to resolve Your complaint when You contact Us or You would prefer not to contact the people who provided Your initial service, Our Customer Relations team can assist:

Free Call: 1800 045 517
Free Fax: 1800 649 290
Email: Customer.Relations@iag.com.au
Mail: Customer Relations Reply Paid 89824
Sydney NSW 2001
Free post (no stamp required)

Customer Relations will contact You if they require additional information or have reached a decision. Customer Relations will advise You of the progress of Your complaint and the timeframe for a decision in relation to Your complaint.

We expect Our procedures will deal fairly and promptly with Your complaint. If You are unhappy with the decision made by Customer Relations You may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist You:

Free Call: 1800 931 678

Email : info@afca.org.au

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Visit: www.afca.org.au

Further information about Our complaint and dispute resolution process is available by contacting Us.

Change 2: Amendment to the Privacy complaints process

Your PDS is amended by deleting all of the terms under the subheading 'Complaints' within the 'Important Information applying to all policies' section on page 9, and replacing those deleted terms with the following new terms:

If You have a complaint regarding Our management of Your privacy You may access Our 'Complaints Handling Procedures' by contacting Us. Your complaint will be reviewed by Our Privacy Officer. If the Privacy Officer cannot resolve Your complaint then it will be escalated to our Customer Relations team who will make a final decision.

We will also inform You of Your right to take this matter to the Office of the Australian Information Commissioner (OAIC) together with contact details and the time limit for applying to the OAIC. In addition, if You have not received a response of any kind to Your complaint within a reasonable time, then You have the right to take the matter to the OAIC.

The OAIC is the statutory body given the responsibility of complaint handling under the Act. The OAIC is independent and will be impartial when dealing with Your complaint. The OAIC will investigate Your complaint, and where necessary, make a determination about Your complaint, provided Your complaint is covered by the Act. You have 12 months from the date You became aware of Your privacy issue to lodge Your complaint with the OAIC. The contact details of the OAIC are:

Office of the Australian Information Commissioner

Post: GPO Box 5218, Sydney NSW 2001

Phone: 1300 363 992

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

You also have a right in limited circumstances to have Your privacy complaint determined by the Australian Financial Complaints Authority (AFCA). The AFCA can determine a complaint about privacy where the complaint forms part of a wider dispute between You and Us or when the privacy complaint relates to or arises from the collection of a debt.

You can access the AFCA dispute resolution service by contacting them through the avenues detailed in 'Our Complaints Handling Procedures'.

Change 3: Amendment to the Motor Vehicle 'Comprehensive' cover No Claim Bonus

Your PDS is amended by deleting the following paragraph contained under the 'No Claim Bonus' sub-heading on page 86:

The No Claim Bonus discount will not apply to the premium relating to Optional benefits, Caravan annexe and contents cover, and may not apply to some Additional benefits under this Motor Vehicle policy.

Your PDS is also amended by replacing the above deleted paragraph with the following new paragraph on page 86:

The No Claim Bonus discount may not apply to the premium for Optional benefits, caravan annexe and contents cover, some Additional benefits or any additional premium paid, if applicable, to include or amend cover for any dangerous goods extension, windscreen excess removal, motor standard excess removal, private motor standard excess removal, motorcycle or caravan standard excess removal, that may be available under this Motor Vehicle policy.

Insurer
Insurance Australia Limited
ABN 11 000 016 722 AFSL 227681
trading as WFI



Financial Services Guide

About this Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about whether to use the financial services we can provide to you. It also sets out information and details required by law to be included in an FSG.

For example, this FSG contains information about the services we can offer you, how we and other persons or organisations are remunerated in relation to the services offered and information about how we deal with complaints.

References in this FSG to 'we', 'us', 'our' or 'WFI' are references to Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI.

Other documents we may give you

When we provide you with financial services as a retail client, we may give you:

- A General Advice Warning to let you know that any recommendation we have made is of a general nature and does not take your specific individual objectives, financial situation and needs into account.
- A Product Disclosure Statement (PDS) or Policy Wording before or at the time you acquire any of our products. These documents contain information on the benefits and significant characteristics of the product and are aimed to assist you in making an informed decision about whether to buy it or not.

About WFI

WFI is an Australian Financial Services Licensee (AFSL No. 227681). It is authorised to deal in and provide general advice in relation to general insurance products.

About the services we provide

We will give you factual information about the general insurance products we issue to help you decide whether to buy them.

In some cases, we may make a general recommendation or give an opinion about the general insurance products. We do this without consideration of your specific individual objectives, financial situation or needs. This is a general advice service.

When providing general advice we do not act on your behalf. You need to consider the appropriateness of any information or advice we give you, having regard to your specific individual objectives, financial situation or needs, before acting on it.

You should also refer to the policy documentation we give you (including the PDS) in deciding whether to acquire the products.

If you apply to buy one of WFI's products, we will collect information from you to decide whether to give you insurance, and if so, on what terms. If WFI agrees to issue the relevant insurance it will use the information to manage your and its rights and obligations under the insurance.

We can also vary, cancel or renew your WFI products.

How we are remunerated

Our remuneration

When we issue a general insurance product to you, we will charge you a premium for that product based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to stamp duty, GST, fire services levy, or other government charges, taxes, fees or levies.

Our staff receive an annual salary that may include bonuses or other incentives based on performance criteria.

Referrals

Any remuneration paid to third party referrers is not charged directly to you. Where you have been referred to us by a third party and you decide to acquire a general insurance product from us, we may pay the referrer. The payment amount depends on the product type, premium and the specific arrangement entered into with that referrer. The remuneration may also be paid on renewal and premium adjustments.

If we are unable to provide a product to you, we may refer you elsewhere in the Insurance Australia Limited group or to another Australian Financial Services Licensee. If you enter into an insurance policy with or through that licensee we may receive a commission for the referral. The payment amount may depend on the product type, premium and arrangement with that licensee.

More information

If you would like more information about the remuneration that we or referrers receive, please ask us. This request should be made within a reasonable time after this FSG is provided to you and before we provide you with a financial service to which this FSG relates.

Compensation Arrangements

The Corporations Act 2001 (Cth) requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. We are exempt from this requirement because we are an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth).

If you have a complaint

Complaints Handling Procedures

To access our Complaints Handling Procedures, simply contact your local WFI Area Manager, Client Service Team or the Claims Officer handling your claim.

If you have a complaint, we will do everything possible to resolve the matter on your initial contact with us. If your complaint is not resolved, we will treat it as a dispute and will enter it into our Internal Dispute Resolution process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of WFI with the appropriate experience, knowledge and authority to deal with it.

Details of our Complaints Handling Procedures are set out in our brochure "Handling Complaints and Dispute Resolution Our Commitment to You" and in our "Privacy Policy". You can contact us for these or access them online at wfi.com.au.

External Dispute Resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

Time limits may apply to lodge a complaint with AFCA, as such you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

If your complaint is to do with a privacy issue, you may refer it to the Privacy Commissioner through the Office of the Australian Information Commissioner.

Contact Details

You may apply for, vary or cancel your financial product, give us instructions or make a complaint by contacting your WFI Area Manager. Alternatively, call **1300 934 934** or visit **wfi.com.au** to contact your local office.

Western Australia

Locked Bag 1, Bassendean DC WA 6942

Queensland, New South Wales and A.C.T

PO Box 712, Toowong QLD 4066

Victoria, Tasmania and South Australia

PO Box 16213 Collins St West, Melbourne Vic 8007