

Financial Services Guide

Prepared: 3 July 2025

The Purpose of this Financial Services Guide

This Financial Services Guide (FSG) contains important information about the financial services KT Insurance as a brand of Lifestyle Insurance Group Pty Ltd ("KT", "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.

KT is responsible for the financial services described in this FSG. It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

The FSG is authorised for distribution by Lifestyle Insurance Group.

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.

We can arrange Recreational Vehicle insurance, provide general advice and handle and settle claims.

Do we have any relationships or associations with product issuers which might reasonably influence us?

We act as an agent of QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545 (QBE), who is the insurer and issuer of the applicable insurance products.

Who do we act for?

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

When providing these services, KT acts for QBE and does not act on your behalf.

Other documents you may receive

If you are a retail client and we arrange an insurance policy for you, we will give you a Product Disclosure Statement (PDS) when required.

The PDS is prepared by QBE, 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.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the back of this guide.

For more information on the Code Governance Committee (CGC) go to <https://insurancecode.org.au/>.

Cooling off period

A cooling off period of 14 days applies to your insurance policy. During the period you may cancel the policy and, provided you haven't claimed, receive a refund of premium paid (less any government taxes or duties we cannot recover).

Details of your cooling off rights will be included in the relevant Product Disclosure Statement.

Important Associations

Club 4X4 and Lifestyle Insurance Group are related bodies corporate as defined by the Corporations Act and have some directors in common. Lifestyle Insurance Group is owned by Envest Pty Ltd (ACN) 610 997 138) (**Envest**). Envest is an insurance investment and distribution group. Envest holds majority and minority interests in related service providers such as insurance broking, underwriting agencies (on behalf of local and overseas insurers) and claims administration. More information about Envest is available at www.envest.com.au.

Professional Indemnity (PI) Insurance

KT has a professional indemnity policy in place which covers us for any errors or mistakes relating to our insurance services. This insurance meets and complies with the requirements of s912B of the Corporations Act and covers the services provided by us and our representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

How you will be charged for the services provided?

QBE, the insurer, will charge you a premium for the insurance products. An administration fee of \$77 (inclusive of GST) per vehicle is charged and paid to KT.

Will anyone be paid for referring you to us?

KT has appointed Campervan 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 KT or QBE. CMCA receives a fee payment of 5% of the base premium for referring a customer to us.

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

Payment by the Insurer

Unless we tell you otherwise, we receive a commission from QBE 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 QBE (i.e. premium excluding stamp duty, fire service levy, GST or any other government charges, taxes, fees or levies).

The commission rate is 23.5% and covers the cost of performing the distribution functions of the insurer such as data entry, marketing, annual renewal marketing, underwriting and claims handling, and payment to the CMCA (as above).

Employees are paid an agreed salary and may earn performance-based bonuses. Employees may also receive non-monetary benefits like paid attendances at business-related events and/or shows, learning and development opportunities, functions or gift vouchers.

If you would like more information about the remuneration that KT Insurance receives, please contact us. The request should be made within a reasonable time after this document is provided to you and before the financial services are provided to you.

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 government taxes or duties we cannot recover in accordance with the applicable Product Disclosure Statement.

If you need further explanation, please ask us.

Direct Debit Request Services Agreement

When you agree to purchase a policy with us and authorise a direct debit for the payment of the premium, you agree to our direct debit request service agreement which can be found at files.ktinsurance.com.au/pdf/kt/ddr.pdf

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 by visiting www.ktinsurance.com.au/privacy-notice or call us.

If you wish to access your files, please ask us.

What should you do if you have a complaint?

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to the Australian Financial Complaints Authority (AFCA) subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA's contact details are:

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our complaints brochure, using our contact details on the back cover of this guide.

How to contact us

You can contact or provide special instructions to KT using the following methods:

Phone: 1300 261 261

Address: PO Box 1118, Maroochydore, QLD 4558

Website: www.ktinsurance.com.au