

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.

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

We act as an agent of Hollard, who is the insurer and issuer of the applicable insurance products.

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

If you wish to access your files please ask us.

Your duty to take reasonable care not to make a misrepresentation

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. You have a similar duty when you ask us to vary or extend the insurance and when we offer you the opportunity to renew your insurance. What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.

Specifically when you ask us to vary or extend your insurance or before you renew your insurance, you need to take reasonable care to review any information that we provide to you for your confirmation and to inform us of any changes, where the information is no longer honest, accurate and complete.

If you are not sure of the answers to any of our questions, or whether the information you previously provided remains honest accurate and complete, you should take the time to check and find out. It is also important to understand that, in answering the questions and checking the information, you are answering for yourself and anyone else to whom the questions apply.

As we use your answers to decide what insurance we will offer, to calculate your premium, and to assess any claim you make, it is essential that you contact us if you have any doubts.

If you do not take reasonable care in answering our questions, or to inform us of any changes, you may breach your duty. If that happens, your policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.

If your circumstances make it difficult for you to work out how to answer any of our questions, or you are not clear how to explain your situation to us, you should contact us to discuss your queries either via our online chat or call or email us.



A GUIDE TO OUR relationship with YOU and others



KT Insurance
PO Box 582 Preston VIC 3072
t: 1300 261 261 | f: (03) 8480 2200
e: info@ktinsurance.com.au

FSG Date 01 January 2023

A.C.N. 057 816 172 | A.B.N. 48 057 816 172 | AFS LICENCE NO:
246937

This Financial Services Guide is provided by:

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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 that will be provided to you.

Retail Clients

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 the Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) ("Hollard"), 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/>.

What should I do if I 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 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:

The Australian Financial Complaints Authority

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 procedures, using our contact details on the back cover of this guide.

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.

Professional Indemnity (PI) Insurance

KT has a professional indemnity policy in place that complies with the requirements of s912B of the Corporations Act.

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

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

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.



How you will be charged for the services provided?

Hollard, the insurer, will charge you a premium for the insurance products. An administration fee of \$77 inclusive of GST 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 Hollard. 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 Hollard 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 Hollard (i.e. premium excluding stamp duty, fire service levy, GST or any other government charges, taxes, fees or levies).

The commission rate is 20% 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).

This is an important document. Please read it carefully and keep it in a safe place.