



FergusonBrown

INSURANCE BROKERS

Financial Services Guide

Version 2 – 23 September 2025

Issued by FB Insurance Brokers Pty Ltd

AFSL - 562372 | ABN - 58 677 595 925

The financial services referred to in this financial services guide (FSG) are offered by:

FB Insurance Brokers Pty Ltd (FBIB)

ABN 58 677 595 925 AFSL 562372

Level 35, Tower One Barangaroo, 100 Barangaroo Avenue, Sydney NSW 2000

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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.

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, FB Insurance Brokers Pty Ltd, are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act because:

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

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.

FURTHER INFORMATION WHEN PERSONAL ADVICE IS GIVEN

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a Statement of Advice (SOA).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

PRODUCT DISCLOSURE STATEMENT (PDS)

If we offer 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 23rd September 2025 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, fax or email on the contact number or details mentioned in this FSG.

Who is responsible for the financial services provided?

FBIB 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.

FBIB holds a current Australian Financial Services Licensee no: 562372. The contact details for FBIB are on the front of this FSG.

FBIB is a Steadfast Group Limited, ABN 98 073 659 677 (Steadfast) Network Broker. As a Steadfast Network Broker, FBIB 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.

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

FBIB is authorised to advise and deal in general insurance products to wholesale and/or retail clients. We will do this for you as your broker unless we tell you otherwise.

Will I receive tailored advice?

FBIB holds an Australian Financial Services Licence (AFSL). This allows FBIB to provide personal product advice.

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 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 of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in any SOA, or any other warnings that we give you, carefully 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.

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.

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 for you. We may also maintain records of any recommendations or advice given to you.

We will retain this FSG and any other FSG 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. A copy is also available on our website, www.fergusonbrown.com.au.

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 often 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. However, in some cases we will also charge you a fee. These 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 as a result 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 you pay 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:

$$X = Y\% \times P + F$$

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).

F = the broker fee charged for the service provided to you (excluding GST).

Any fees that we charge you will be itemised on our Invoice or Statement for Retail Clients we disclose the dollar value of the commissions earned. If you pay by credit card we may charge you a fee which is non-refundable and reimburses us for bank fees, interests and charges associated with the use of a credit card.

We do not often 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).

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

We may request details of our commission and other benefits and the commission and other benefits of anyone referring you to us (or us to any insurer) within a reasonable time after you are given this FSG and before we provide any services to you.

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

See below for information on the Steadfast association and commission.

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

FBIB may recommend placing insurance coverage with other Steadfast-owned insurers and subsidiaries. We may conduct dealings with other Steadfast-owned insurers, premium funders and underwriting agencies, given the comprehensive suite of specialist insurance products and options that are available to better suit your needs and provide a more tailored insurance solution. We confirm that our insurance recommendations to you are not influenced by our relationships and are solely based on what is the best option or You as the Insured. Please note that by receiving this disclosure, it is assumed that You have read, understood and are aware of the contents of this notice.

The Steadfast owned entities that we may deal with and recommend to You as the Insured, include but are not limited:

ARGIS Insurance	Miramar
Armada Underwriting Agency	National Motorcycle Insurance
Australian Caravan Insurance	Nautilus Marine Insurance
Axis	Platinum Placement Solutions
Blend	Primassure Australia
CHU	Procover
Coast Insurance	Prorisk
Dawes	Protecsure
Emergence	Proteus
Flex Insurance	Quanta
HMIA	QUS
iQumulate	Sports Underwriting
IUA	Sterling
Mansions	UAA
Mecon	

Steadfast has arrangements with some insurers, underwriting agencies 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.

For a list of all of Steadfast's subsidiary and associate companies, as well as brands please refer to Steadfast's Annual Report available in the Investor section of Steadfast's website. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au.

The Coverforce Group and other related entities

FBIB is part of a group of financial services companies (collectively referred to as the Coverforce Group). The Coverforce Group also includes the following companies:

- › Coverforce Insurance Broking Pty Ltd (ABN 11 118 883 542);
- › Coverforce Partners Pty Ltd (ABN 57 089 245 465);
- › Coverforce Pty Ltd (ABN 31 067 079 261).

If we recommend a product or service of a company in the Coverforce Group, we may receive benefits as a result of that referral including share of any commission generated by that referral, dividends and in some cases a share of that entities profits.

We ensure that all negotiations and discussions with entities in the Coverforce Group are conducted as if that entity was an unrelated party and the relationship between the entities does not influence us in our recommendation of a product to you. We will always recommend products to you that are an appropriate solution for your needs.

Where there is potential conflict of interest in our remuneration or arrangements generally with entities in the Coverforce Group we manage those in accordance with our conflicts of interest policy which all staff, Distributors and Authorised Representatives, must comply with.

Should you have any questions in relations to our remuneration please do not hesitate to contact us.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 5 days, please contact the Compliance Manager on 1300 503 503 or put your complaint in writing and email it to compliance@coverforce.com.au or send it to the Complaints Manager at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. FBIB is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by our brokerage, after 30 days, or 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

P: 1800 931 678

E: info@afca.org.au

W: www.afca.org.au

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

FBIB has a professional indemnity insurance policy (PI policy) in place.

The PI policy covers us and our employees for claims made against us and our employees by clients as a result of the conduct of us or our employees in the provision of financial services.

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

Cooling off Period

If you decide that you do not need the retail insurance which has been arranged on your behalf, you have a minimum of 14 days from the date you receive confirmation of the contract and date it was arranged to change your mind. You must tell the insurer in writing that you wish to return the insurance contract and have the premium repaid. If you do so, the insurance contract will be terminated from the time you notified the insurer, and the premium will be returned.

The insurer may retain its reasonable administration and transaction costs and a short-term premium. You cannot return the contract of insurance if it has already expired or if you have made a claim under it.

Making a claim

Please contact us or your Insurer immediately if you need to lodge a claim. Further details on how to make a claim on your policy can be found in the relevant Product Disclosure Statement.

Duty to take reasonable care not to make a misrepresentation

A contract of insurance is a consumer insurance contract if the insurance is obtained wholly or predominately for personal, domestic or household purposes of the insured. It includes general insurance contracts (such as consumer credit, motor vehicle, home and contents, sickness and accident and travel insurance) and life insurance contracts. When you apply for home insurance, car insurance or any other insurance that is wholly or predominantly for personal, domestic or household use we will ask you specific questions that are relevant to the insurers decision to insure you and on what terms including the premium that the insurer will charge.

When you take out, renew, extend or vary your insurance policy, it is important that you understand you are answering questions for yourself and anyone else to be covered by the policy.

You should always provide us with complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policyholders to be best of your knowledge.

This is your duty, the insurer may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy.

If your breach is fraudulent, your policy may be cancelled from the beginning.

Changes to your circumstances

During the term of your contract of insurance, we ask that you inform your insurer of any changes to the details on your Certificate of Insurance that are no longer accurate.

Any changes may affect the premium and excesses applied to your policy or your insurances may be inadequate to fully cover you.

We can assist you to do this and to ensure that your contract of insurance is altered to reflect those changes.

Any questions?

If you have any further questions about the financial services FBIB provides, please contact us.

Please retain this document for your reference and any future dealings with FBIB.



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1300 337 276

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