



FINANCIAL SERVICES GUIDE

WHAT IS THIS DOCUMENT?

It sets out information to help you decide whether you wish to use any of the services set out in this Guide.

- Who is CSI Underwriting
- The services we offer you
- How we and your strata manager, as our Distributors, are paid
- Any potential conflict of interest we may have
- Our internal and external dispute resolution procedures and how you can access them

This FSG applies from 8 April 2016 unless a further FSG is issued to replace it or after your policy with us has been cancelled or lapsed. If there are services not covered by this FSG we shall give you a supplementary FSG.

WHO IS CSI UNDERWRITING

CSI is a Strata insurance underwriting agency acting under the authority of Assetinsure Pty Ltd and Ansva Insurance Pty Ltd. CSI's ABN is 91 143 415 070, AFSL Number is 379787.

In the process of obtaining, changing, renewing or disposing of CSI's strata insurance for you, your Strata Manager when acting as CSI's Distributor, represents and acts on behalf of CSI.

THE SERVICES WE OFFER YOU

CSI and or Your Strata Manager, when acting under our authority as our Distributor, may offer to arrange Strata insurance for you.

Your Strata Manager, when acting under our authority as our Distributor can only provide you with factual information about the insurance.

We or your Strata Manager will give you a Product Disclosure Statement (PDS) which will assist you to make an informed decision about purchasing the Strata insurance policy.



Strata Underwriting

HOW WILL YOU PAY FOR THE SERVICES WE PROVIDE?

For each insurance product the insurer will charge you a premium that includes any relevant GST, stamp duty and levies and our commission. The rate of commission is between 0% to 20% of the gross premium (excluding GST, stamp duty and levies). The total of government tax including GST, stamp duty and levies can be up to 80% of the gross premium.

We will also charge you an administration 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.

Out of our commission we shall pay a percentage (0 to 20%) to your Strata Manager who acts under our authority as our Distributor of our strata insurance.

If there is a refund of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any fee we have charged you.

When you pay us your premium it will be banked into our trust account. 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.

WHAT INFORMATION DO WE MAINTAIN IN YOUR FILE AND CAN YOU EXAMINE YOUR FILE?

We maintain a record of your personal profile, including details of insurance policies that we arrange or issue for you. We 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.

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 and online at www.csiuw.com.au

If you wish to look at your file please ask us. We will make arrangements for you to do so.

WHAT ARRANGEMENTS DO YOU HAVE IN PLACE TO COMPENSATE CLIENTS FOR LOSSES?

We have 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. It satisfies the requirements for compensation arrangement under S.912B of Corporation Act 2001.

DETAILS OF THE COMPLAINT RESOLUTION PROCESS

Let us know what you are not happy about. Because we treasure you as our client, all complaints are immediately notified and personally handled by our Managing Director. We will do our best to resolve it quickly.

If your complaint cannot be resolved within 7 days to your satisfaction, you have the right to refer the matter to Financial Ombudsman Service (T: 1 300 780 808 info@fos.org.au) of which we are a member.

ANY QUESTIONS?

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

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

CSI can be contacted by writing to PO Box 178, Chatswood 2057, by telephoning +61(2) 9419 2777 email info@csiuw.com.au or visiting website www.csiuw.com.au.

