

# Financial Services Guide

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## Financial Services Guide

This FSG describes the services Enthusiast provides, our relationship with Assetinsure (the insurer), how Enthusiast is remunerated for our services, our professional indemnity insurance and your rights to complain about our services.

### Enthusiast and its services

Enthusiast holds an Australian Financial Services Licence No. 396 716. Our licence allows us to give general financial product advice on, and deal in, general insurance products.

Our contact details appear here.

Enthusiast Underwriting Pty Ltd contact details:

PO Box 8495, CARRUM DOWNS VIC 3977  
PO Box 375, ORMEAU QLD 4208  
PO Box 2240, MIDLAND DC WA 6936  
PO Box 257, FERNY HILLS QLD 4055

Telephone: **1300 679 888**

Web Address: [www.enthusiast.com.au](http://www.enthusiast.com.au)

Email Contact: [mail@enthusiast.com.au](mailto:mail@enthusiast.com.au)

Quotation Request: [quoteme@enthusiast.com.au](mailto:quoteme@enthusiast.com.au)

Claims Contact: [claims@enthusiast.com.au](mailto:claims@enthusiast.com.au)

We place the insurance with Assetinsure under a delegated binding agreement. This allows Enthusiast to issue the insurance policies as if it were the insurer and when we do this we act as an agent of the insurer (not you).

Any advice provided by Enthusiast &/or our employees is general only and does not take into account your personal objectives, financial situation or needs. Because of this you should, before acting on the advice, decide if it is right for you and consider the information contained in the Combined FSG, PDS and policy documents carefully. We recommend that you seek advice from an insurance broker if you require personal advice before making a decision to purchase, vary or cancel your insurance.

### What we are paid

Enthusiast is paid a commission of 20% calculated on the base premium not including any government charges. We also charge you an Admin Fee of \$50 for arranging your cover. After expiration of 3 years, subject to the overall profitability of our insurance business we may earn further profit commission based on a sliding scale of between -5% to +5%.

Employees of Enthusiast do not receive commissions, fees or other benefits from any party when you purchase the product. They are paid an annual salary or wage and may receive bonuses, or other incentives or rewards based on their performance (which may or may not be related to their provision of financial services).

We do not pay commission, fees or other benefits to a person who refers you to us (unless they are an insurance broker or agent). For details of their remuneration, ask them for their FSG.

### Our professional indemnity insurance

We have professional indemnity insurance in place which covers us for any errors or mistakes we make relating to our insurance services.

This insurance meets the requirements of the Corporations Act and covers the services Enthusiast and its employees and other representatives provide (even after an employee ceases working for us) provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

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### What to do if you have a complaint

If you have a complaint about a claim, see the Complaints and Disputes Section of the Combined FSG, PDS & Policy Wording.

If your complaint relates to our services (for example the advice we gave or how we issued the policy), contact our Complaints Officer on 1300 679 888 or lodge your complaint in writing at:

In writing: PO Box 257, Ferny Hills 4055  
Email: [mail@enthusiast.com.au](mailto:mail@enthusiast.com.au)

We will acknowledge receipt of your complaint within 5 business days, and attempt to resolve it within 15 business days.

We are a member of the Financial Ombudsman Service, an external dispute resolution scheme. If you are unsatisfied with the manner in which we handle your complaint about our services, you are entitled to take your complaint to them. Their contact details appear below. You can access their service for free and any decision they make is binding on us but not on you.

Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001  
Phone: 1300 780 808  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Web: [www.fos.org.au](http://www.fos.org.au)

### This Financial Services Guide (FSG) is an important document

It provides you with information about Enthusiast Underwriting Pty Ltd ABN 35 142 206 746 to help you decide whether to use the financial services that we provide.

If you acquire a particular insurance policy or arrange the issue of an insurance policy to you, we will also provide you with a Combined FSG, Product Disclosure Statement (PDS) containing information about the policy to help you make an informed decision about the policy.



***Enthusiast***  
*UNDERWRITING*

*SPECIALIST MOTOR INSURANCE*