



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 257, FERNY HILLS QLD 4055

Telephone: 1800 10 10 44

Web Address: www.enthusiast.com.au

Email Contact: motor@enthusiast.com.au

Claims Contact: 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 up to 15% calculated on the base premium not including any government charges. We may also receive a profit share commission. This commission is only payable to us if certain profitability targets are met.

We may pay commission, fees or other benefits to a person who refers you to us. If this person is an insurance broker or agent, please ask them for details of their remuneration and their FSG.

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.

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 1800 10 10 44 or lodge your complaint in writing at:

In writing: PO Box 257, Ferny Hills 4055

Email: motor@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 Australian Financial Complaints Authority, an external dispute resolution scheme.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)1

In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

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.

This FSG was prepared on 01-05-11

Last updated : 01-11-18