

FINANCIAL SERVICES GUIDE

Who provides the services described in this Financial services Guide (“FSG”)?	Genesis Underwriting Pty Limited (“ Genesis ”) ABN 35 163 862 502; AFS Licence No. 450191
What are our contact details?	Level 3, 39 East Esplanade MANLY NSW 2095 Phone: 02 8412 3500 Email: underwriters@genesisuw.com.au Website: www.genesisuw.com.au
What information is in this FSG?	This FSG sets out the services we offer. It is designed to assist you in deciding whether to use any of the services we provide and contains important information about : <ul style="list-style-type: none"> • how we are paid; • any potential conflict of interest we may have; • our internal and external dispute resolution procedures and how you can access them.
From when does this FSG apply?	This FSG applies from 1st July, 2014 and remains valid unless another FSG is issued to replace it.
How can you instruct us?	We do not provide advice or any services directly to the public. If you require advice on any Genesis products you should contact your General Insurance Broker.
Who is responsible for our financial services?	Genesis is responsible for the financial services it provides and the distribution and content of this FSG. Genesis holds a current Australian Financial Services Licence 450191 The contact details for Genesis are provided at the top of this FSG.
Do we have any material relationships or associations with insurers who issue then insurance policies or any other material relationships?	Genesis has exclusive with some insurers and underwriting syndicates under which Genesis will receive between 1 - 15% commissions for each new policy arranged by Genesis and its distribution partners. Genesis is not a shareholder in any distribution partners. Genesis is a professional member of : <ul style="list-style-type: none"> • National Insurance Brokers Association (“NIBA”) • Underwriting Agencies Council of Australia (“UAC”)
What kinds of Financial services are you authorised to provide to me and what kinds of financial products/s services do those service relate to?	Genesis is authorised to issue and arrange for the issue of, financial products and provide financial product advice on general insurance products.

Will I receive tailored advice from Genesis?	<p>Genesis does not provide advice directly to the public but we have distribution arrangements with a number of Broker Partners around Australia. The advice we provide is general in nature. We do not provide personal advice.</p> <p>The advice we provide does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on our advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs. Before you make any decision about whether to acquire any policy we recommend, you should obtain and read the product disclosure statement for the policy.</p>
What information do you maintain in my file and can I examine my file?	<p>We do provide advice or have direct personal contact with the public. Therefore, we do hold any information, including personal information, about you.</p>
How will I pay for the services provided?	<p>You do not pay us any amount for our services. We receive payment from our Broker Distribution Partners for insurance policies that we recommend and are sold through Genesis Broker Distribution Partners.</p>
How are any commissions, fees or other benefits calculated for providing the financial services?	<p>Genesis receives between 1 - 15% of the premium for each Genesis Broker Partner recommended policy issued by our insurers or syndicate partners.</p>
What should I do if I have a complaint?	<p>Contact us about your complaint. We will do our best to resolve it quickly and fairly.</p> <p>If your complaint is not satisfactorily resolved within 20 days, please contact Anthony Jodrell of Genesis via the contact details provided at the beginning of this FSG.</p> <p>Genesis is a member of the Financial Ombudsman Service ("FOS"). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the FOS. The FOS can be contacted at :</p> <p>Street address :</p> <p>Financial Ombudsman Service, Level 12, 717 Bourke St, Docklands, VIC, 3008</p> <p>Postal Address :</p> <p>Financial Ombudsman Service, GPO Box 3, Melbourne, VIC, 3001</p> <p>Phone : 1 300 780 808 Fax : 03 9613 6399 Email : info@fos.org.au Web : www.fos.org.au</p>
What arrangements do we have in place to compensate clients for losses?	<p>Genesis has professional indemnity insurance policy (PI Policy) in place. The PI Policy covers Genesis and its employees for claims made against them by clients as a result of their conduct in the provision of financial services. The PI Policy also covers Genesis for claims relating to the conduct of former employees/representatives who no longer work for Genesis Underwriting Pty Limited.</p>
Any questions?	<p>If you have any further questions about the financial services Genesis provides, please contact us at the location and contact details provided at the beginning of this FSG.</p>

End of FSG