Financial Services Guide (FSG)

Version date: 1 November 2026

Who we are

Assetinsure Pty Ltd (ABN 65 006 463 803) (Assetinsure) is an Australian company authorised by the Australian Prudential Regulation Authority (APRA) to conduct general insurance business and holds an Australian Financial Services Licence (AFSL) (AFSL number 488403).

The contact details for Assetinsure:

Calling	+61 2 9251 8055
Emailing:	info@assetinsure.com.au
Visiting:	www.assetinsure.com.au
Writing:	PO Box R299, Sydney NSW 1225

The Purpose of this Financial Services Guide

This Financial Services Guide (FSG) provides information about the financial products and services we are authorised to provide in respect of a general insurance policy, to help you decide whether to use those services, how our staff and associates are remunerated, arrangements we have in place to compensate retail clients for loss, how you can make a complaint and how complaints are handled, and how we respect your privacy.

Products and services we provide

Our AFSL authorises us to provide the following services in relation to general insurance products to both retail and wholesale clients:

- general financial product advice;
- to deal in general insurance products, including by issuing, varying or cancelling a product; and
- to provide a claims handling and settling service.

We do not act on your behalf when we do any of those things.

Assetinsure may enter into agreements with agents to authorise them to offer, issue and administer general insurance products, and/or to settle claims under those products on our behalf. These agents act as an agent of Assetinsure and do not act on your behalf.

If you use an insurance broker or other adviser, they will in general act on your behalf. We may, in some cases, authorise your insurance broker to issue products on our behalf but they will act on your behalf in all other respects.

General Advice Warning

You should be aware that our employees provide only general financial product advice in relation to general insurance products. We do not provide tailored advice that considers your personal objectives, financial situation or needs. Before you make any decisions about the product, you should read the Product Disclosure Statement (PDS) and/or Policy Wording carefully to ensure that the product is suitable for you and consider seeking independent advice.

You will receive a Product Disclosure Statement

If we offer you a product or service as a retail client, we will provide you with a PDS. The PDS provides important information about the significant benefits and features of the insurance policy and the rights, terms and conditions attached to the policy so that you can make an informed decision about whether or not to acquire the product. If we issue you with a product, we will give you a Policy Wording that sets out the precise terms for the product issued to you, unless the PDS and the Policy Wording are already combined.

Remuneration

Any premium or other payment you pay us will be for providing the product or service we provide to you.

Assetinsure employees receive a salary which is based on a number of general factors including industry experience, location, qualifications and complexity of role. In addition, they may be eligible to receive a performance based bonus, however they do not receive incentives, commissions or other payments based solely on individual sales or the advice provided to a specific customer.

Employees may also receive non-monetary benefits such as sponsorships of conferences and functions, and meals and entertainment. We closely monitor these activities to ensure they do not create a conflict of interest.

When Assetinsure enters into agreements with agents to authorise them to offer, issue and administer general insurance products on our behalf, we pay those agents a commission of the base policy premium. Specific information on how our agents are remunerated can be found in the agent's FSG related to the specific product being issued.

Referrals

We may pay commissions, fees or other benefits to a person who refers you to us such as your insurance broker or other adviser (who acts on your behalf). If you want information about their remuneration arrangements we recommend that you ask them for their FSG. Any remuneration paid to third party referrers is not charged directly to you.

Compensation and insurance arrangements

The financial strength of Assetinsure is regulated by APRA and so Assetinsure is exempt from the compensation and insurance arrangements required for AFSL holders.

Complaints

We strive to provide an efficient, honest and fair standard of service at all times. However, we recognise that this may not be always the case, and you may wish to make a complaint.

What should you do if you have a complaint?

If you have a complaint about any aspect of our service or product, then we want to hear from you.

Please refer your complaint to us by one of the following methods:

Calling: +61 2 9251 8055

Email: complaints@assetinsure.com.au

Writing: PO Box R299, Sydney NSW 1225, to the attention of the Complaints Officer

We will acknowledge receipt of your complaint and attempt to resolve it within 30 calendar days.

If you wish to make a complaint about the privacy of your personal information you may also make a complaint to the Office of the Australian Information Commissioner (OAIC).

You can find further information on our complaints management process by visiting https://www.assetinsure.com.au/key-policies/complaints.

What should you do if you are not happy with our response to your complaint?

If you are not happy with our decision or the handling of your complaint, you can access the external dispute resolution scheme managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers with free, fair and independent dispute resolution for complaints relating to financial service providers.

AFCA deals with complaints that fall within their rules and will generally only consider your complaint after we have first had the opportunity to resolve your complaint through our internal complaint management process.

You can contact AFCA by:

Calling 1800 931 678

Visiting: www.afca.org.au

Email: info@afca.org.au

Writing: Australian Financial Complaints Authority Limited
GPO Box 3, Melbourne, VIC 3001

External dispute resolution determinations made by AFCA are binding upon us in accordance with the AFCA Terms of Reference.

General Insurance Code of Practice

Assetinsure is a subscriber to the General Insurance Code of Practice (the Code). The Code sets standards for insurers and is designed to raise the standard of practice and service in the general insurance industry. You can obtain a copy of the Code by visiting www.codeofpractice.com.au.

Your Privacy

Assetinsure collects, holds, uses and discloses personal information as part of the provision of financial products and services. We treat personal information in accordance with the Australian Privacy Act and the Australian Privacy Principles (APP). Our privacy policy is available on our website assetinsure.com.au.

Our products

The main products we offer as at the date of this FSG are:

- Motor Insurance
- Goods in Transit Insurance
- Pet insurance
- Builders Warranty

Not all of these products are treated as general insurance and not all of these products fall under the AFSL regime. We also provide reinsurance that covers other types of general insurance products. Other products may be offered from time to time. Further information on products that we offer can be obtained from our website.

General insurance products taken to be issued to retail clients

Section 761G(5) of the Corporations Act provides that only limited types of general insurance products are issued to a customer as a retail client. The list of general insurance product types in section 761G(5) is:

- motor vehicle insurance
- travel insurance
- personal and domestic property insurance
- sickness and accident insurance
- a home building insurance
- a home contents insurance
- a consumer credit insurance
- a kind of general insurance product prescribed by the Corporations Regulations

Information about what constitutes each of these types of general insurance products is set out in the Corporations Regulations.

Other types of general insurance products will be taken to be issued to you as a wholesale client and you may not be entitled to receive a PDS or other form of disclosure document or have other rights. The fact that we give you this FSG does not mean that we will provide you with a product or service as a retail client.

This FSG was last updated on 1 November 2026. Distribution of this FSG has been authorised by Assetinsure.