

IMPORTANT NOTICES & INFORMATION

This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation.

DUTY OF DISCLOSURE

Under the Insurance Contracts Act 1984 (the Act) you have a Duty of Disclosure (Duty). The Act imposes a different Duty i.e. contracts predominately used for personal, domestic or household use ("consumer contracts") or other non-consumer contracts (e.g. commercial / business use policies). It is very important that you read and understand the Duty of Disclosure information that the insurer provides you, if you need another copy of the PDS/Policy Wording please ask us.

Policies for personal, domestic or household use - consumer contracts e.g. motor, home building and contents, travel, sickness & accident

You have a duty to take reasonable care not to make a misrepresentation to the insurer, before you enter the policy as well as before you renew, extend, vary or reinstate the policy. Before you do these things, you may be asked questions, the answers to which the insurer will use in deciding whether to insure you, or anyone else to be insured under the policy, and on what terms. You must answer these questions truthfully, accurately and completely.

When you are renewing a consumer contract, it is important to the insurer know if information you have previously advised is incorrect or out of date, and that any updated information is truthful, accurate and complete. If you do not tell the insurer about a change in something you have previously advised, the insurer will take this to mean that there is no change.

All other contracts non-consumer contracts e.g. policies for use in a business

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms. You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell the insurer anything that reduces the risk they insure you for; or is common knowledge, or they know or should know as an insurer; or they waive your duty to tell them about.

If you do not tell the insurer something – ALL CONTRACTS

If you don't tell the insurer something you are required to tell them, they may cancel your insurance contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

The Corporations Act defines Retail Clients as:

- Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people; AND
- That are being provided a financial service or product that relates to the following insurance covers: Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit

If you are a retail client the advice we are giving you related to this transaction is **general advice**. General advice is advice that has been prepared without considering your current objectives, financial situation and needs. Therefore, before acting on this advice you should consider the appropriateness of the advice having regard to your current objectives, financial situation and needs. Please check the policy Schedule carefully to ensure that the sum insured is adequate and that the cover is appropriate. If the advice provided related to the acquisition or possible acquisition of a new insurance policy you should consider the enclosed PDS prior to making the decision to purchase the product.

COOLING OFF NOTICE

For retail insurance policies, if you decide that you do not require the policy you have 14 days (or longer if the insurer allows it) from either the date you receive confirmation of this policy and the date 5 days after the date the policy was arranged (whichever occurs earlier) to advise the insurer in writing of your change your mind, for the premium to be repaid. The insurer may retain its reasonable administration costs and a short-term premium. Please refer to the PDS for the specific timeframes that may apply.

TARGET MARKET DETERMINATIONS

A Target Market Determination (TMD) is a document insurers are required to publish for retail insurance contracts, which sets out the consumers for whom the policy is designed to be suitable for. A TMD does not form part of the PDS, which remains the key document which should always be read prior to making a decision on a policy. We will provide a copy of the policy's TMD (if applicable) upon request.

Please refer to our Financial Services Guide for information about our remuneration, relationships and associations that may influence the advice or services provided to you.

PERTH

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CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)

If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we received from the insurer, and not refund any part of the brokerage or fees we receive for arranging the cover. A broker service fee may be charged to process the cancellation.

UNDERWRITING AGENTS AND WHOLESALE BROKERS

In some cases we access insurance products via Underwriting Agents and Wholesale brokers rather than directly with the insurer. In such cases should you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent out to you.

ELECTRONIC DELIVERY OF DISCLOSURE NOTICES

Where possible if you have given us your email address we will provide all correspondence, invoices and disclosure notices to you electronically. Disclosure notices may be provided to you via hyperlinks in an email or as an attachment. If you do not wish to be sent disclosure notices as hyperlinks please advise us and we will send them as attachments, or in hard copy if preferred.

PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs, including premium funding and claims. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators).

Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We also provide your information to the providers of our policy administration and broking systems that help us to provide our products and services to you. Certain technology service providers that we utilise e.g. cloud-based data storage and back up, survey technologies and social media providers, may store information across multiple countries.

We do not trade, rent or sell your information. If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure. For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website.

DISPUTES

Clients not satisfied with our services should contact our Complaints Officer. We are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office, or contact AFCA directly on email: info@afca.org.au, telephone: 1800 931 678 (free call), in writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001. We also follow the Insurance Brokers Code of Practice.