

## Date of Issue:

### Authorised Representative Details

**"WE", "US", "OUR":** Coverit Solutions Pty Ltd Trading as Pink Pig Insurance

**ABN:** 89 618 664 412

**Address:** Level 11/46 Marine Parade Southport QLD

**AR Number:** 1254647

**Phone:** 07 3708 1303

## WHAT IS THE PURPOSE OF THE FINANCIAL SERVICES GUIDE?

This Financial Services Guide (FSG) is designed to assist You in deciding whether You wish to use any of the services We provide. It contains information about how We are remunerated in relation to the services, and about how You may access AWN Insurance's internal and external dispute resolution procedures.

## THIS FSG CONTAINS INFORMATION ABOUT:

- The services We are authorised to provide to You;
- How We are remunerated for providing these services;
- How complaints are dealt with; and
- Other important information.

## WHAT DOCUMENTS WILL YOU RECEIVE?

When providing You with a quote or issuing the insurance, We will give You:

- The FSG, which has been approved for distribution by AWN.
- A Product Disclosure Statement (PDS), contains sufficient information so that a retail client may make an informed decision about whether to purchase a financial product.

## HOW YOU CAN PROVIDE INSTRUCTION TO US

If You want to provide Us with instructions in relation to the financial services and products We can offer, contact Us using the details provided above.

## ABOUT US AND OUR SERVICES

We are an Authorised Representative of the following licensee:

Australian Warranty Network Pty Ltd trading as AWN Insurance (AWN)

**ABN:** 78 075 483 206 | AFSL No: 246469.

**Address:** 3801 - 3803 Pacific Highway, Tanah Merah QLD 4128

**Tel:** (07) 3802 5577 | **Fax:** (07) 3806 1505

**Email:** [claims@theclaimshub.com.au](mailto:claims@theclaimshub.com.au)

AWN as an appointed cover holder of Sovereign insurance Pty Ltd (SIA) provides the listed products underwritten by SIA.

We are authorised to do the following on behalf of AWN in accordance with the terms of Our agreement with them:

- Issue and apply for the financial products listed below.
- Provide general financial product advice (but NOT personal financial product advice) in relation to the financial products listed below.

### Products:

- Car Rental Excess Insurance

## HOW ARE WE REMUNERATED?

### Authorised representatives

We receive a commission from AWN when We arrange Your Products. The amount is calculated as a percentage of the Premium (excluding taxes and statutory charges) and is included in the Premium quoted to You. Depending on the retail price elected by Us, this may vary between 0% and 30% of the Premium.

AWN may also provide benefits in the form of advertising and promotional material, admission to sales seminars, business-related conferences and attendance at sporting or hospitality events. These are provided to Us at no additional cost.

### Authorising licensee

AWN is paid a commission by the Underwriter when You are issued with a Product. The commission is included in the premium charged by the Authorised Representative. AWN's employees are paid an annual salary and may be paid a bonus based on performance criteria.

If you require more detailed information about the remuneration that is received please contact AWN within a reasonable time after the FSG is provided to you and before the financial service is provided to You.

## WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If You wish to make a complaint about service matters such as general administration of Your policy, or about a claim, the first thing You should do is contact AWN, and Your complaint will be referred to their Internal Dispute Resolution Committee (IDRC) to review the dispute at no cost to You. If our review takes more than 10 business days, we will provide you with regular updates.

### Please address all complaints to:

**Mail:** Internal Dispute Resolution Committee, AWN, PO Box 4301, Loganholme, QLD, 4129.

**Phone:** (07) 3802 5577.

**Email:** [idr@awninsurance.com.au](mailto:idr@awninsurance.com.au)

Further details will be provided at the appropriate stage of the complaints process. This complaints procedure does not affect Your legal rights.

## PROFESSIONAL INDEMNITY INSURANCE OF LICENSEE

AWN holds Professional Indemnity (PI) insurance. The PI cover is maintained in accordance with the law; is subject to its terms and conditions; and provides indemnity up to the sum insured for the activities of the employees and Authorised Representatives in respect of the financial services authorised under the Australian Financial Services Licence of AWN.