



**We walk by faith, not by sight.
2 Cor 5:7**

Financial Services Guide

1. Introduction

This document is the Financial Services Guide (**FSG**) for Anglican Insurance and Risk Services Ltd ACN 633 941 698 (**we, us, our**). This document describes the financial services we provide and our important relationships. It also explains how we are remunerated, how to make a complaint about our services and what professional indemnity arrangements we have in place.

This FSG was prepared on 01 October 2025.

Our contact details are:

Phone: 1300 927 523

Postal address: Level 12, 637 Flinders Street, Melbourne 3000

Email: admin@airs.org.au

2. Our Services

We can provide general insurance broking services under our AFSL (No. 568473), which may include:

- Providing general financial product advice on your insurance requirements;
- Arranging and renewing general insurance on your behalf, including by engaging the services for another broker with specialist expertise where required;
- Assisting you with general insurance claims; and
- Arranging premium funding.

We will only give you general financial product advice, which means we do not provide personal advice as to the suitability of insurance products we offer to arrange, for your personal or individual situation or objectives. You will need to make your own assessment of whether the products we offer you are suitable for you.

We will provide you with a copy of the Product Disclosure Statement (**PDS**) or policy wording for any insurance policy we arrange for you, unless you already have an up-to-date PDS or policy wording. The PDS or policy wording contains important information about the main features of the insurance so please read this document carefully.

We may also direct you to the Target Market Determination (**TMD**) for certain insurance products. The TMD describes the type of customers for whom the insurance is appropriate, based on their likely needs, objectives and financial situation as well as the product features. Reading the PDS and the TMD will help you to decide if the insurance suits your needs, objectives and financial situation.

As an insurance broker, we provide our services as your agent and on your behalf.

3. How we communicate with you

You may instruct us by phone or email at the contact details shown in this document. It is important that you provide us with complete and accurate information about the risk to be insured otherwise the advice we give you may not be appropriate for your needs. This can be done by contacting us directly or updating your information through our client portal at www.airs.org.au

If you have supplied your email address to us, we will send documents including this FSG and PDSs or policy wordings to that address unless you instruct us that you wish to receive these documents via a different method (e.g. hard copy sent to you by post).

4. How We Are Paid

If you decide to purchase the insurance, you will be charged a premium by the insurer based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to any stamp duty, goods and services tax and other government charges, taxes, fees and levies. We are not paid a commission by insurers.

An annual membership fee is payable to access our services. This is a fixed fee ranging from \$100 to \$1,250 excluding GST.

We will also charge you an annual management fee for providing financial services to you, and this fee is payable each year when your policy is renewed. Our management fee is comprised of two components, which are both calculated as a percentage of the total insurance premium (excluding taxes and statutory charges) you are charged:

- An insurance administration fee, which ranges from 6.5% to 12% of premium; and
- A risk services fee, which ranges from 1% to 2.25% of premium.
- Other special or one-off levies applied from time to time that we will inform you of.

The percentage applied to you generally reflects the size of your premium and the volume of work we do for you. Fees are payable in addition to the premium charged by the insurers for the policies.

If you require changes to your insurances during the policy period, we may also charge you an additional fee for the additional services we provide. We will advise you of the amount of this fee.

You can ask us for further details of the remuneration that we receive. If you are interested in this information, you need to ask for it within a reasonable timeframe after receiving this FSG, and before we provide any financial services to you, such as arranging your insurance or assisting you with your general insurance claim.

We are entitled to retain all of our fees covering the services we provide to you and we treat these fees as earned when we arrange the insurance, even if you subsequently cancel or vary those insurances. We do not refund our fees if you decide not to hold the insurances for the full policy period. We may also charge you (with your agreement) a fee for any special advisory or additional claims-related services.

Our brokers are paid an annual salary for their work.

5. Professional Indemnity Insurance

We maintain professional indemnity insurance which covers us for any errors or mistakes relating our professional broking services. This insurance meets the requirements of the *Corporations Act 2001* (Cth) and covers the financial services provided by us and our brokers after they cease working with us, provided we notify the insurer of the claim when it arises, and this is done within the relevant policy period.

6. Privacy

We are fully committed to handling your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. We collect your personal information directly from you or through other entities listed in our Privacy Policy. We do not trade, rent or sell your information.

We require personal information from you to arrange your insurance and assist you with a claim. If you don't provide the information, we may not be able to provide these services to you. You can check the information we hold about you at any time.

A free copy of our Privacy Policy is available at <https://www.airs.org.au/privacy-policy/>

7. Complaints

Making a Complaint

We are committed to ensuring our services meet your expectations and value feedback on how we are performing. If you would like to make a complain about our services, you can contact our Complaints Officer at:

Telephone: 1300 927 523

Email: admin@airs.org.au

We will acknowledge receipt of your complaint within one (1) business day and attempt to resolve it within five (5) business days.

Escalating a Complaint

If you are not satisfied with our decision or if your complaint remains unresolved after five (5) business days, your matter will be referred to our Internal Dispute Resolution (**IDR**) team who will aim to provide a written response to your complaint within thirty (30) days of when you lodged your complaint. If you are still unhappy with the outcome, you can choose to have the matter resolved externally.

External Dispute Resolution

If you are not satisfied with the outcome of your complaint or we do not resolve your complaint within thirty (30) days of the date on which we first received your complaint, you can contact the Australian Financial Complaints Authority (**AFCA**), of which we are a member.

AFCA is an external complaints resolution scheme approved by the Australian Securities and Investments Commission (ASIC) to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. An AFCA decision is not binding on you, but is binding on us.

Information about AFCA, and the types of disputes that it can consider, can be found at its website.

Email: info@afca.org.au

Freecall number: 1800 931 678

Online complaint form: <https://ocf.afca.org.au/>

8. Payment terms

Invoices

We will invoice you for the premium, statutory charges (e.g. stamp duty, fire services levy, etc) and any fees we charge for arranging your insurance(s). You must pay us within 30 days of the date of the invoice or, in the case of a renewal, before the expiry date of the contract of insurance.

If you do not pay the premium on time, the insurer may cancel the contract of insurance, and you will not be insured. The insurer may also charge a short-term penalty premium for the time on risk.

Premium Funding

Premium funding products enable you to pay your premiums by instalments. Premium funders do charge interest, and they take a power of attorney over your insurance policy.

In some circumstances, we may be able to arrange premium funding with the Anglican Investment Development Fund (**AIDF**) on your behalf, if you require it. Please note that our policy for refunds following cancellation of a policy applies to any policies cancelled as a result of a premium funding default. AIRS does not receive financial benefit from these arrangements.

9. Important information

Duty of disclosure

To make an informed assessment of the risk and calculate the appropriate premium, your insurer needs information about the risk you are seeking to insure.

For this reason, before you enter into a contract of insurance, you have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth). This duty differs slightly depending on the type of insurance you apply for, and it also applies when you renew, extend, vary or reinstate a contract of insurance.

For consumer insurance contracts, the duty is for you to take reasonable care not to misrepresent the insurer. Consumer insurance contracts include insurance which is obtained wholly or predominantly for personal, domestic or household purposes or which is otherwise treated as a consumer insurance contract by the insurer.

This will include consumer credit insurance, motor vehicle insurance, home buildings insurance, home contents insurance, sickness and accident insurance, travel insurance, pet insurance, mobile phone insurance and other products that cover personal and domestic property, such as jewellery insurance.

- For all other policies, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk and, if so, on what terms. You do not have to disclose anything that:
 - Reduces the risk to be undertaken by the insurer;
 - Is common knowledge;
 - Your insurer knows, or in the ordinary course of its business, ought to know; or
 - If the insurer has waived your obligation to disclose.

If you do not comply with your duty of disclosure, your insurer may be entitled to reduce its liability in respect of a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

One important issue to be disclosed is the history of losses suffered by the person seeking insurance or any closely associated person or entity. As you are responsible for checking that you have made complete disclosure, we suggest that you keep an up-to-date record of all such losses and claims.

If you have any questions about whether information needs to be disclosed to your insurer, do contact us.

Material changes

You must also notify your insurer of any significant changes which occur while the policy is on risk or under negotiation. If you do not, your insurances may be inadequate to fully cover you.

We can assist you tell the insurer about changes and to ensure that your contract of insurance is altered to reflect those changes if necessary. A fee may apply.