



A Division of CLC Deliveries Pty Ltd  
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## **RE: FINANCIAL SERVICES GUIDE (FSG)**

This guide contains important information and is designed to assist you to decide whether you wish to utilise our service.

It provides information about the services we offer you, how we are paid and our internal and external disputes resolution procedures and how you can access them.

### **Who we act for**

Hunter Express is appointed as an Authorised Representative of Australian Risk Applications (Pty) Ltd to provide the insurance service under their Australian Financial Services Licence number 228991.

There is no relationship between Hunter Express and Australian Risk Applications (Pty) Ltd other than one of customer and service supplier

### **Authorised Services**

We hold a domestic transit insurance policy. When you instruct us to do so we can arrange for this policy to cover you.

We will give you a Product Disclosure Statement (PDS), which is issued by the insurance company. This will describe the main features of the policy. You should read the PDS to help you decide if the policy suits your needs, objectives and financial situation.

If you need advice or your insurance needs are different from the cover available in our policy, we can refer you to Australian Risk Applications Pty Ltd who will be able to assist you.

### **How we are paid**

For arranging for you to be insured under our policy, we are remunerated. This remuneration is a percentage of the annual premium paid to the insurance company less their expenses and less any claims paid. The remuneration varies depending on the annual claims performance of the insurance policy.

Our staff who arrange your insurance are paid a salary. They do not receive remuneration for arranging insurance for you. In addition, Australian Risk Applications Pty Ltd receives remuneration such as fees and commissions for arranging the insurance.

### **Do we have professional Indemnity Insurance?**

During the term of this agreement, Hunter Express will maintain in force Professional Indemnity Insurance against negligent acts, errors and omissions.

### **We Only Provide General Advice:**

We will give you factual information about the relevant insurance products to help you decide whether to buy them. In some cases, we may make a general recommendation or give an opinion about them. Any such advice we provide to you is of a general nature only and does not take your personal needs, objectives or financial situation into account. You need to consider the appropriateness of any information or advice we give you, having regard to your personal needs, objectives or financial situation, before acting on it. Because of this we recommend that you carefully read the relevant Product Disclosure Statement and Policy documentation we give you before you acquire the products.

### **Complaints and Disputes**

Australian Risk Applications (Pty) Ltd handle all complaints or disputes about our services.

Their complaints officer can be contacted at Level 4, 12 Mount Street, North Sydney NSW 2060, (02) 9007 2491

If the complaints officer does not resolve the complaint to your satisfaction, you can refer it to Financial Ombudsman Services (FOS), whom they are a member of. For further information about FOS, please visit their website [www.fos.org.au](http://www.fos.org.au) or contact them on 1800 367 287 (or 1800 FOS AUS).

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