



## Financial Services Guide (FSG)

This FSG was prepared on 30 September 2022

This Financial Services Guide describes the services that Kent Insurance Services Pty Ltd ACN 153 942 280 AR no. 1299204 (**Kent, we, us, our**) and Arthur J. Gallagher & Co (Aus) Limited ABN 34 005 543 920 AFSL 238312 (**Gallagher**) can provide to you. It is designed to assist you in deciding whether to use any of our services, and it describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.

We will give you a Product Disclosure Statement (**PDS**) before you decide to purchase insurance from us. It will help you to understand the terms and conditions of the insurance and include important information the cost of the insurance, applicable excesses and your cancellation/cooling off rights.

For more information, go to [www.kentremovalsstorage.com.au](http://www.kentremovalsstorage.com.au)

### HOW WE CAN HELP WITH YOUR INSURANCE

We can offer insurance to protect against accidental damage, loss and destruction of your household, domestic and personal goods when we move and/or store them for you. We will also assist you if you need to make a claim. Alternatively, you can obtain insurance from an insurance company of your choice.

We do not provide any personal advice in relation to the offer of the insurance. Any recommendation we make for you to take out insurance is made without taking account of your objectives, financial situation or needs. You should, before acting on our recommendations, consider the appropriateness of them for your personal circumstances. Reviewing the PDS will help you to decide whether it suits your needs and whether to buy or hold the insurance. You can also access the target market determination for the insurance to identify whether you are within the target market: [Kentremovalsstorage.com.au](http://Kentremovalsstorage.com.au)

### WHO WE ACT FOR

We are an authorised representative of Gallagher, an Australian financial services licence holder. Gallagher has authorised us to provide general financial product advice on and deal in general insurance, and to provide claims handling and settling services in relation to the insurance we offer. Depending on the value of your claim, we may refer your claim to Gallagher or the insurer's claims administrator.

Gallagher acts as our broker for the placement of a marine in transit and storage policy for the placement with the insurer, XL Insurance Company SE ABN 36 083 570 441 (**AXA XL or insurer**). Kent Relocation Group Pty Ltd as trustee for The Dace Trust also cover you for claims with a value of up to \$10,000 in total, as an exempt insurer.

### HOW ARE WE PAID?

We receive remuneration for providing insurance and claims services. This remuneration is the difference between the amount you pay us for your insurance and the cost of the premium that we pay to the insurer for the marine in transit and storage policy. If we have already given you a quote for the insurance, you can request particulars of the remuneration we earn for providing insurance within a reasonable time after you receive this FSG and before we provide financial services to you.

### Who do we pay

We pay a salary to Kent's staff who arrange insurance and handle claims. We also pay them a commission of 0-5% of the amount you pay for insurance.

Gallagher receives a commission of up to 20% of the premium from the insurer for arranging the group policy with us and this commission forms part of the premium that we pay to the insurer.

### COMPLAINTS ABOUT THE INSURANCE

AXA XL has established procedures for dealing with complaints and disputes regarding your policy or claim. If you have any concerns or wish to make a complaint in relation to your policy or your insurance claim, please contact AXA XL using the details below:

Email: [idxaustralia@axaxl.com](mailto:idxaustralia@axaxl.com)  
Telephone: 02 8235 5100

AXA XL will acknowledge receipt of your complaint and do their utmost to resolve the complaint to your satisfaction within 10 business days. Where they are unable to do so, their final decision will be provided to you within 30 calendar days of the date on which you first made the complaint.

### COMPLAINTS ABOUT THE FINANCIAL SERVICES

If you wish to complain about the financial services provided by us on behalf of Gallagher (e.g. arranging your insurance), you can contact Gallagher's Complaints Team using the following details:

Email: [complaints@ajg.com.au](mailto:complaints@ajg.com.au)  
Telephone number: 1800 068 000

Gallagher will acknowledge receipt of your complaint immediately and do our utmost to resolve the complaint to your satisfaction within 5 business days. Gallagher's final decision will be provided to you within 30 calendar days of the date on which you first made the complaint.

AXA XL and Gallagher are members of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme. You may refer your complaint to AFCA if your complaint is not resolved by AXA XL or Gallagher to your satisfaction within 30 calendar days of the date on which you first made the complaint. You can access this scheme for free and any decision they make is binding on AXA XL or Gallagher but not on you.

You can contact AFCA using the following details:  
Website: [www.afca.org.au/make-a-complaint](http://www.afca.org.au/make-a-complaint)  
Ph: 1800 931 678

### COMPLAINTS ABOUT OUR REMOVAL SERVICES

If you have a concern, complaint or dispute about our removal services, please contact us using the following details:

Website: [www.kentremovalsstorage.com.au/complaints-complaints](http://www.kentremovalsstorage.com.au/complaints-complaints)  
Ph: 1300 697 150

We are also members of the Australian Furniture Removers Association (AFRA) and AFRA will handle these complaints. You can contact AFRA using the following details:

Website: <https://afra.com.au/about/contact-us/>  
Email: [admin@afra.com.au](mailto:admin@afra.com.au)  
Ph: 1800 671 806

### OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial services. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our employees after we cease working with Gallagher,

provided that we notify the insurer of the claim when it arises and this is done within the relevant policy period.

### NIBA CODE OF PRACTICE

Gallagher is a member of the National Insurance Brokers Association (NIBA) and is bound by their Code of Conduct. Gallagher also subscribes to the General Insurance Brokers Code of Practice (the Code). The Code sets out standards for Brokers to follow when dealing with clients. A copy of the code can be obtained from the NIBA website: [www.niba.com.au/insurance-brokers-code-of-practice/](http://www.niba.com.au/insurance-brokers-code-of-practice/).

### PRIVACY

We are committed to protecting your personal and sensitive information (Personal Information). When we collect, hold, use, disclose, or otherwise handle your Personal Information we must comply with the Privacy Act 1988 (Cth), which includes the Australian Privacy Principles.

We collect, hold, use and handle your Personal Information to perform our functions of providing the financial services outlined in this FSG. If you do not supply the Personal Information that we request, we may not be able to provide our services to you. For example, we may not be able to arrange the insurance for you or manage your claim. We provide your Personal Information to insurers or insurance intermediaries to allow them to determine whether to insure you and if so on what terms. You can access our privacy policy for more details: [Kentremovalsstorage.com.au](http://Kentremovalsstorage.com.au)

In facilitating the services outlined in this FSG, Gallagher may also need to provide your Personal Information to any outsourced providers and/or its related companies. This may involve providing your Personal Information to overseas recipients located in the USA, UK, New Zealand, Singapore or India. Prior to disclosing your information to overseas recipients, Gallagher will, where required by law, take steps to ensure that the recipient does not breach the Privacy Act 1988 (Cth) and has sufficient practices and processes to protect your Personal Information. You can access Gallagher's privacy policy for more details: <https://www.ajg.com.au/privacy-policy>

### HOW CAN YOU CONTACT US?

We can be contacted at:

#### Kent

Website: [www.kentremovalsstorage.com.au](http://www.kentremovalsstorage.com.au)  
Ph: 1300 709 563

#### AXA XL

Website: [axaxl.com](http://axaxl.com)  
Email: [ausinfo@axaxl.com](mailto:ausinfo@axaxl.com)  
Ph: 02 8270 1400

#### Gallagher

Website: [www.ajg.com.au](http://www.ajg.com.au)  
Web form: <https://www.ajg.com.au/connect-with-us>  
Ph: 1800 240 432

This FSG has been authorised for distribution by Gallagher.

