



AMAZON
UNDERWRITING

**FINANCIAL
SERVICES GUIDE**

About the Information Contained in this Document

In this document you will find information about the services and products we offer and on what basis we provide these services and products. We have also included in the document our service philosophy and our service commitment to you.

Some information contained in this document is required under a Financial Services Guide as outlined in the Corporations Act 2001, therefore you should keep this document in a safe place.

We will outline:

- Who we are
- Our Service Commitment
- Our products and services and what we do
- How we are remunerated
- How we collect and use information
- Insurer relationships or associations
- How we handle complaints
- Information relating to retail clients
- Other important information
- How you can contact us

We encourage you to read this document and ask us if you have any questions. We are here to help you.

Who We Are and What We Do

Amazon Underwriting (ABN: 17 605 879 507 – AFSL: 482029) is an independently owned underwriting agency focussed on delivering insurance packages tailored for specific niche markets.

Our Service Commitment

We are committed to providing high quality insurance products underpinned by “A” rated security together with high level customer service, supporting brokers to provide the insurance products and service their clients need.

Amazon Underwriting

Amazon Underwriting is an independently owned underwriting agency focussed on delivering insurance packages tailored for specific niche markets.

Contact Us

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Our Products and Services

For Childcare:

- Combined Liability (Public & Products Liability and Professional Indemnity) all written on an occurrence basis so that clients never have to worry about run off cover
- Personal Accident for Children and/or volunteers
- Property
- Management Liability

For Home-based businesses:

- Home Building Insurance
- Home Contents Insurance
- Business Stock and/or Merchandise
- Business Equipment
- Business Interruption
- Domestic Legal Liability

How We Are Remunerated

When insurance is arranged for you, you will be required to pay a premium and this will be paid to the insurer of the product. The premium includes any commission payable by the insurer for distributing the product. We may also receive an Administration fee that is paid by you.

When we receive commission, it is calculated as a percentage of the premium. The rate of remuneration varies depending on the product and the insurer. It usually ranges between 0-20% for general insurance products. We usually charge an Administration fee in addition to the premium and this is shown on our invoice.

The commission and fees we earn are for the policy periods shown and we are entitled to retain all commission and fees for policies we arrange on your behalf. If you decide to cancel a policy or no longer wish to use our services, we will retain all commission and fees for the policies we have arranged for you in current period of insurance unless specifically agreed in writing.

How We Collect and Use Information

The personal information we generally collect and hold may include your name, address, age or date of birth, information specific to the insurance product or service which you apply for or which we provide to you, such as details of your property, insurance and claims history. For some of our products and services, we also collect and hold sensitive information, including information or an opinion about your health or a disability, memberships of professional or trade associations and criminal record. For further information, please see our Privacy Policy on our website www.amazonunderwriting.com.au.

Insurer Relationships or Associations

All Insurers are APRA approved to operate as general Insurers in Australia including Certain Underwriter's at Lloyd's of London.

How We Handle Complaints

As a valued client, we want you to tell us if any of our products or services have not met your expectations. We will investigate the complaint and answer your questions. We have a complaints and internal dispute resolution process to try and resolve them as quickly as possible. For further information, please see our Complaints and Resolution Policy on our website www.amazonunderwriting.com.au. If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to FOS. FOS can be contacted on 1800 367 287 or by email info@fos.org.au or via their website www.fos.org.au.

Information Relating To Retail Clients

Any advice which Amazon Underwriting Pty Ltd provides to you in regard to this insurance is provided as a service to assist you, the client's broker in accommodating your client's needs and is not intended for release in whole or part to your Retail Client. In accepting any advice from us, you agree not to pass it to the Retail Client as advice received from us nor incorporate it into advice which you may provide to them as advice received from us. Further, in accepting our advice and you do not comply with the above, then you agree to notify Amazon Underwriting immediately of any such non-compliance.



Other Important Information

Duty of Disclosure

In order to make an informed assessment of the risk and calculate the appropriate premium, we need information about the risk you are asking us to insure. For this reason, before the client enters into a contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984 to disclose to us every matter that you know, or could reasonably be expected to know.

Cancellation

We cannot cancel a contract of insurance without written instructions from a person (s) who is authorised to represent each of the parties who are named as insured's in the contract of insurance. If a contract of insurance is cancelled before expiry of the period of insurance, we will refund the amount of premium we receive from the insurer. We will not refund our commission.

How You Can Contact Us

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