This Financial Services Guide ("FSG") is an important document. It is issued by Pantaenius Australia Pty Ltd (Pantaenius) and provides you with information about Pantaenius and to help you decide whether to use our services. This FSG contains information about the services we can offer you, how we are remunerated, how we handle complaints and our privacy policy.

You will receive a separate Product Disclosure Statement ('PDS') before or at the time you apply for Sail & Motor Yacht Insurance which contains information on the risks, benefits, and significant characteristics of the insurance product and is intended to assist you to decide if you wish to take out insurance cover.

Please keep this FSG, your PDS and Policy document for future reference. If these documents are amended, reasonable notice will be given to you. The most recent versions of these documents are available online at www.pantaenius.com.au.

1. Who are we and what services we offer

Pantaenius Australia Pty Ltd (AFS Licence No 410502) is an insurance agent organising specialist Sail & Motor Yacht Insurance. Insurance is underwritten by Chubb Insurance Australia Limited, AFSL 239687, ABN 23 001 642 020 and Berkshire Hathaway Specialty Insurance Company, AFSL 466713, ABN 84 600 643 034 and distributed by Pantaenius Australia Pty Ltd, AFSL 410502, ABN 95 148 013 085 (Pantaenius, 'we', 'us').

Pantaenius has authority to act as an agent of the Insurer(s) to issue, renew and vary insurance policies and to handle claims as if it was the Insurer(s). This means Pantaenius acts at all times on behalf of the Insurer(s) and any information given to Pantaenius is deemed to have been given to the Insurer(s).

2. When we give you advice

Pantaenius will only provide you with general advice when arranging Sail & Motor Yacht Insurance and it does not or has not considered your personal financial situation, objectives and needs. You should consider whether this advice suits your requirements before you take out an insurance product.

If you require personal advice on your particular financial situation, objectives or needs, you should consult your financial adviser or insurance broker. Personal advice is financial product advice that is given or directed to a person in circumstances where the adviser has considered one or more of the person's financial situation, objectives or needs.

3. Receiving instructions from you

You may apply for, vary or cancel your insurance contract by writing to us using the contact methods set out in item 9 below.

4. Fees and Charges

Before you take out Sail & Motor Yacht Insurance, you need to consider the premium, fees and charges set out in the Policy Schedule such as an administration fee, stamp duty and GST. Please refer to your Policy Schedule for full details.

5. Remuneration and Benefits We Receive

Pantaenius is remunerated for the services provided including claims handling to the Insurer through commission payments whenever you enter into an insurance contract organised by Pantaenius (including renewals).

The amount of commission payable to us will vary between 25% and 35% of the base premium you pay.

6. Your Privacy

We collect personal information to ensure that we can offer or provide you with products and services most appropriate to your needs, as outlined in this FSG. We value your privacy and we have adopted the principles set out in the Privacy Act 1988 as part of our commitment to maintain client confidentiality in the collection, use, disclosure or handling of personal information. For further information about our privacy policy, please see Pantaenius Privacy Policy available on our website at www.pantaenius.com.au.
7. Complaints

**Stage 1 – Complaint Handling Procedure**

If you are dissatisfied with any aspect of your relationship with Pantaenius Australia Pty Ltd (‘we’, ‘us’, ‘our’) including our products or services and wish to make a complaint, please contact us at:

The Complaints Officer  
Pantaenius Australia Pty Ltd  
33/6 Jubilee Avenue,  
Warriewood, NSW 2102  
**phone** + 61 2 9936 1670  
**email** complaints@pantaenius.com.au

You will need to provide:

- your name and surname;
- your policy &/or claim number (if applicable);
- the date and time that the issue arose; and
- a description of the issue.

The members of our complaints handling team are trained to handle complaints fairly and efficiently.

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if we cannot agree, you may request that your complaint is taken to Stage 2 and referred to our internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

**Stage 2 – Internal Dispute Resolution Procedure**

If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of the insurer’s dispute resolution team. The Chubb Insurance Australia Limited (Chubb) internal dispute resolution team are independent to our complaints handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact Chubb’s internal dispute resolution team by phone, post (as below), or email at:

Internal Dispute Resolution Service  
Chubb Insurance Australia Limited  
GPO BOX 4065  
Sydney, NSW 2001  
**phone** + 61 2 9335 3200  
**fax** +61 2 9335 3411  
**email** DisputeResolution.AU@chubb.com

Please provide Chubb with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute. Chubb will keep you informed of the progress of the review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided Chubb have all necessary information and have completed any investigation required. In cases where further information or investigation is required, Chubb will work with you to agree to reasonable alternative time frames. If you and Chubb cannot agree, you may refer your dispute to the Australian Financial Complaints Authority (AFCA) as detailed under Stage 3 below, subject to its Rules. If your complaint or dispute falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.
Stage 3 – External Dispute Resolution

If you are dissatisfied with Chubb’s internal dispute determination, or we or Chubb are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to Australian Financial Complaints Authority (AFCA), subject to its rules. AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. Chubb is a member of this scheme and agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You are not required to obtain legal or other advice when lodging a dispute with AFCA but if you decide to do so then you may be expected to assume any costs involved. Your right to commence legal proceedings against the insurer is not affected by this process.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
phone 1800 931 678 (free call)
fax +61 3 9613 6399
email info@afca.org.au

8. About this FSG and Updates

All the information contained in this FSG is current as at the date of this FSG. We will publish minor changes to the FSG on our website. We will update the FSG if there are significant changes.

9. How to contact us

PANTAENIUS AUSTRALIA PTY LTD
33/6 Jubilee Av., Warriewood NSW 2102
AFS licence no. 410502
ABN 95 148 013 085
phone +61 (0)2 9936 1670
email info@pantaenius.com.au

10. Professional Indemnity Insurance Policy

Pantaenius has a professional indemnity insurance policy (PI Policy) in place. The PI Policy covers Pantaenius and its employees for claims made against them by clients as a result of their conduct in the provision of financial services. The PI Policy also covers Pantaenius for claims relating to the conduct of former employees/representatives who no longer work for Pantaenius.