

FINANCIAL SERVICES GUIDE

1. INTRODUCTION

This Financial Services Guide describes the services we provide and explains our relationship with the insurers of the product offered (SLE Worldwide Australia Pty Limited for and on behalf of Certain underwriters of Lloyd's of London). It explains how we are remunerated for our services, our professional indemnity insurance and describes your rights as our valued client. We will provide this document to you when you ask us to provide insurance.

2. OUR SERVICES

We can assist you with obtaining insurance for Country Rugby League of NSW Top Up Personal Injury Cover as an agent of the insurer being Certain Underwriters at Lloyd's of London.

We hold an Australian financial services licence. Our Australian financial services licence number is 237268.

We have a binder agreement for Personal Injury under binding authority B0572NA14SL01. This means we act as the Insurer's agent to arrange insurance policies and handle claims not on your behalf.

However, we can only advise you about insurance in general terms; we cannot advise you about your individual situation.

If you are interested in the insurance we offer, we will provide you with a Product Disclosure Statement, describing the main features of the policy. Reading it will help you to decide if the policy suits your needs, objectives and financial situation.

3. HOW ARE WE PAID?

Commission	<p>We receive a commission from the insurer when we arrange your insurance. The commission varies depending upon the product, but is in the range of 0% to 15% of the premium (excluding taxes and statutory charges). Our commission is included in the premium quoted to you.</p> <p>You can ask us for further details of the remuneration that we receive. If you are interested in this information, you must ask us for it within a reasonable timeframe after receiving this FSG. You must ask us before we provide any financial services to you, such as placing your insurance.</p>
Profit Share	<p>At the end of the financial year, we may receive a profit share commission from the Insurer, depending on the performance and profitability of the portfolio we place with the insurer(s).</p>

4. WHO WE PAY

Referrers	We do not pay any referrers fees.
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5. OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our insurance services. This insurance meets the requirements of the Corporations Act and covers the services provided by us 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. WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to complain about our services, contact our Complaints Officer on (02) 9249 4850. We will acknowledge receipt of your complaint within 5 days, and attempt to resolve it within 15 days.

We are a member of Lloyd's Australia Limited Internal Dispute Resolution Scheme and the Financial Ombudsman Service an external dispute resolution scheme. If you are unsatisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them.

In the first instance you should contact Lloyd's. Their contact details are Lloyd's Australia Limited, Suite 2, Level 21 Angel Place, 123 Pitt Street, Sydney NSW 2000 or email ldraustralia@lloyds.com or phone Lloyd's on (02) 9223 0752. You can access this scheme for free and any decision they make is binding on us but not on you.

7. HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at www.sleaustralia.com.au.

8. HOW CAN YOU CONTACT US?

We can be contacted at:

SLE Worldwide Australia Pty Limited ABN: 15 066 698 575 AFS Licence No: 237 268 Level 11, 56 Clarence Street Sydney 2000 Ph: (02) 9249 4850 Fax: (02) 9249 4840
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