



RE: FINANCIAL SERVICES GUIDE (FSG)

Couriers By Demand Express Pty Ltd

3/450-464 W Botany St,
Rockdale NSW 2216

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

Couriers By Demand Express Pty Ltd 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 Couriers By Demand Express Pty Ltd 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.

Couriers by Demand Pty Ltd »

ABN 13 104 133 780

Unit 3 / 450 West Botany Street, Rockdale 2216

t (02) 9095 5000 e sales@couriersbydemand.com.au

www.couriersbydemand.com.au

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, Couriers By Demand Express Pty Ltd 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 the Australian Financial Complaints Authority (AFCA), whom they are a member of. For further information about AFCA, please visit their website <https://www.afca.org.au/>

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