Financial Services Guide

The financial services referred to in this financial services guide (FSG) are offered by:

Robina Removals, ABN 90669504040
335 Reedy Creek Rd, Burleigh Waters, Qld 4220
T: (07) 55 200 488
E: info@robinaremovals.com.au

Robina Removals is the authorised representative of:

Cowden (VIC) Pty Ltd, ABN 66 008 889 450
Level 18, 60 Albert Road, South Melbourne VIC 3205
P: (03) 9686 6500
E: insurance.vic@cowden.com.au

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This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- The services we offer you.
- How we and others are paid.
- Any potential conflict of interest we may have.
- Our internal and external dispute resolution procedures and how you can access them.
- Arrangements that are in place to compensate clients for losses.

Product Disclosure Statement (PDS)

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up-to-date PDS from the insurer. The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?	This FSG applies from September 2022 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	Cowden (VIC) Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG. Cowden (VIC) Pty Ltd holds a current Australian Financial Services Licensee No 245658. The contact details for Cowden (VIC) Pty Ltd are on the front of this FSG.
What kinds of financial services are you authorised to provide to me?	Robina Removals is authorised to provide general financial product advice to wholesale and/or retail clients under Cowden (VIC) Pty Ltd's Australian Financial Service Licence. We will do this on your behalf unless we tell you otherwise.

Will I receive tailored advice?	Robina Removals is authorised to provide you with general advice only and not with tailored advice. You should read the warnings that we give you carefully before making any decisions about an insurance policy.
How will I pay for the services provided?	For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Cowden (VIC) Pty Ltd often receive a payment based on a percentage of this premium (excluding any relevant taxes, charges and levies) called commission (0% to 20%), which is paid to Cowden (VIC) Pty Ltd by the insurers. In some cases, you will also be charged a fee.
How are we paid?	In arranging your insurance, we receive the difference between the amount you pay us for your insurance and the cost of the premium we pay for the policy (which is based upon our annual turnover) and the amount we pay for claims under $2,000. The amount you pay us is based on the value of the goods we are removing or storing on your behalf. Our staff who arrange your insurance are paid a salary. They do not receive a bonus for arranging insurance for you.
Do you have any relationships or associations with insurer who issue the insurance policy or any other material relationships?	Cowden (VIC) Pty Ltd is a Steadfast Group Limited (Steadfast) Network Broker. As a Steadfast Network Broker, Cowden (VIC) Pty Ltd has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee. Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners pay Steadfast commission of between 0.5% to 1.5% for each product arranged by us with those Partners or alternatively a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au
What should I do if I have a complaint about your services?	We are a member of the Australian Furniture Removers Association (AFRA). AFRA handles all complaints or disputes about our services. Contact Executive Director at AFRA: a) Phone on 1800 671 806 b) Mail to 6/7 Packard Avenue, Castle Hill NSW 2154
What should I do if I have a complaint about the insurance policy?	Contact us and tell us about your complaint. We will do our best to resolve it quickly. If your complaint is not satisfactorily resolved within 10 days, please contact: Cowden (VIC) Pty Ltd's Complaints Officer, Mr Alan Tokeley: a) Phone on (08) 9322 4822 b) Email at alan.tokeley@cowden.com.au c) Mail to PO Box 60, West Perth WA 6872 Cowden (VIC) Pty Ltd will try and resolve your complaint quickly and fairly.

	Cowden (VIC) Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA can be contact at: a) Phone on 1800 931 678 b) Email at info@afca.org.au c) Mail to GPO Box 3, Melbourne VIC 3001 Website at www.afca.org.au
What arrangements are in place to compensate clients for losses?	Cowden (VIC) Pty Ltd has a professional indemnity insurance policy (PI policy) in place. The PI policy covers Cowden (VIC) Pty Ltd and its employees for claims made against Cowden (VIC) Pty Ltd or its employees in the provision of financial services. We also have a PI policy in place that covers us (and our employees) for claims made against us (or our employees) as a result of conduct in the provision of financial services. Our PI policy will cover us for claims relating to the conduct of former representatives or employees who no longer work for us. This policy satisfied the requirements for compensation arrangements under Section 912B of the Corporations Act.
What information do you maintain in my file?	We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you. Your information may also be provided to the companies that deal with your insurance claim such as loss assessors and claims administrators. Your information may be given to an overseas insurer (e.g. Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will inform you of where the insurer is located if it is possible to do so at the time of advising you. We also provide your information to suppliers of our policy administration and broking systems that help us to provide our products and services to you. We do not trade, rent or sell your information. If you do not provide us with complete information, we cannot properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty to take reasonable care not to make a misrepresentation. For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website.
Any questions?	If you have any further questions about the financial services Robina Removals and Cowden (VIC) Pty Ltd provides, please contact us. Please return this document for your reference and any further dealings with Robina Removals or Cowden (VIC) Pty Ltd.