

## POINT UNDERWRITING AGENCY FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is an important document designed to help you decide whether to use the financial services offered.

It contains important information how Point Underwriting Agency arranges and administers the policy.

### WHAT FINANCIAL SERVICES ARE PROVIDED?

Point Underwriting Agency Pty Ltd ABN 53 605 479 070, (Point Underwriting Agency) which holds AFS Licence 477471.

Point Underwriting Agency is responsible for the financial services that MedCorp Insurance & Risk Consultants provides to you. MedCorp Insurance & Risk Consultants Authorised Representative No is 255311.

For the purposes of this FSG the terms 'we', or 'us' or 'our' refers to MedCorp Insurance & Risk Consultants as the authorised representative of Point Underwriting Agency.

Point Underwriting Agency acts under a binder authority with various underwriters of Lloyds (the Insurer), who is the issuer of the product. This means that Point Underwriting Agency can bind the insurer with this policy.

Point Underwriting Agency can handle or settle claims on behalf of the insurer. Point Underwriting Agency act on behalf of the insurer when providing these services.

Point Underwriting Agency has authorised MedCorp Insurance & Risk Consultants to provide financial services to retail and wholesale clients on its behalf.

Point Underwriting Agency is responsible for the financial services we will be providing to you in relation to the general insurance products. The authorised financial services include general financial product advice and dealing for personal accident and sickness products issued by the Insurer.

Any advice given to you by Point Underwriting Agency about personal accident and sickness insurance will be of a general nature only and will not take into account your personal needs and objectives.

### HOW WE ARE PAID?

Point Underwriting Agency is paid a commission by the Insurer when you buy this policy. The commission is included in the premium you pay may be up to 34% of the premium paid excluding any government taxes, levies and any brokerage paid to your intermediary.

Point Underwriting Agency are paid an annual salary and may be paid bonuses based on business performance.

### FURTHER INFORMATION

For more information about remuneration or other benefits received for the financial services provided, please ask your intermediary or contact us using the details noted in this document within a reasonable time of receiving this FSG and before you choose to buy this product.

### COMPLAINTS

If you have a complaint about the financial services provided by Point Underwriting Agency in relation to this product please refer to the PDS for details of the complaint resolution process.

### WHAT PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS DO WE HAVE IN PLACE?

Point Underwriting Agency holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by us and our employees (even after they cease to be employed). These policies meet the requirements of the Corporations Act.

### WHO IS RESPONSIBLE FOR THIS DOCUMENT?

Point Underwriting Agency is responsible for the content and distribution of this FSG which it has authorised.



Should you have any questions in relation to policy coverage, please contact your Broker; Bill Medhurst on (08) 9286 0088