



serendipity insurance solutions

S I S

## FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is an important document that we are required to give you under the requirements of our Australian Financial Services Licence. It is designed to help you make an informed decision about whether to use our services. It includes details about the financial services we are able to provide to you, services we offer & the remuneration that may be paid to us for providing those services and how any complaints are dealt with.

### **Karen Kenton-Barnes**

**Authorised Representative of  
Unique Group Broker Services Pty Ltd (UGBS)**

Authorised Rep No: 1283765

Address: 500 Trentham Rd,  
Trentham, 3458, VIC

Telephone: 0423 509 222

ABN: 25 644 554 101

Email Address:

[Karen@Serendipityinsurance.com.au](mailto:Karen@Serendipityinsurance.com.au)

### **Licensee**

**Unique Group Broker Services Pty Ltd**

**T/A UGBS**

AFSL: 509434

ABN: 54 608 758 845

Address: 2/308 Kororoit Creek Road,  
Williamstown North 3016 VIC

PO BOX 6474, Point Cook 3030 VIC

Telephone: 1300 966 697

## **FINANCIAL SERVICES PROVIDED**

Karen Kenton-Barnes and is an Authorised Representative of Unique Group Broker Services Pty Ltd (UGBS) & can provide General Advice only for the following classes of financial products:

- i) General Insurance Products;

Should you decide to purchase a policy, Karen Kenton-Barnes will be the arranger of your insurance and the relevant insurer will be the product issuer.

## **GENERAL ADVICE**

We only offer General Advice for any product that we are authorised to deal in.

- **General Advice Warning**

General Advice is where we do not take into consideration any of your financial situation, objectives or needs. We usually provide you with a minimum of two quotes wherever possible (Except upon Renewal unless requested), you need to consider if the general advice and any relevant product is appropriate for your circumstances. We suggest that you should obtain a Product Disclosure Statement (PDS) relating to the product and consider the PDS before making any decision about whether to acquire the product.

## **PRODUCT DISCLOSURE STATEMENT (PDS)**

Upon request, you will be provided with a Product Disclosure Statement/s (PDS) containing information about key features of the financial product, significant risks and benefits, the cooling off period and fees associated with the financial product that will assist you to make an informed decision about whether the product is appropriate for you. It is usually created by Financial Institution providing the product.

## **SERVICES WE OFFER**

We offer a range of services, these include:

- **Arranging Insurance Contracts**

This is where we arrange for the application, acquisition, renewal, variation or cancellation of an insurance policy. If immediate cover is needed, we can usually attain an interim contract of insurance (Excl. Life Insurance Products) which is generally valid for a short period of time. To arrange any insurance cover, we will need details of the property or risk and any other relevant information which may be needed to be disclosed to the insurer. These details will be recorded and would require your signature.

- **Arranging Premium Funding (If Required)**

In some cases, insurers require full premium payment upfront. Premium Funding is one way of not having to pay your premium in lump sum. You will however, have to pay interest to the premium funder on the amount borrowed. We have preferred supplier arrangements with Elantis Premium Funding Pty Ltd and/or Premium Funding Pty Ltd. We can arrange for your premiums to be funded, if you require.

## **WHO WE ACT FOR**

As your insurance broker we normally act for you in providing our insurance services. We will tell you before or at the time if we are not acting for you in providing any part of our service.

## **ABOUT YOUR ADVISER**

Your Adviser is Karen Kenton-Barnes and is an Authorised Representative of UGBS.  
Karen Kenton-Barnes is the “providing entity” for the purposes of the Corporations Law.

UGBS holds Australian Financial Services License (AFSL) Number 509434 and has authorised the creation of this Financial Services Guide or FSG. The information in the FSG is current at the date of issue and is general information only.

### **Details of your Adviser:**

Name: Karen Kenton-Barnes

Contact Details: 0423 509 222

Email Address: [Karen@Serendipityinsurance.com.au](mailto:Karen@Serendipityinsurance.com.au)

## **PAYMENT OF PREMIUMS**

- **Invoices**  
We will invoice you for the premium, statutory charges (eg. stamp duty, fire services levy etc) and any fees we charge for arranging your insurances. You are required to pay us within the time set out on the invoice. If you do not pay the premium on time, the insurer may cancel the contract of insurance and you will not be insured. The insurer may also charge a short-term penalty premium for the time on risk.
- **Premium Funding**  
Premium Funding products enable you to pay your premiums by instalments. Although they do not usually require any security, premium funders do charge interest. We can arrange Premium Funding on your behalf if required. We are paid a commission of up to 4% for arranging your Premium Funding.
- **Credit Card Fees**  
If you pay by credit card, we may charge you a credit card fee (including arrangement and handling) which is always disclosed to you. This fee is not refundable. The fee reimburses us for the bank interest, extra charges/costs and internal time attributable to credit card use.

## **DISCLOSURE OF REMUNERATION**

We may be paid commissions by the relevant insurers when we arrange insurances on your behalf. As a general rule, the insurer will pay us an amount based on a percentage of the base premium.

- If we accept a commission, we may also charge you an arrangement fee. The rate of commission ranges between 0% and 30% (exclusive of GST).
- Alternatively, we may rebate all commissions to you and charge you a fee based upon the nature of the service we provide.
- We may be paid commission by any company with which we have a joint venture arrangement. The rate of remuneration depends on the contractual arrangements.
- In addition, some insurers with whom we arrange a large amount of business pay us a commission based on the volume of/profitability of the business we place with them. These payments do not increase the amount you are required to pay for your insurance.
- If we hold your money in trust pending payment to the insurer, we also receive any interest earned.
- Our employees that will assist you with your insurance needs will be paid a market salary and may also receive a performance bonus based on both the value and quality of the work they do for our clients.

## **PRIVACY POLICY**

Your privacy is important to us. Our Privacy Policy explains how we use and disclose your personal information in accordance with the Australian Privacy Principles. Our Privacy Policy is available upon request when contacting us.

## **DISPUTE RESOLUTION**

If you have a complaint about any services you should:

- 1) Contact your adviser by telephone to explain your situation & let them know of your concerns. Your adviser will do everything possible to resolve your complaint promptly;
- 2) If this does not resolve your complaint, put your complaint in writing addressed to:  
The Complaints Manager  
Unique Group Broker Services Pty Ltd

PO BOX 6474

Point Cook, VIC 3030.

OR

Email: [admin@UGBS.com.au](mailto:admin@UGBS.com.au)

Where your complaint will be objectively considered and discussed with you and your Adviser with a view to being settled as soon as possible;

- 3) If you are not happy with the response we provide, you may refer your complaint to the Australian Financial Complaints Authority (AFCA) which offers a free independent dispute resolution service.

You can contact AFCA by:

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: GPO Box 3 Melbourne VIC 3001

Web: [www.afca.org.au](http://www.afca.org.au)

## **PROFESSIONAL INDEMNITY**

We hold a Professional Indemnity Policy. This policy is designed to pay claims by Third Parties (including our clients) arising out of our professional negligence. The policy satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.

## **DUTY TO TAKE REASONABLE CARE**

Before entering an insurance contract, you have a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance. If the duty is not met, this can have serious impacts on your insurance. The cover could be avoided (treated as if it never existed), or its terms changed. This may also result in a claim being declined or a benefit being reduced.

## **ANY QUESTIONS?**

If you have any further questions about the financial services we offer or about Unique Group Broker Services Pty Ltd, please contact us. You will find our contact details on the cover page of this FSG.

Please retain this document for your reference and any future dealings with us.

## ACKNOWLEDGEMENT OF RECEIPT

Please email me at [Karen@Serendipityinsurance.com.au](mailto:Karen@Serendipityinsurance.com.au) or sign below to acknowledge receipt of this FSG.

Client signature: : \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Client name 1:

Client signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Client name 2: