

# Financial Services Guide

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## About this Financial Services Guide (FSG)

This FSG is provided by:

Distributor Name:	Motorcycle Management Services Pty Ltd ABN 42 098 931 330
Distributor's Business Name:	MOTO-I
Authorised Representative No.	000269894

In this FSG 'we', 'our', 'us' means the Distributor whose details appear above.

We are responsible for the content in this FSG for products of QBE Insurance (Australia) Ltd ABN 78 003 191 035, AFSL 239545 (QBE).

The purpose of this FSG is to assist you in deciding whether to use any of the financial services offered by us relating to insurance products issued by QBE and how we provide financial services, including:

- How you can contact us;
- What financial services we are authorised to provide;
- How we and other relevant parties are paid in relation to the services offered; and
- What to do if you have a complaint.

## What documents should you receive?

Where required, we will also provide you with a Product Disclosure Statement (PDS), before or at the time you buy any financial product as a retail client, which you receive when we arrange for the issue of a financial product to you. The PDS sets out the significant features of the product(s) and is designed to assist you make informed choices about the financial product(s).

## How you can contact us

You can contact us by:

**Phone:** 1300 762 885 / 0411 450 561  
**Email:** [enquiries@motorcycle-insurance.com.au](mailto:enquiries@motorcycle-insurance.com.au)  
**Address:** 270 Bay Street, Port Melbourne VIC 3207

## How are we authorised?

In providing the financial services referred to in this FSG, we are acting as an Authorised Representative of QBE who is the holder of an Australian Financial Services Licence with number: 239545.

## What financial services are we authorised to provide?

We are authorised to provide financial services in relation to certain general insurance products.

We are authorised to arrange the issue of motorcycle insurance. We are also authorised to provide general advice in marketing materials about motorcycle insurance, but we are not authorised to give personal advice. This means any commentary, statements of opinion and recommendations by us in relation to motorcycle insurance contain only general advice. That is, such statements of opinion and recommendations have been prepared without taking into account your personal objectives, financial situation or needs. You should consider the applicable PDS, Target Market Determination (TMD), and any other information before making your decision. The applicable PDS and TMD can be obtained by contacting us or QBE.

QBE as the insurer of the product and we, as their agent, do not act on your behalf.

The person providing you with this FSG is authorised by us to act on our behalf in providing the services we are authorised to provide for QBE.

## Compensation arrangements

The Corporations Act 2001 (Cth) requires each Australian Financial Services licensee to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of certain obligations under the Corporations Act. Certain licensees that are regulated by the Australian Prudential Authority

(APRA), including QBE, are exempt from the requirement. Although QBE is exempt, it has professional indemnity insurance arrangements in place that could help provide cover for such breaches by QBE. QBE is subject to prudential requirements under the Insurance Act 1973 (Cth).

## How you can contact QBE

QBE Insurance (Australia) Limited

PO BOX 453

Parramatta NSW 2124

Toll Free 1800 243 464

Email: [motorcycle.enquiries@qbe.com.au](mailto:motorcycle.enquiries@qbe.com.au)

## How are we remunerated for providing the financial services?

We offer motorcycle insurance products under a distribution agreement with QBE. QBE is an Australian Financial Services Licensee (AFSL 239545), and is licensed to deal in, and provide general advice on, general insurance products. We receive remuneration calculated as a percentage of the premium you pay (excluding taxes and charges for the insurance product). All remuneration is included in the cost of the insurance product. We receive remuneration from QBE which ranges from 0% to 25% of the premium (excluding government charges) payable by you for motorcycle insurance policies. The commission is paid to us by QBE for each policy issued or renewed.

Our employees are paid an annual salary. Bonus payments or rewards may also be paid if certain sales targets are achieved. Bonuses are based upon sales targets for all of the activities of our staff, not only those related to financial services.

You may request more detailed information of remuneration (including commission) or other benefits but that request must be made within a reasonable time after you receive this FSG and before any financial service identified in this FSG is provided to you.

## How we pay other parties

If you have been introduced to us by another person or entity with whom we have an arrangement, we may pay them a referral fee should you take out insurance issued by QBE. Where a referral fee is paid, it will be at no additional cost to you and will be appropriately disclosed by the referring entity in accordance with applicable laws. You may request more detailed information of the fee but that request must be made within a reasonable time after you receive this FSG and before any financial service identified in this FSG is provided to you.

## What should you do if you have a complaint?

**If you have a complaint about the services provided by us, you should contact us by:**

**Phone:** 1300 762 885 / 0411 450 561  
**Mail:** PO Box 2110, St Kilda West VIC, 3182  
**Website:** <https://motorcycle-insurance.com.au>

We may refer your complaint to QBE to follow QBE's dispute resolution process or you can lodge a complaint directly with QBE including through QBE's website: [qbe.com.au](https://qbe.com.au).

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Telephone:** 1800 931 678 (free call)

**In writing to:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

## Authorisation

The distribution of this FSG by the **Distributor** has been authorised by QBE.