

FINANCIAL SERVICES GUIDE

<p>Who provides the services described in this Financial services Guide (FSG)?</p>	<p>RedSky Insurance Pty Ltd (RedSky) (ABN: 96 635 566 399) is an authorised representative (AR No. 1279326) of Allstate Insurance Pty Ltd (Allstate) (ABN: 82 073 267 053; AFSL 239010)</p>
<p>What are our contact details?</p>	<p>Address: Level 15, 50 Pitt Street, Sydney NSW 2000 AUSTRALIA</p> <p>Postal Address PO Box A2080, Sydney South NSW 1235 AUSTRALIA</p> <p>Email info@redskyinsurance.com.au</p> <p>Phone 1300 217 024</p> <p>Website www.redskyinsurance.com.au</p>
<p>What information is in this FSG?</p>	<p>This FSG sets out the services we offer. It is designed to assist you in deciding whether to use any of those services and contains important information about:</p> <ul style="list-style-type: none"> • how we are paid; • any potential conflict of interest we may have; • our internal and external dispute resolution procedures and how you can access them.
<p>From when does this FSG apply?</p>	<p>This FSG applies from 1st January, 2022 and remains valid unless another FSG is issued to replace it</p>
<p>How can you instruct us?</p>	<p>We do not provide advice or any services directly to the public. If you require advice on any RedSky products you should contact your General Insurance Broker.</p>
<p>Who is responsible for our financial services?</p>	<p>RedSky is an authorised representative of Allstate who is responsible for the financial services RedSky provides and the distribution and content of this FSG. Allstate holds a current Australian Financial Services Licence 450191 The contact details for Allstate are: Unit 6A, 27 Old Great Northern Highway, Midland WA 6056 P. 1300 591 947 E. vickin@allstateunderwriting.com.au W. www.allstateunderwriting.com.au</p> <p>Redsky has sub-authorised the following representatives with the same authorities as the licensee:</p> <p>Jill Murphy – AR No. 1279325 Heather Roberts – AR No. 1279324</p>
<p>Do we have any material relationships or associations with insurers who issue then insurance policies or any other material relationships?</p>	<p>RedSky has non-exclusive arrangements with some insurers and Lloyd's Syndicates under which RedSky will receive between 1 - 30% commission for each new policy arranged by RedSky and its distribution partners.</p> <p>RedSky is not a shareholder in any distribution partners.</p> <p>RedSky is a professional member of:</p> <ul style="list-style-type: none"> • Underwriting Agencies Council of Australia (UAC)
<p>What kinds of Financial services are you authorised to provide to me and what kinds of financial products/s services do those services relate to?</p>	<p>RedSky is authorised to advise, deal, issue and arrange for the issue of, general insurance products to wholesale and retail clients in Australia.</p>
<p>Will I receive tailored advice from RedSky?</p>	<p>RedSky does not provide advice directly to the public but we have distribution arrangements with a number of Broker Partners around Australia.</p> <p>The advice we provide is general in nature, we do not provide personal advice.</p>

	<p>The advice we provide does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on our advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.</p> <p>Before you make a decision about whether to acquire any policy we recommend, you should obtain and read the product disclosure statement for the policy.</p>
What information do you maintain in my file and can I examine my file?	We do not provide advice or have direct personal contact with the public. Therefore, we do not hold any information, including personal information, about you.
How will I pay for the services provided?	You do not pay us any amount for our services. We receive payment from our Broker Distribution Partners for insurance policies that we provide and are sold through RedSky Broker Distribution Partners.
How are any commissions fees or other benefits calculated for providing the financial services?	RedSky receive between 1 - 30% of the premium as commission for each policy issued by RedSky. This is paid to us by our Insurers or Lloyd's Syndicate.
What should I do if I have a complaint?	<p>Contact us and tell us about your complaint. We will do our best to resolve it quickly and fairly. If your complaint is not satisfactorily resolved within ten (10) business days, please contact:</p> <p style="text-align: center;">Jill Murphy Managing Director, RedSky Insurance via the contact details provided at the beginning of this FSG.</p> <p>If You are dissatisfied with our response to your complaint, you may ask that your complaint be referred to:</p> <p>Postal address: Lloyd's Australia Limited Level 16, 1 Macquarie Place Sydney NSW 2000</p> <p>Telephone: (+61 2) 8298 0783</p> <p>Email: idraustralia@lloyds.com</p> <p>Following receipt of your complaint, you will be advised whether your matter will be handled by Lloyd's Australia or the Lloyd's Complaint team in London, or what other avenues are available to you. Your complaint will be acknowledged within 5 business days of receipt, and you will be kept informed of the progress of the review of your complaint at least every 10 business days.</p> <p>Where Your complaint is eligible for referral to the Australian Financial Complaint Authority (AFCA), Your complaint will be reviewed by a person at Lloyd's Australia with appropriate authority to deal with Your dispute.</p> <p>Allstate is a member of the Australian Financial Complaints Authority (AFCA). If Your complaint or dispute is not resolved to Your satisfaction or a final response has not been provided within 45 days, You may refer the matter to the Australian Financial Complaints Authority (AFCA) for review. AFCA can be contacted at:</p> <p>Street address: Australian Financial Complaints Authority Level 12, 717 Bourke St, Docklands, VIC, 3008</p> <p>Postal address: GPO Box 3, Melbourne, VIC, 3001</p> <p>Phone: 1300 780 808</p> <p>Fax: 03 9613 6399</p> <p>Email: info@afca.org.au</p> <p>Web: www.afca.org.au</p>
What arrangements do we have in place to compensate clients for losses?	RedSky has a professional indemnity insurance policy (PI Policy) in place. The PI Policy covers RedSky and its employees for claims made against them by clients as a result of their conduct in the provision of financial services. The PI Policy also covers RedSky for claims relating to the conduct of former employees/representatives who no longer work for RedSky.
Any questions?	If you have any further questions about the financial services RedSky provides, please contact us at the location and contact details provided at the beginning of this FSG.