



# BLUE ZEBRA INSURANCE

## FINANCIAL SERVICES GUIDE (FSG)

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

It contains information about how Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFSL 504130 (BZI) administers the policy and arranges the Policy.

### What financial services are provided?

BZI holds an Australian Financial Services Licence (AFSL) that allows BZI to provide you with general financial product advice about this Business Insurance product and to arrange this product. BZI is responsible for the provision of these services under its own AFSL.

BZI acts under a binder authority from Youi (the insurer), who is the issuer of this product. This means that BZI can bind the insurer with this policy and can handle or settle claims on behalf of the insurer. BZI acts for the insurer when providing these services. You can find full details of BZI and the insurer on page 3 of the PDS.

Any advice given to you by BZI about Business Insurance will be of a general nature only and will not take into account your personal objectives, financial situation or needs. You need to determine whether this product meets your needs.

### How are we paid?

BZI is paid a commission by the insurer when you buy this Business Insurance policy. This commission is included in the premium that you pay and may be up to 3% of the premium paid excluding any government taxes and levies. BZI receives this commission from the insurer after you have paid the premium.

BZI may also add an agency fee to the premium that is charged. Any agency fee will be noted on your policy schedule.

BZI may also receive a share of the profit earned by the insurer if the insurer makes an underwriting profit in accordance with the underwriting targets it has set. This amount is calculated and paid retrospectively only when the insurer exceeds its underwriting targets in a given year.

BZI employees are paid an annual salary and may be paid a bonus 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 BZI in relation to this product please refer to the "Dispute Resolution" section of the PDS on page 5 for details of the complaint resolution process.

### What professional indemnity insurance arrangements do we have in place?

BZI holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by BZI and our employees (even after they cease to be employed). BZI's policy meets the requirements of the Corporations Act 2001 (Cth).

### Who is responsible for this document?

The insurer is responsible for the PDS.

BZI has authorized distribution of this FSG. This FSG was prepared on 8 February 2021.