This Supplementary Financial Services Guide supplements:

The Financial Services Guide contained in the Steadfast Business Insurance combined Product Disclosure Statement and Financial Services Guide, version BZ_SF_BPK_PDS_FSG_20250701 (the FSG). This SFSG was prepared on 24 June 2026. It applies to policies incepting on or after 1 July 2026.

About this Supplementary Financial Services Guide

This Supplementary Financial Services Guide (Supplementary FSG) is issued by Blue Zebra Insurance Pty Ltd, ABN 12 622 465 838, AFSL 504130 (BZI). It must be read together with the FSG identified above. It corrects the information set out below. All other information in the FSG remains current and continues to apply. Words defined in the FSG have the same meaning in this Supplementary FSG.

What this Supplementary Financial Services Guide corrects

The FSG contained an incorrect figure for the commission BZI receives in connection with this Steadfast Business Insurance policy. The correct commission is up to 35.5% of the premium paid, excluding any government taxes and levies. To remove any doubt, the section of the FSG headed “How are we paid?” is deleted and replaced in full with the following.

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 35.5% of the premium paid excluding any government taxes and levies. BZI receives this commission from the insurers after you have paid the premium.

Commission received by BZI is used to meet our distribution expenses, which include any commission payable to your broker.

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 insurers if the insurers make an underwriting profit in accordance with the underwriting targets they have set. This amount is calculated and paid retrospectively only when the insurers exceed their underwriting targets in a given year.

BZI employees are paid an annual salary and may be paid a bonus based on business performance.

What this means for you?

The commission BZI receives is included in the premium you pay and is not an additional amount charged to you. This Supplementary FSG corrects the disclosure of that commission. It does not change the cover provided under your policy, which continues to be governed by the relevant Product Disclosure Statement and your policy schedule.