



Farm Insurance

Financial Services Guide (FSG)

Effective Date: 1 July 2026



FINANCIAL SERVICES GUIDE: FARM INSURANCE



ABOUT THIS 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.

WHO PROVIDES THE SERVICES DESCRIBED IN THIS FINANCIAL SERVICES GUIDE (FSG)?

Blue Zebra Insurance Pty Ltd ABN 12 622 465 838
AFS Licence 504130

WHAT ARE OUR CONTACT DETAILS?

L24, 197 St Georges Tce, Perth, WA, 6000

P. 1300 171 535

E. concierge@bluezebra.com.au

W. www.bzi.com.au

WHAT INFORMATION IS IN THIS FSG?

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:

- who we are;
- how we can be contacted;
- what services we are authorised to provide to you;
- how we (and any relevant parties) are paid;
- any potential conflict of interest we may have;
- our professional indemnity insurance; and
- our internal and external dispute resolution procedures and how you can access them.

FROM WHEN DOES THIS FSG APPLY?

This FSG applies from 1 July 2026 and remains valid unless another FSG is issued to replace it.

HOW CAN YOU INSTRUCT US?

We do not provide tailored or personal advice or any services directly to the public. If you require advice on any of our products, you should contact your broker. It is important that you provide us (through your broker) with complete and accurate information otherwise the services we provide may not be appropriate for your needs. If your circumstances change, your broker's recommendations may no longer be appropriate. Please tell them about any changes in your circumstances so that they can confirm that your insurance continues to be suitable for your needs.

WHO DO WE ACT FOR WHEN WE PROVIDE SERVICES TO YOU?

We have binder agreements with insurers for the policies we offer. The insurers are Mitsui Sumitomo Insurance Company Limited (ABN: 49 000 525 637, AFSL: 240816) and Certain Underwriters at Lloyds. This means we act as the insurer's agent to arrange insurance policies and when handling and settling claims. We do not act on your behalf.

WHO IS RESPONSIBLE FOR OUR FINANCIAL SERVICES?

Blue Zebra is responsible for the financial services we provide and has authorised the content and distribution of this FSG.

Blue Zebra holds a current Australian Financial Services Licence. The contact details for Blue Zebra are provided at the top of this FSG.

DO WE HAVE ANY MATERIAL RELATIONSHIPS OR ASSOCIATIONS WITH INSURERS WHO ISSUE THE INSURANCE POLICIES OR ANY OTHER MATERIAL RELATIONSHIPS?

We have exclusive agreements with some insurers and underwriting syndicates under which we will receive a commission for each policy arranged or renewed by us and our distribution partners. Blue Zebra is not a shareholder in any distribution partners.

Blue Zebra is a professional member of the Underwriting Agencies Council of Australia (UAC). If one of our distribution partners (for example, an insurance broker) has assisted you to arrange or renew your insurance, we pay them up to 20% of the premium for the services they provide to you. We refer to them as Broker Distribution Partners in this document.

WHAT KINDS OF FINANCIAL SERVICES ARE WE AUTHORISED TO PROVIDE TO YOU AND WHAT KINDS OF FINANCIAL PRODUCTS/S SERVICES DO THOSE SERVICE RELATE TO?

We are authorised to provide financial product advice on general insurance products and to issue and arrange for the issue of, financial products.

We are also authorised to handle and settle insurance claims.

WILL YOU RECEIVE TAILORED ADVICE FROM US?

We are unable to advise you about your individual situation. Any advice we provide to you is general in nature and 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 any advice we have given, taking into account your own objectives, financial situation and needs.

Before you make a decision about whether to acquire any insurance policies we offer, we recommend you obtain and read the product disclosure statement and/or policy wording for the insurance you are considering and seek advice from your broker.

HOW DO WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide to us through your broker to assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time by contacting us. For more information about our Privacy Policy, ask us for a copy or visit our website at bzi.com.au

HOW WILL YOU PAY FOR THE SERVICES PROVIDED?

You do not pay us any amount for our services, except the commission and policy fee explained below. We receive payment from our Broker Distribution Partners for insurance policies that are sold through them.

HOW ARE ANY COMMISSIONS FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

We charge a non-refundable policy fee when you purchase one of our products to cover the costs of issuing your policy.

We receive between 1 - 20% of the premium for each Broker Distribution Partner recommended policy issued by our insurers or syndicate partners. Our commission is included in the premium quoted to you and does not increase the cost of your insurance

If the commission we receive is not calculable prior to the commencement, or renewal, of your policy, we will describe the manner in which they are calculated and provide an estimate of the applicable remuneration.

If there is a refund of premium owed to you because of a cancellation or alteration to a policy, we will refund the commission on a pro-rata basis, based on the amount of premium that is being refunded by the insurer.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about this product or about a service you have received from us, please contact your intermediary to initiate the complaint with us. If you are unable to contact your intermediary, you can contact us directly on 1300 171 535 or via compliance.manager@bzi.com.au.

We will acknowledge receipt of your complaint within one (1) business day of receiving it from you or your intermediary, or as soon as practicable. Following acknowledgment, we will provide you with the name and relevant contact details of the person assigned to liaise with you about your complaint.

We will investigate your complaint and keep you informed of the progress of our investigation at least every ten (10) business days and will make a decision in relation to your complaint in writing within thirty (30) calendar days of receiving your complaint.

If we are unable to make a decision within this timeframe, we will provide you with a reason for the delay and inform you of your right to take your complaint to the Australian Financial Complaints Authority (AFCA) as detailed below, subject to its Rules.

You may also take your complaint to AFCA if you are not satisfied with our decision.

If your complaint falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

AFCA's contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Free call: 1800 931 678

In writing to: T

The Australian Financial Complaints Authority, GPO
Box 3, Melbourne, Victoria 3001

To the extent allowable at law, if you request copies of the information we relied on to make a decision about your complaint, we must provide it within ten (10) business days of your request unless we are within our rights not to provide access. Please see the General Insurance Code of Practice (codeofpractice.com.au) or contact us for further details.

Please note that if we have resolved your complaint to your satisfaction by the end of the fifth (5th) business day after we have received it, and you have not requested that we provide you a response in writing, we are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

WHAT ARRANGEMENTS DO WE HAVE IN PLACE TO COMPENSATE CLIENTS FOR LOSSES?

Blue Zebra has a professional indemnity insurance (PI Policy) in place. The PI Policy covers us and our employees for claims made against us by clients as a result of our conduct in the provision of financial services.

The PI Policy also covers us for claims relating to the conduct of former employees/representatives who no longer work for us, provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

ANY QUESTIONS?

If you have any further questions about the financial services we provide, please contact us by using contact details provided at the beginning of this FSG.

This Combined FSG was prepared on 15 May 2026.

BlueZebra

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Contact Details

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ABN 12 622 465 838
AFS Licence 504130
PO Box R804
Royal Exchange NSW 1225



1300 171 535



info@bzi.com.au



bzi.com.au

For Claims



www.bzi.com.au/newclaim



1300 253 692



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