



**FINANCIAL SERVICES GUIDE (FSG)**  
**Resilium - 1/06/2019 RES19\_V02**

The Financial services referred to in this financial services guide (FSG) are offered by:

Cape to Cape Financial Services (WA) Pty Ltd T/as Cape to Cape Insurance Services

ABN 50 144 568 865  
ASIC Authorised Representative No: 364322  
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E-mail : [gi@capetocape.com.au](mailto:gi@capetocape.com.au)

and Glenn Paterson 249551  
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as Authorised representatives of:

Resilium Pty Limited  
ABN 40 098 080 810  
AFSL No: 232703  
GPO Box 1884 Sydney NSW 2001  
Phone: 13 14 36  
Email: [info@resilium.com.au](mailto:info@resilium.com.au)

**What is a Financial Services Guide (FSG)?**

The purpose of this FSG is to provide you with key information about us and the services we can provide to you. It is designed to assist you in your decision on whether to use any of our services described here, including purchasing general insurance through us. This FSG contains important information about:

- how we are paid for the services;
  - any associations or relationships that could influence the services we provide to you; and
- the dispute resolution procedures available to you and how you can access them.

**What other documents will we give you?**

If we give you personal advice about a retail (i.e. personal) general insurance product it will be confirmed in writing and will show details about fees and commissions we receive.

If we recommend or arrange for you to purchase a general insurance product, you will be provided with either a product disclosure statement (PDS) or a policy document, depending on the product. The PDS or policy document describes the benefits and conditions for cover under the product. You should read the documents to ensure you know what is covered and what is excluded and ensure it meets your needs and you are aware of your obligations.

**SECTION A: Relationships and general information about our services**

We conduct a general insurance advisory business as authorised representatives, providing general insurance advisory and dealing services to our customers. These services are provided under the authority and on behalf of Resilium Pty Ltd ("Resilium").

**RESILIUM'S RELATIONSHIP WITH AAI LIMITED (ABN 48 005 297 807 AFSL 230859) TRADING AS GIO ("GIO").**

Resilium has an arrangement with GIO where:

- Resilium distributes general insurance products issued by GIO (the insurer) and branded Resilium. The products are distributed under Resilium's licence by Resilium's representatives. Resilium receives payments from GIO under this arrangement as set out in this document, as well as an annual marketing payment to promote GIO products. GIO is also part of the Suncorp group.
- Resilium is given a binding authority to arrange for its representatives to issue general insurance policies on behalf of GIO (the insurer) only. This authority from GIO is referred to as a "binder" which means we are authorised to approve and accept an application for insurance issued by GIO within authority limits granted to us by GIO from time to time. In providing any services under the binder, we and Resilium are acting on behalf of GIO, the insurer, and not on your behalf.

**RESILIUM'S RELATIONSHIP WITH RESILIUM INSURANCE BROKING PTY LIMITED (ABN 92 169 975 973, AFSL 460382) ("RESILIUM INSURANCE BROKING")**

Resilium has an arrangement with Resilium Insurance Broking where:

We may refer you to Resilium Insurance Broking in certain circumstances, such as where we do not think the products on Resilium's Approved Product List are suitable for you.

Resilium Insurance Broking has entered into arrangements with a range of underwriters to make available certain general insurance products

**OTHER RELATIONSHIPS**

Resilium receives payments from Cover-More Travel Insurance, issued by Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507), in relation to Travel Insurance policies distributed by Resilium's representatives.

Resilium has also entered into arrangements with PI Direct Insurance Brokers Pty Ltd (ABN 36 081 818 411, AFSL 229462) to source Professional Risks products on our behalf where such products are not offered by GIO.

**RESILIUM HAS AUTHORISED US TO PROVIDE YOU WITH THIS FSG**

**Who is responsible for the financial services we provide to you?**

Except as stated below, Resilium is responsible to you for the general insurance services we provide.

Resilium acts on your behalf when we provide services to you as their authorised representative.

However, when acting under a binder, the activity of assessing (underwriting) an application and issuing a policy is done by us and Resilium on behalf of GIO.

Cape to Cape Financial Services (WA) Pty Ltd is also an authorised representative of Resilium Insurance Broking. If we refer you to Resilium Insurance Broking, then we will be providing financial services on behalf of Resilium Insurance Broking and not Resilium. We will provide you with a separate financial services guide for the financial services we provide on behalf of Resilium Insurance Broking at or before that time.

Resilium is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

The insurance is subject to terms and exclusions. However, the insurance covers claims arising from the actions of former employees or representatives of Resilium even where subsequent to these actions they have ceased to be employed by or act for Resilium.

You do not have a direct right to claim under this insurance which is taken out to ensure sufficient resources will be available to meet claims against Resilium.

**What information do you need to give us to receive personalised general insurance advice?**

You need to provide us with specific details of your property and risks to be insured and any other relevant information, so that we can give you the most appropriate advice possible.

You do not have to give us your personal information. However, if you do not, the advice that you receive may not be appropriate to your objectives and needs.

**How should instructions be provided to us?**

You may provide instructions to us by telephone, in writing or by e-mail to the address on page 1.

**Will any fees apply if you cancel or alter a policy?**

Subject to the Cooling Off provisions of the respective insurance policy, if there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we may refund such amounts less commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in commission. We will also retain any Adviser fee we have charged you. Refunds processed via EFT will not incur any processing fee, however, any refunds paid via cheque will incur a \$55 fee.

**What information will we keep on file?**

We will keep a record of the personal information that you provide to us. We will also keep records of any recommendations we make to you.

**What about Privacy?** We collect personal information to ensure we can offer or provide you with products and services as outlined in this FSG. We value your privacy and have adopted the principles set out in the Privacy Act 1988 as part of our commitment to maintain client confidentiality in the collection, use, disclosure or handling of personal information. For further information about our privacy policy, please call us on 13 14 36 or email [info@resilium.com.au](mailto:info@resilium.com.au) or visit our website at [www.resilium.com.au](http://www.resilium.com.au)

**Will anyone be paid a referral fee for referring you to us?**

If we give you personal advice as a result of someone referring you to us and if we

pay them a fee or commission in relation to that referral, our Personal Advice Letter to you will set out that fee or commission.

These payments are not additional amounts that you are required to pay for your insurance.

If a person has referred you to us, we may pay them a part of any fees or commission received.

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

We are committed to ensuring that the services we provide meets your expectations.

If you have a complaint, you should tell us about it by contacting us directly, our details are shown on page 1.

We will endeavour to resolve your complaint within the first 1 - 5 working days, although if we have not been able to resolve this within 15 working days, we can escalate this to Resilium's Internal Resolution team. A response will be provided to you within a maximum of 45 days from your original complaint.

Alternately, you may contact Resilium direct:

Resilium Pty Limited  
Phone: 1300 092 969  
Email: [info@resilium.com.au](mailto:info@resilium.com.au)  
Mail: GPO Box 1884, Sydney NSW 2001

If, after 45 days the dispute is still not resolved in a manner acceptable to you, you have the right to contact our external resolution service: Resilium is a member of this independent dispute resolution service.

The Australian Financial Complaints Authority (AFCA)

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA websites to find out if or when the time limit relevant to your circumstances expires

#### **GENERAL**

If you have any questions in relation to the above information or require any further information, please don't hesitate to contact us or Resilium.

#### **SECTION B: Services authorised by Resilium**

##### **What financial services are we authorised to provide on behalf of Resilium?**

We are able to provide general insurance advisory and dealing services on behalf of Resilium, which include but are not limited to the following: -

- Issued by GIO:
- Resilium Home & Contents Insurance
  - Resilium Motor Vehicle Insurance
  - Resilium Boat Insurance
  - Resilium Caravan & Trailer Insurance (under Motor Vehicle)
  - Resilium Top Strata Residential Insurance
  - Resilium Business Insurance
  - Resilium Commercial Motor Vehicle
  - Resilium Professional Indemnity Insurance
  - Resilium Management Liability Insurance

We can also assist with Cover More Travel Insurance, issued by Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507) as well as wholesale Professional Risk products sourced through PI Direct Insurance Brokers Pty Ltd.

##### **What remuneration or other benefits will we or any of our associates receive in respect of the provision of the financial services?**

###### **Commissions**

For GIO issued products, Resilium is paid a commission and distribution allowance if you purchase, vary or renew general insurance products we arrange for you. We will receive a proportion of this amount from Resilium. No commission is paid if you do not buy the recommended product. The commissions are calculated as a percentage

of the base insurance premium of the relevant general insurance product (which excludes any government taxes and charges). It is not an extra charge to you.

The commission and distribution allowance that Resilium receives depends on the type of insurance product that is sold and the amount of the premium. If we provide you with personal advice on a retail product, we will disclose to you the distribution allowance paid to Resilium and the amount of the commission paid by Resilium to us. We will do this at the time we give you advice or as soon as practicable after. If you don't receive personal advice on a retail product, we can tell you how much commission Resilium receives if you ask.

When you purchase products arranged by us, you will receive an invoice that directs your payment. If your premium is payable to Resilium, it will be banked into Resilium's trust account. Resilium will retain the commission from the premium you pay and remit the balance to the insurer in accordance with Resilium's arrangements with the insurer. Resilium will earn interest on amounts in their trust account and may invest such amounts to earn a return. Resilium will retain any interest or return on investments earned.

If we arrange premium funding for you Resilium may be paid a commission by the premium funder. The commission that we are paid by the premium funder is calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when Resilium becomes entitled to the commission.

Resilium commission rates for premium funding are in the range of 0 to 5% of funded premium. When we arrange premium funding for you, you can ask us what commission rates Resilium are paid for that funding arrangement compared to other arrangements that were available to you. The amount of our commission and any fee that we charge will be set out in the premium funding contract.

###### **Adviser Administration Fee**

In addition to the premium payable on the insurance product, we may charge an Adviser Administration Fee. The fee charged may vary depending on your circumstances.

If a fee is charged it will be applied when you purchase an insurance product we recommend. We will tell you the actual amount of the fee before you purchase an insurance product.

The fee may also be charged if we provide additional services to you or when you renew the insurance product. If the fee is charged when you renew your Resilium insurance product, the amount payable (which may change) will be set out in the renewal notice.

Depending on the circumstances, we may:

- reduce our commission (which may be to nil) and charge the fee; or
- charge the fee in addition to receiving commission.

For Resilium branded products, Resilium collects the fee on our behalf and passes the fee on to us. Alternatively, we may invoice you directly for the fee. The fee is in addition to the premium payable on the insurance product.

If we charge a fee for products issued by PI Direct or Cover More Travel Insurance, we will invoice you directly

If you cancel the insurance product, we will retain any fee we have charged you.

###### **Payments to Advisers**

Individual authorised representatives engaged by Cape to Cape Financial Services (WA) Pty Ltd are salary employed but may also receive a bonus payment for meeting sales targets.

###### **Other Benefits**

In addition to the remuneration described above, we may receive other benefits which could be considered to influence our recommendations to you. These may include non-monetary rewards or benefits e.g. tickets to sporting events, attendance at golf days and competition prizes, which can include items such as gift vouchers, wine or dinners. We may also receive other benefits from Resilium or other licensees such as financial awards or marketing assistance.

GIO will make incentive payments to Resilium if Resilium meets or exceeds agreed targets based on growth in written premium and insurance trading results.

###### **Conferences**

Each year, Resilium may hold an annual conference for its authorised

representatives. Resilium subsidises the expenses of authorised representatives who wish to attend the conference, including our expenses if we choose to attend. The value of the subsidy will vary from year to year depending on the choice location and the overall cost of the conference.

###### **Payments for our general insurance book of business**

If we leave the general insurance industry, Resilium may agree to pay us an amount depending on the size of our book of general insurance business. The amount is valued at a predetermined rate based on, amongst other things, a multiple of the ongoing remuneration receivable by us on the book of business. In limited circumstances, we may be permitted to transfer part of our book of business under these terms.

We may also receive an amount for the transfer of the book to another Resilium authorised representative.

###### **Further information**

Any other benefits we receive that may reasonably be considered to influence our advice and services to you will be disclosed in our advice.