



UKAWA Pty Ltd ABN 59 009 357 582
trading as St George Underwriting Agency
AFS Licence No 236663
449 Yangebup Road, Cockburn Central WA 6164
PO Box 3701, Success WA 6964
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FINANCIAL SERVICES GUIDE

We are licensed under the Corporations Act 2001 to deal in general insurance products to retail and wholesale clients.

We act on behalf of The Hollard Insurance Company Pty Ltd (AFS LICENCE NO. 241436, ABN 78 090 584 473) as an underwriting agent in respect of the following products to which this Financial Services Guide applies:

- Landlord Protection Insurance
- Landlords Extra Protection Insurance
- Holiday Home Insurance
- Holiday Unit Insurance
- Premier Portable Computer Insurance
- Commercial Portable Computer Insurance
- Communications Equipment Insurance
- Desktop & Portable Computer Equipment Insurance

If you purchase any of the above products from us, we will receive an upfront commission from the product issuer. Sometimes we may receive an administration fee. Usually, the upfront commission is 30% of the base premium for the original and each subsequent transaction, which attracts a premium charge (excluding statutory charges). The administration fee (when it applies) is usually \$10 or \$15. This income covers the costs of underwriting, administration and claims handling.

If you purchased or heard about the insurance product through an intermediary, the intermediary may receive a commission or referral fee from St. George Underwriting Agency if you purchase an insurance policy. They may also receive a commission or fee upon renewal of that policy.

Further detail including information about the cover provided on the above products may be found in the Product Disclosure Statement contained in the insurance policy document. You should take particular note of the product information in relation to the "cooling-off" period and your cancellation rights as well as the dispute resolution process that will help you solve any problems.

We carry Professional Indemnity insurance to protect against professional negligence by us and/or our representatives and/or our employees.

We subscribe to the Financial Ombudsman Service (FOS) and to the General Insurance Industry Code of Practice and accordingly have external dispute resolution procedures to assist in attempting to resolve disputes relating to our insurance business. Details of the procedures for dispute resolution are available from us on request and can also be found in the Product Disclosure Statement contained in the insurance policy document.