# FINANCIAL SERVICES GUIDE (FSG)

This FSG aims to help **you** make an informed decision about the financial services and products **Club Marine** and its Authorised Representatives can provide to **you** as a retail client.

This guide contains important information about:

- the financial services we offer **you**;
- who we act for in providing these services;
- how we and other relevant persons are remunerated; and
- our internal and external dispute resolution process and how **you** can access them.

Where required, **you** will be given a Product Disclosure Statement (**PDS**) before or at the time **you** acquire any product as a retail client. The **PDS** sets out the standard terms, conditions, limits, and exclusions of the product to assist **you** in making an informed decision about whether to purchase it or not.

Please keep this FSG along with the **PDS** and other policy documents in a safe place for future reference.

The distribution of this FSG has been authorised by **Club Marine**.

## ABOUT CLUB MARINE AND THE FINANCIAL SERVICES IT CAN PROVIDE

**Club Marine** (Club Marine Limited ABN 12 007 588 347), PO Box 47, Sandringham Victoria 3191 is an Australian Financial Services Licensee (AFS Licence No 236916) authorised to deal in and provide general advice on general insurance products.

**Club Marine** has been authorised by the insurer, Allianz Australia Insurance Limited (**Allianz**) ABN 15 000 122 850 AFS Licence No. 234708, GPO Box 9870 Melbourne VIC 3000, to act under binder on **Allianz's** behalf to deal in and handle and settle claims in relation to pleasure craft insurance products underwritten by **Allianz**.

This binding authority means **Club Marine** can enter into, vary, or cancel pleasure craft insurance products and handle and settle claims without reference to **Allianz** provided it acts within the binding authority. When providing these services, **Club Marine** acts for **Allianz** and does not act on your behalf.

**Club Marine** only provides general advice in writing to its customers eg in brochures, advertisements, and web content. Any other information on the products that it provides to you will be factual information only and not financial product advice.

**Club Marine** is a related body corporate of **Allianz**.

## ABOUT THE AUTHORISED REPRESENTATIVES AND THE FINANCIAL SERVICES THEY CAN PROVIDE

**Club Marine** has authorised:

- the boat dealer or finance company through which **you** are seeking a quote and/or arranging its pleasure craft insurance; and
- the boat dealer or finance company's employees, as its Authorised Representatives, to arrange pleasure craft insurance products issued by it and to provide **you** with this FSG which applies to each of them.

**You** may be provided with these financial services by either or both.

They will tell **you** when this is the case.

When providing these types of financial services, these Authorised Representatives act on behalf of **Club Marine** and not on your behalf.

The Authorised Representatives are not authorised to provide financial product advice and any information that they provide to **you** will be factual information only and not financial product advice.

The Authorised Representatives may also refer **you** to **Club Marine** to purchase insurance, where they do this and **you** purchase a policy, it will be arranged and issued by **Club Marine** not the Authorised Representatives.

## REFERRERS

**Club Marine** also appoints referrers who are not Authorised Representatives and cannot arrange insurance or provide any financial product advice but may refer **you** to **Club Marine** to purchase insurance.

## REMUNERATION RECEIVED BY CLUB MARINE

The premium for this pleasure craft insurance policy is payable to **Allianz** as the insurer.

**Club Marine** is paid commission by **Allianz** each time **you** buy a policy and may include renewals and some variations, which increase the premium payable. This commission is calculated as a percentage of Allianz's base premium (this is the premium less stamp duty, GST and other government taxes, charges, and levies) and is only paid if **you** buy a policy.

**Club Marine** may also charge **you** an administration fee of $58.85 (including GST) when **you** first enter into a policy and on any renewal.

**Club Marine** pays its staff and employees an annual salary for their services. They may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

## REMUNERATION RECEIVED BY CLUB MARINE'S AUTHORISED REPRESENTATIVES AND REFERRERS

The boat dealer or finance company Authorised Representatives also receive commission (inclusive of GST), when **you** pay for a pleasure craft policy issued to **you**. However, some of their employees, who are Authorised Representatives themselves, are paid a salary only.

The Authorised Representatives may participate in sales incentive schemes and/or competitions and may receive promotional items or financial assistance to promote the **Allianz** product. The benefits will not exceed 10% of the annual pleasure craft insurance net premium.

Referrers will also receive commission.

## FURTHER INFORMATION ABOUT THE REMUNERATION OF CLUB MARINE, ITS AUTHORISED REPRESENTATIVES AND REFERRERS

If **you** require further details about any of the above remuneration, please ask us within a reasonable time after receiving this FSG and before we provide **you** with financial services to which this FSG relates.

## COMPENSATION ARRANGEMENTS

**Club Marine** and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. This is entered into to provide cover for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives, including Authorised Representatives, of certain of its obligations in providing their services. This insurance (subject to its terms and conditions) will continue to cover claims in relation to Club Marine's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

## IF YOU HAVE A COMPLAINT

Should **you** have a complaint or dispute arising out of this insurance, or our employees, Authorised Representatives, referrers, or service providers, please call **Club Marine** on 1300 00 CLUB (2582). Alternatively, you can email cmlcompliance@clubmarine.com.au or write to **Club Marine** at PO Box 47, Sandringham Victoria 3191.

A complaint may also be referred to the Australian Financial Complaints Authority (AFCA), which is an independent external resolution body. For more information or to access the AFCA process, please call 1800 931 678. Alternatively, **you** can email info@afca.org.au or write to Australian Financial Complaints Authority at GPO Box 3, Melbourne, Victoria, 3001. Access to AFCA is free.

## PRIVACY

**Club Marine** is committed to ensuring the privacy and security of your personal information. We adhere to the privacy terms set out in the **PDS**.

## HOW TO CONTACT US

**You** can contact **Club Marine** or provide instructions using the contact details outlined in this FSG. Please keep this document in a safe place for your future reference. **You** can also contact the Authorised Representatives who provided you with any services through **Club Marine**.

## DATE PREPARED

This FSG was prepared on 1/10/2026.