



# **Doo Wealth**

## **FINANCIAL SERVICES GUIDE**

DOO INSURANCE BROKER AU PTY LTD

DOO WEALTH AU



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

Doo Insurance Broker Au Pty Ltd (Doo Wealth Au) ABN 16 101 519 108

'Tower 1' Suite 1302 Level 13, 475 Victoria Avenue, CHATSWOOD NSW 2067

**T 02 8801 3177**

**E** [info@au.doowealth.com](mailto:info@au.doowealth.com)

**W** <https://www.doowealth.com>

Doo Insurance Broker Au Pty Ltd with registered business name of Doo Wealth Au holds a current Australian Financial Services Licence No: 226230 and is responsible for the financial services that DOO WEALTH AU and its Authorised Representatives provide to you. Doo Wealth Au is also responsible for the content and distribution of this FSG. The distribution of this FSG by its Authorised Representatives is authorised by Doo Wealth Au.

## ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- How we manage your privacy
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements that are in place to compensate clients for losses.
- Our terms of engagement
- Your obligations

This FSG applies and is current at the date of issue and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

In this FSG, the words “we”, “our” or “us” is a reference to Doo Insurance Broker Au Pty Ltd (Doo Wealth Au) and our Authorised Representatives (ARs). “You” and “your” refer to you as our client or the insured person.

This FSG is also available on our website at <https://www.doowealth.com>. This FSG is available through your Authorised Representative either on their website or on request.

## 1. WHO WE ARE

### 1.1 ABOUT DOO WEALTH AU

Doo Wealth Au holds an Australian Financial Services Licence (“AFSL”) and is responsible for the financial services that its Authorised Representatives provide to you, or through you to your family members, employees or association members, and the distribution of this FSG.

### 1.2 SERVICES THAT WE PROVIDE

The Australian Financial Services License (AFSL) authorizes Doo Wealth AU to conduct a financial services business, which includes providing financial product advice and engaging in transactions related to financial products, such as applying for, acquiring, varying, or disposing of these products on behalf of clients. These services are available to both Retail Clients and Wholesale Clients. Doo Wealth AU is specifically authorized to offer these services within the financial product class of General Insurance.

### 1.3 WHO WE ACT FOR

We provide financial services on your behalf. In certain circumstances, we may act on behalf of an insurer under a binder or agency agreement, whereby we represent the insurer, not you. We will explicitly notify you if this arrangement applies to the services we offer.

We may appoint distributors under specific agreements, granting them the authority to distribute certain insurance products on our behalf. However, these distributors are not authorized to provide advice on financial products.

### 1.4 CODE OF PRACTICE

Doo Wealth Au is a member of the Australian Financial Complaints Authority (AFCA) and are bound by their Code of Conduct. We also subscribe to the Insurance Brokers Code of Practice. We are committed to fair and timely resolution of issues, the promotion of informed and effective relationships between us, our clients, insurers and others involved in the insurance industry. A copy of the Insurance Brokers Code of Practice can be found on AFCA’s website [www.afca.org.au/codeofpractice](http://www.afca.org.au/codeofpractice).

### 1.5 LACK OF INDEPENDENCE

Doo Wealth Au and its Authorised Representatives are not independent, impartial or unbiased because we:

- a) receive commissions for the advice we provide on general insurance products; and
- b) we may hold material relationships with product issuers, associations and other third parties.

For further information please see section Remuneration and Associate Payments.

## 2. INFORMATION FOR RETAIL CLIENTS

The Corporations Act 2001 (Cth) defines a Retail Client as an individual or a small business employing fewer than 20 people, or, in the case of a manufacturing business, fewer than 100 people. This definition applies when the services provided pertain to any of the following types of insurance: motor vehicle, home buildings/contents, sickness and accident, consumer credit, travel, personal and domestic property, or any other insurance as specified under the Corporations Act 2001 and the relevant regulations.

### 2.1 PROVISION OF GENERAL ADVICE

If we provide you with General Advice (or assist you in obtaining a Retail insurance product as defined in the Corporations Act 2001), we are providing you with a general recommendation or opinion about a product which does not take into consideration your financial needs, situation or objectives. In these circumstances we will provide you with a General Advice Warning via email. We recommend that you read the relevant Product Disclosure Statement (PDS) to determine if that product is right for you. The PDS will contain information about the policy which will enable you to make an informed decision about purchasing that policy.

## 2.2 PROVISION OF PERSONAL ADVICE

If we give our Retail Clients personal advice we will take into account individual objectives, financial situations and needs. To do this we will require information about your personal objectives, details about your current financial situation, and any other relevant information.

We will, if required, provide a Statement of Advice (SOA), Record of Advice (ROA) or Letter of Advice (LOA). This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests.

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than those insurers we deal with regularly.

## 2.3 WHAT ADVICE WILL I RECEIVE?

Not all clients seek or expect personalized advice. We will clearly inform you about the type of advice being provided, whether it is General or Personal (tailored).

If you prefer or require personal advice, please notify your Authorised Representative. To assist in arranging or issuing insurance policies and providing advice tailored to your needs, we may need details regarding your personal objectives, current financial situation, and other relevant information. We will request the necessary information from you.

In some instances, we may not require this information. If we do not ask for it, or if you choose not to provide the requested details, the advice you receive may not be suitable for your specific needs, objectives, and financial situation.

Any advice we provide regarding your insurance arrangements is based on the information available at the time it is given. We will review your insurance arrangements whenever you notify us of changes to your circumstances, during scheduled status reviews, or upon renewal of your insurance policies.

## 2.4 PRODUCT DISCLOSURE STATEMENT

If we offer to arrange the issuance of an insurance policy for you, we will provide you with a product disclosure statement (PDS) or ensure it is forwarded to you, unless you already possess an up-to-date PDS from the insurer. The PDS will provide detailed information about the specific policy, helping you make an informed decision before purchasing the product.

## 2.5 COOLING OFF PERIODS

Your PDS will include information regarding your cooling-off rights. You may be entitled to a minimum 14-day cooling-off period from the commencement of your cover, during which you can cancel your policy and receive a full refund of any premiums paid. Cooling-off periods may vary, so it is important to review your policy carefully and contact us if you have any questions about your cooling-off rights.

## 2.6 HOW TO INSTRUCT US

You can reach out to us to provide instructions via post, phone, fax, or email using the contact information provided in the Authorised Representative's contact details listed in this FSG.

## 2.7 INFORMATION WE MAINTAIN IN YOUR FILE

Doo Wealth AU keeps a record of your personal profile, including details of any insurance policies we arrange or issue for you. We may also maintain records of any recommendations or advice provided to you. Doo Wealth AU will retain this FSG, any other FSGs provided to you, and any SOA or PDS we give or pass on to you, for the period required by law. If you would like to review your file, please let us know, and we will make arrangements for you to do so.

### 3. PROTECTING YOUR PRIVACY

We are committed to the protection of your privacy and handle your personal information in accordance with the Australian Privacy Principles and the Privacy Act 1988 (Cth). A copy of Doo Wealth Au's privacy policy is available on request.

#### 3.1 IMPORTANT PRIVACY NOTICE AND CONSENT

This statement tells you how Doo Insurance Broker Au Pty Ltd (Doo Wealth Au) collects, uses and discloses personal information.

"Personal Information" refers to details about individuals that can identify them, such as an insured person or someone mentioned in an application for coverage or a claim form (e.g., director, claimant, witness, etc.). It is important that you read, understand, and agree to the following information.

#### 3.2 WHAT WE DO

We collect personal information to provide you with a range of services, including insurance broking, claims management, risk management consulting, other insurance-related services (such as underwriting and reinsurance), employee benefits, superannuation, and investment advisory services. Additionally, we use this information to help develop and identify products and services that may interest our clients, conduct market or customer satisfaction research, and establish and manage partnerships with other organizations for the promotion, administration, and utilization of our respective products and services. Please contact us for more information on our services. If we are unable to obtain the necessary personal information, we or any third parties to whom we disclose the information may be unable to offer the appropriate services.

We may disclose personal information to third parties when it is necessary to assist us in delivering our services. For instance, in arranging and managing your insurance needs, we typically provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaux, and our advisers such as loss adjusters, lawyers, accountants, and others involved in the claims process.

We may share this information with potential purchasers of our business and affiliated companies. We ensure that the use and disclosure of any personal information provided to third parties is strictly limited to the specific purpose for which it was supplied, unless we have obtained the individual's consent to do otherwise. We take reasonable steps to ensure that whenever we collect, use or disclose personal information, it is accurate, complete, and up to date.

#### 3.3 WHAT WE EXPECT YOU

When you provide us with personal information about other individuals, we trust that you have informed them that their information may be shared with us, the purposes for which it will be used, the types of third parties to whom it may be disclosed, and how they can access it, as outlined in this document. In the case of sensitive information, we rely on you to have obtained their consent for the purposes described. If you have not taken these steps, you must notify us before providing the relevant information. Should we provide you with personal information, you and your representatives are required to use it solely for the purposes we have agreed upon.

#### 3.4 CONTACTING US AND OPTING OUT

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organization (including corporate-related bodies) you can opt out. If you would like to opt out, obtain a copy of our Privacy Policy or seek access to your personal information contact us by 02 8801 3177 or email [info@au.doowealth.com](mailto:info@au.doowealth.com)

If you do not notify us otherwise, before next dealing with us, you confirm agreement to the above on your own behalf and /or on behalf of those you represent.

### 4. REMUNERATION AND ASSOCIATE PAYMENT

#### 4.1 HOW WE ARE PAID



Payments for the services we provide are to be made directly to Doo Wealth Au. For each insurance product, the insurer will charge a premium that includes any applicable taxes, charges, and levies. Doo Wealth Au typically receives a commission, calculated as a percentage of the premium (excluding taxes, charges, and levies), which is paid by the insurer. In certain cases, you may also be charged a fee. All relevant charges will be clearly outlined on the invoice sent to you.

You may choose to pay for our services using any of the payment methods specified on the invoice. Payment is required to be made to Doo Wealth Au within the timeframe indicated on the invoice.

In the event of a refund or reduction of your premium due to a cancellation, policy alteration, or a provision such as a premium adjustment clause, we will retain any fees we have charged. We will also retain any commission, as per our agreement with the insurer, or charge a cancellation fee equivalent to the reduction in commission.

When you pay your premium, the payment will be deposited into Doo Wealth Au's trust account. Doo Wealth Au will retain the commission from the premium and forward the remaining balance to the insurer in accordance with our arrangements. Any interest earned on the premium while it is held in the trust account, or any return from investing the premium, will be retained by Doo Wealth Au.

#### 4.2 COMMISSIONS, FEES & OTHER BENEFITS

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

Doo Wealth Au's commission varies from insurers and products.

Doo Wealth Au may charge a fee in addition to or in lieu of commissions. This fee will be disclosed within any quotation provided prior to services rendered or insurance policy placed.

#### 4.3 AUTHORISED REPRESENTATIVES

The Authorised Representative will generally receive 80% of Doo Wealth Au's commission for the provision of services unless otherwise agreed.

#### 4.4 EMPLOYEE SALARIES AND BENEFITS

Our employees, as well as those of our Authorised Representatives who assist you with your insurance needs, are compensated with a market-based salary and may be eligible for bonus payments based on the achievement of Key Performance Indicators and business targets.

#### 4.5 PREMIUM FUNDING

If we arrange premium funding for you, Doo Wealth Au may receive a commission from the premium funder. Additionally, we may charge you a fee (or both). The commission paid to Doo Wealth Au by the premium funder is typically calculated as a percentage of your insurance premium, including any applicable government fees or charges. Doo Wealth Au becomes entitled to this commission once you instruct us to arrange or issue the product.

Doo Wealth Au's commission rates for premium funding range from 0% to 4.5% of the funded premium. When we arrange premium funding for you, you may request information regarding the commission rates Doo Wealth Au receives for that specific funding arrangement, as well as how they compare to other available options.

#### 4.6 REFERRERS AND DISTRIBUTORS

In some cases, a third party may introduce you to us or refer us to an insurer, and in return, we may share a portion of our commission or fees with them or pay them an agreed fee, typically ranging from 0% to 40%. If we provide personal advice, we will disclose any fees, commissions, or other payments that we, our associates, or any party referring you to us (or us to an insurer) may receive in relation to the policies covered by that advice. Doo Wealth Au may appoint distributors under specific agreements to distribute

certain insurance products on our behalf. These distributors do not have the authority to provide financial product advice, and we may pay them a commission or fee, deducted from our commission and fees (not in addition to them), generally ranging from 0% to 40%, for arranging new policies or issuing renewals on our behalf.

#### 4.7 WHOLESALE OR PLACEMENT BROKER

We may engage a placement broker or wholesale broker to assist in arranging your insurance, in which case we will pay them a commission from our own commission or fees, typically ranging from 0% to 75%. Conversely, we may act as a placement broker or wholesale broker to help arrange your insurance and receive commissions from your lead broker or adviser, which will be paid out of their commission or fees, also within the range of 0% to 75%. These payments are made from, not in addition to, the commission or fees already agreed upon.

#### 4.8 OTHER REFERRAL RELATIONSHIPS

There may be instances where Doo Wealth Au or its Authorised Representatives refer you to other service providers or incorporate other service providers into our solution for you. In these circumstances Doo Wealth Au or the Authorised Representative may receive a referral fee. The referrer fee will be incorporated in the overall service fee charged to you by the referred service provider and will not come as an additional cost to you. Your Authorised Representative will inform you at the time of making a referral if any referral relationship exists and the potential commission that they may receive.

## 5. WHAT TO DO IF YOU HAVE A COMPLAINT

We are dedicated to delivering high-quality services to our clients, and this includes ensuring you have convenient access to the right individuals and processes to address any service issues or complaints effectively.

#### 5.1 INTERNAL DISPUTE RESOLUTION

If you have a complaint about the service provided to you, please address your enquiry or complaint to the Authorized Representative providing the service.

If the Authorized Representative is not able to resolve the issue within a reasonable time, it will be referred and deliver your enquiry or complaint to upper insurers by the Doo Wealth Au Complaints Officer, upper insurers and Doo Wealth Au Complaint Officer will review the complaint and advise you in writing of the expected time for resolution and other important details in accordance with Doo Wealth Au's Complaints Handling Policy. You can also refer your enquiry or complaint to the Doo Wealth Au Complaints Officer at any time using the contact details below.

Doo Wealth Au Complaints Officer

'Tower 1' Suite 1302 Level 13, 475 Victoria Avenue, CHATSWOOD NSW 2067

T: 02 8801 3177

E: [info@au.doowealth.com](mailto:info@au.doowealth.com)

Doo Wealth Au is committed to addressing your complaint promptly and fairly. While we strive to resolve issues quickly, more complex cases may take up to 30 days. If you are not satisfied with our final response, you have the option to escalate the matter.

#### 5.2 EXTERNAL DISPUTE RESOLUTION

Doo Wealth Au is a registered member of the Australian Financial Complaints Authority (AFCA) and Financial Ombudsman Service with membership number f3370. Should you remain dissatisfied with our response to your complaint, you have the right to escalate the matter to AFCA. AFCA offers an independent and impartial dispute resolution service for financial services complaints, free of charge to consumers. You may contact AFCA at:

Australian Financial Complaints Authority GPO Box 3, Melbourne, VIC 3001



Financial Ombudsman Service

Exchange Tower, London, E14 9SR

T 0800 023 4 567

Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### 5.3 COMPENSATION FOR CLIENT LOSSES

Doo Wealth Au maintains a Professional Indemnity (PI) Insurance policy that provides comprehensive coverage for the company, its Authorised Representatives, and employees against claims made by clients arising from their conduct in delivering financial services. We have taken diligent and appropriate measures to ensure that all policies remain current and meet the requirements set out in section 912B of the Corporations Act 2001 (Cth) for compensation arrangements.

## 6. OUR TERMS OF ENGAGEMENT

In the absence of a formal written agreement, the following terms of engagement will govern the services we provide to you.

### 6.1 HOW WE WILL COMMUNICATE WITH YOU

Whenever possible, we will communicate with you via email, including the delivery of disclosure documents such as Financial Services Guides and Product Disclosure Statements, either directly through email or via links to our website. If you have provided us with an email address, we will use it for all correspondence and disclosure notices. Should you prefer not to receive communication or disclosure documents via email, please inform us, and we will update our records accordingly. From time to time, we may also send information regarding services or products that may interest you. If you wish to opt out of receiving such information, please let us know.

### 6.2 OUR PAYMENT TERMS

We will issue an invoice for the premium, applicable statutory charges (such as stamp duty and fire services levy), and any fees associated with arranging your insurance. The invoice will detail the total amount due and the payment deadline. Our standard payment terms are 14 days from the invoice date. Failure to make payment by the due date may result in the insurer having the right to cancel the policy, and a short-term penalty premium may be applied for the period the policy was in force.

### 6.3 CONTINUITY OF COVER (AUTOMATIC RENEWALS)

Maintaining continuous coverage is essential. In certain situations, such as when we are unable to reach you, we will automatically renew your policy with the current insurer based on the details of the expiring coverage. If you no longer require the coverage, please inform us promptly. A short-term premium may apply. If automatic renewal is in place, you can contact us at any time to request that we stop the automatic renewal process.

### 6.4 PERIOD OF ENGAGEMENT

Unless we reach a different agreement, our appointment will remain in effect until you decide to terminate this arrangement.

### 6.5 NO LIABILITY FOR OTHER BROKER ADVICE

If you engage multiple insurance brokers or interact directly with insurers as part of your overall insurance program, we do not assume any responsibility for the services provided by any broker other than ourselves or our appointed representatives.

## 7. OTHER IMPORTANT INFORMATION

### 7.1 YOUR DUTY OF DISCLOSURE

Under the Insurance Contracts Act 1984, you are obligated to disclose to the insurer any information that you know or should reasonably know, which could impact the insurer's decision to provide coverage and on what terms, before entering an insurance contract. This duty also applies when renewing, extending, varying, or reinstating a policy. However, you are not required to disclose information that: reduces the risk of insuring you; is common knowledge; is already known or should be known by the insurer; or has been waived by the insurer. If you fail to disclose required information, we may cancel your policy or reduce the claim payout, or both. In cases of fraudulent non-disclosure, we may refuse to pay a claim and treat the contract as void. Even if we do not choose to void the contract, we may reduce your coverage at any time based on a formula that considers the premium that would have been applicable had full disclosure been made.

If we choose not to void the contract or reduce your coverage, we may at any time modify the terms of the contract to restore us to the position we would have been in had you disclosed all relevant information. In cases of fraudulent non-disclosure, we may deny a claim and treat the contract as if it never existed. In short, it is essential that you provide honest and complete answers to all questions, and do not withhold any information that could impact your ability to make a claim. If you're unsure whether certain information is relevant, it's always best to disclose it to avoid potential issues when making a claim. This duty continues even after you complete your application, until the insurer has issued the policy.

### 7.2 UTMOST GOOD FAITH

All insurance contracts are governed by the principle of utmost good faith, which obligates both parties to act honestly and with integrity toward one another. Any failure on your part to uphold this standard may affect the validity of your claim or the ongoing coverage provided by the insurer.

### 7.3 UNNAMED PARTIES

In most cases, parties with a legal interest or charge over the insured property, such as lessors, financiers, trustees, mortgagees, and owners, are automatically included as third-party beneficiaries without needing to be listed on the policy. If you wish to have a person named as a co-insured, joint insured, or an additional insured under your policy, you must request this explicitly. Please be aware that we cannot guarantee the insurer will agree to include another party as an insured. If this is a requirement under any contract or agreement, please consult with us before signing to ensure the insurer is willing to include the other party as an insured.

### 7.4 CHANGE OF RISK OR CIRCUMSTANCES

It is essential that you inform us of any changes to your company's regular business operations, such as acquisitions, alterations in occupation or location, the introduction of new products, or expansion into overseas markets. If you are uncertain whether certain changes should be communicated to your insurer, please reach out to us for guidance.

### 7.5 REVIEW AND INFORM

The Policy Schedule, Wordings, and other related documents contain crucial information regarding your coverage and the advice provided. We strongly recommend that you review these documents promptly and notify us in writing if any part of the information is unclear or if any aspect of the coverage does not align with your needs.

#### 7.6 SUBROGATION & CONTRACTUAL LIABILITY AND YOUR INSURANCE COVER

Some policies include provisions that limit or exclude the insurer's liability if you enter into an agreement that restricts your ability to recover damages from another party. Entering into such an agreement without prior approval from your insurer may jeopardize your claim, especially if it prevents the insurer from recovering the loss from the responsible party. Examples of such clauses include "hold harmless" provisions commonly found in leases, property management contracts, and agreements with service providers like burglar alarm or fire protection installers. It is advisable to seek legal advice before signing any contract. We may be able to negotiate with your insurer to allow these agreements, so please notify us of any relevant clauses before entering any lease or contract.

#### 7.7 CONFLICTS OF INTEREST

We have a conflicts management policy designed to identify and address any actual or potential conflicts of interest. If a conflict arises between our own interests and any duty we owe to you, we will not proceed with the matter until we have fully disclosed the conflict to you and obtained your informed consent.

#### 7.8 ANY QUESTIONS?

If you have any additional inquiries regarding the financial services or insurance offerings provided by Doo Wealth Au, please feel free to reach out to [info@au.doowealth.com](mailto:info@au.doowealth.com).

#### 7.9 ESSENTIAL READING OF THE POLICY WORDING

The policy wordings have either been provided to you or will be forwarded as soon as they are received from the insurers. We strongly recommend that you review these documents promptly and notify your Account Manager in writing of any parts that are unclear or if any aspect of the coverage does not align with your needs.

## 8. POLICY SPECIFIC NOTES

#### 8.1 AVERAGE OR CO-INSURANCE

Certain policies include an Average/Co-Insurance clause, which requires you to insure the property for its full insurable value. If underinsured, any claim you make may be reduced in proportion to the extent of the underinsurance.

#### 8.2 CLAIMS MADE DURING THE PERIOD OF INSURANCE

Certain policies, such as Professional Indemnity insurance, provide coverage on a "claims made" basis, meaning that claims reported to your insurer during the Period of Insurance are recoverable, regardless of when the incident occurred, subject to any "retroactive date" provisions. Under Section 40(3) of the Insurance Contracts Act 1984, if you notify the insurer in writing of facts that could lead to a claim against you as soon as reasonably possible after becoming aware of them (but before the policy expires), the insurer remains liable for the claim, even if it is made after the policy period ends. To protect your entitlement under the policy, it is crucial to report any incidents that may result in a claim to the insurer promptly and before the policy expires.

#### 8.3 CLAIMS OCCURRING PRIOR TO COMMENCEMENT

Your attention is drawn to the fact that your policies do not provide indemnity in respect of events that occurred *prior* to commencement of the contract.

#### 8.4 NOT A RENEWABLE CONTRACT

Coverage under your policies ends on the date specified in your tax invoice. Please note that some policies are not renewable. If you wish to secure similar insurance for a subsequent period, you will need to submit a new proposal before the current policy expires, allowing us to provide you with updated terms and quotations for your review.

### 8.5 LEASING, HIRING, AND BORROWING OF PROPERTY

When leasing, hiring, or borrowing property, it is essential that the contract explicitly outlines who is responsible for insuring the property. This will help prevent disputes in the event of a loss and ensure that claims are processed smoothly. Typically, most property policies will automatically cover property you are responsible for insuring, subject to the applicable deductible. Other types of insurance, such as Public Liability, may help cover claims related to property damage or personal injury associated with property you lease or hire.

If the owner is responsible for insuring the property, we advise ensuring that the lease or hire agreement includes a waiver of any recovery rights against you, even in cases of negligence. This will protect you from the owner's insurer seeking compensation from you. If the lease or hire agreement does not specify insurance responsibilities, it is recommended that you contact the owner directly to clarify who will be insuring the property.

## 9. INSURANCE COVERS AVAILABLE

The following is a non-exhaustive list of insurance coverages, designed to showcase the various types and classes of insurance available. You may already have some of these in place or may have deemed them unnecessary. If you are unfamiliar with any of these options and would like to discuss your specific insurance needs, please reach out to your Authorised Representative.

#### Property

- Bloodstock or Livestock
- Burglary / Theft
- Electronic Equipment Breakdown
- Film Producers Property
- Fine Arts / Valuables
- General Property
- Glass
- Householders
- Landlords Insurance
- Machinery Breakdown
- Mobile Plant & Equipment
- Money
- Motor Vehicle
- Property Damage

#### Liability

- Association Liability
- Cyber Liability
- Directors' & Officers' Liability
- Employment Practices Liability
- Environmental Impairment Liability
- Fidelity Guarantee
- Infringement of Copyright
- IT Liability
- Legal Expenses Trustee Liability
- Libel & Slander / Defamation Umbrella Liability
- Management Liability
- Medical Malpractice
- Motor Vehicle Compulsory Third Party
- Product Tamper / Contamination
- Professional Indemnity
- Public & Products Liability

- Tax Audit
- Trade Credit

#### Accident & Health

- Corporate Travel
- Expatriate Medical
- Group Personal Accident
- Key Person
- Personal Accident / Sickness
- Salary Continuance

#### Marine

- Boat Builders Liability
- Carriers Liability
- Charterers Liability
- Commercial Hull
- Container Liability
- Marine Cargo - Local
- Marine Cargo - Worldwide
- Mariner Liability
- Private Pleasure craft
- Protection & Indemnity

#### Aviation

- Airport Operators Liability
- Aviation Hull & Liability
- Charterers Liability
- Non-Owned Aviation Liability

#### Construction

- Completed Operations
- Contract Works