



Caloundra Removals & Storage
Authorised Representative No 269073
T:1300 723 783

Financial Services Guide (FSG)

Caloundra Removals & Storage Pty Ltd can assist you to obtain insurance to protect your goods while they are in transit or storage. This is because we are an authorised representative of Cowden (VIC) Pty Ltd (AFSL 245658), a licensed insurance broker.

This (FSG) describes the insurance services that Caloundra Removals & Storage Pty Ltd can provide to you. It also covers the charges for those services, your rights as a client and how any complaints you may have will be dealt with.

How we can help with your insurance

We hold a Customer Goods in Transit and Storage insurance policy. On your behalf, we can arrange for this policy to cover you. Alternatively, you can obtain insurance from an insurance company of your own choice.

If you ask us to arrange Customer Goods in Transit and Storage insurance, we will give you a Product Disclosure Statement (PDS). This will describe the main features of the policy. You should read the PDS to decide if the policy suits your needs, objectives and financial situation before you decide whether to obtain it because we cannot advise you about your insurance needs.

Cowden (Vic) Pty Ltd is an insurance broker and is licensed to advise on and deal in General Insurance. If you need advice or your insurance needs that are different from the cover available in our policy, we can refer you to Cowden (Vic) Pty Ltd - Aldridge & Street Division (03) 9867 7663 who will be able to assist you.

How we are paid

For arranging for you to be insured under our policy, we receive the difference between the amount you pay us for your insurance and the cost of the premium we pay for the policy (which is based upon our annual turnover) and the amount we pay for claims under our excess of \$2,000. The amount you pay us is based on the value of the goods we are removing or storing on your behalf.

Our staff who arrange your insurance are paid a salary. They do not receive a bonus for arranging insurance for you.

In addition, Aldridge & Street received a commission of 0-20% for arranging our policy. They do not receive any amount when we arrange for the policy to cover you.

Complaints and disputes about our services

We are a member of the Australian Furniture Removers Association (AFRA). AFRA handles all complaints or disputes about our services. Contact the Executive Director at AFRA.

AFRA may be contacted at: Unit 6/7 Packard Avenue,
BAULKHAM HILLS NSW 2153
T: 1800 671 806

If you have a concern, complaint or dispute about the policy which involves a claim, contact the Manager at Cowden (Vic) Pty Ltd on (03) 9867 7663. They will try to resolve your problem immediately. If they are unable to do so, you can request that your problem be considered by their internal dispute resolution process.

If you are not happy with their decision, you may take your complaint to the Financial Ombudsman Service Limited (FOS), an external dispute resolution. FOS can be contacted on 1300 780 808.

Professional Indemnity Insurance

Cowden (Vic) Pty Ltd has professional indemnity insurance in place which covers them, their employees and Caloundra Removals & Storage Pty Ltd for any errors or mistakes relating to our insurance services. This insurance meets the requirements of the Corporations Act and meets claims relating to us, our employees or Cowden's employees even after they cease to act for Cowden (Vic) Pty Ltd, provided that the insurer is notified of the claim when it arises and this is done within the relevant policy period.

Cowden (Vic) Pty Ltd holds Australian Financial Services License number 245658 and can be contacted on 03 9867 7663

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