STRATA COMMUNITY INSURANCE

FINANCIAL SERVICES GUIDE

About this Guide

This Financial Services Guide (FSG) describes the financial services offered by us as an authorised representative of Strata Community Insurance Agencies Pty Ltd (Strata Community Insurance) and is designed to assist you in deciding whether to use any of those services.

It also describes how we and other relevant persons are remunerated, arrangements that are in place to compensate clients for losses, and how any complaints you have against us will be handled.

Our contact details and those of Strata Community Insurance are set out at the end of this document.

This FSG was prepared on 13 May 2026 and is effective from 1 July 2026. Its distribution by us has been authorised by Strata Community Insurance. Please keep this document for your future reference.

Other Documents you may Receive

If we recommend or offer to arrange a particular insurance policy for you, you will also be provided with a Product Disclosure Statement (PDS). The PDS will contain important information about the policy and is designed to assist you in making an informed decision about whether to purchase the policy.

About us and Strata Community Insurance

Strata Community Insurance is a specialist strata and community title insurance underwriting agency. Their approach to your insurance needs is innovative and focused on the strata and community title sector. This approach, and their unmatched depth of experience, ensures that the insurance products they offer provide a comprehensive range of financial protections over your insurable assets and liabilities.

Strata Community Insurance holds an Australian Financial Services Licence (AFSL No. 457787) to provide financial product advice on and deal in general insurance products, and provide claims handling and settling services, for retail and wholesale clients. They act as agent on behalf of the insurer, Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL No. 234708) when we provide financial services on their behalf.

Strata Community Insurance acts under binding authority issued by the insurer, allowing them to market, underwrite, and administer insurance policies and to manage and settle claims.

Strata Community Insurance is a privately-owned company and wholly-owned subsidiary of Australian Strata Community Group Pty Ltd (ABN 70 166 256 257), which owns a number of other entities including Strata United Insurance Brokers Pty Ltd (ABN 21 165 915 800, AFSL No. 458895).

We have been appointed as an authorised representative of Strata Community Insurance to advise on and deal in general insurance products on their behalf, limited to strata and community title insurance and related products. We can provide you with advice and assist you to obtain, vary or renew the insurance you require to protect your assets and liabilities and to comply with your local strata and community title laws.

In doing so, we act on behalf of Strata Community Insurance. Other activities associated with our insurance services – such as paying premiums, receiving documents and notices and notifying claims – are done on your behalf.

Contact Details

Strata Community Insurance Agencies Pty Ltd
ABN: 72 165 914 009, AFS Licence Number 457787

Level 3, 118 Mount Street, North Sydney NSW 2060
PO Box 631, North Sydney NSW 2059
P: 1300 SCINSURE (1300 724 678) or 02 8923 1000
E: compliance@scinsure.com.au

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How we and Strata Community Insurance are Paid for the Services Provided

Strata Community Insurance is eligible for remuneration paid by the insurer when you enter into an insurance policy, including insurance renewals and some variations. This remuneration may be up to 26% of the base premium for your insurance policy (excluding taxes, duties and levies) in respect of financial product advice and dealing services, and up to 5.5% in respect of claims handling and settling services. It is included in the cost of the relevant product - it is not calculated in addition to the cost of the product. Out of this remuneration, Strata Community Insurance may pay us an amount of up to 20% of the base premium, in cases where the insurance has been arranged by us.

Strata Community Insurance retains any interest earned on premium that is paid into their bank account before it is remitted to the insurer. Strata Community Insurance may charge you an administration fee for issuing, varying, or renewing your insurance policy, which will be displayed on your insurance documents and may vary depending on the product or the way it is distributed.

If we have provided you with general financial product advice you may request more detailed particulars of the remuneration we receive, or the amount may be included on your insurance documents.

What to do if you have a Complaint

We and Strata Community Insurance will always do everything possible to provide you with outstanding service, but recognise that sometimes you may be dissatisfied with that service or a decision that has been made in relation to your insurance. If you have a complaint, you can provide details to us or contact Strata Community Insurance directly. Once notified to Strata Community Insurance, your complaint will be handled through their internal dispute resolution process.

They will acknowledge your complaint as soon as possible and provide you with the name and contact information of the person handling it. If they resolve your complaint to your satisfaction within 5 business days, they may not provide a further written response unless you request it or your complaint is related to financial hardship, a declined claim, or the value of a claim. They will keep you updated on the progress of your complaint at least every 10 business days.

Most complaints can be resolved promptly, and they aim to provide a written response within 30 calendar days. If they are unable to resolve your complaint within this timeframe, they will tell you why they need more time and about your right to refer your complaint to the Australian Financial Complaints Authority (AFCA). If an issue has not been resolved to your satisfaction, you can refer your matter to AFCA:

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

Professional Indemnity Insurance Arrangements

Strata Community Insurance has a professional indemnity insurance policy in place which satisfies the requirements for compensation arrangements under Section 912B of the *Corporations Act 2001* (Cth). The policy covers Strata Community Insurance, including its current and former employees and representatives, for claims resulting from their conduct in providing financial services.

Authorising Licensee

Strata Community Insurance Agencies Pty Ltd

ABN: 72 165 914 009
AFS Licence Number: 457787

Level 3, 118 Mount Street
North Sydney NSW 2060
PO Box 631, North Sydney NSW 2059
P: 1300 SCINSURE (1300 724 678) or 02 8923 1000
E: compliance@scinsure.com.au

SCIA-006_AR-0526

Authorised Representative

Name: _____

Authorised Representative No.: _____

Office Address: _____

_____

Mailing Address: _____

_____

P: _____ F: _____

E: _____