STRATA COMMUNITY INSURANCE

FINANCIAL SERVICES GUIDE

About this Guide

This Financial Services Guide (FSG) describes the financial services offered by 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 any other relevant persons are remunerated, arrangements we have in place to compensate clients for losses, and how any complaints you have against us will be handled. Our contact details are set out at the end of this document.

This FSG was prepared on 13 May 2026 and is effective from 1 July 2026. Please keep this document for your future reference.

Other Documents you may Receive

If we offer to arrange a particular insurance policy for you, we will provide you 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.

In some cases, if we provide you with advice that has taken into account your objectives, financial situation and needs (personal advice), we may provide you with a Statement of Advice (SoA). The SoA will confirm the advice we have provided and the basis for it, explain how we are remunerated and any significant associations or interests we have, and assist you in making an informed decision about your insurance needs.

About Strata Community Insurance

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

We hold 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. In providing these services we act under our AFSL as agent on behalf of the insurer, Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL No. 234708), under binding authority issued by them allowing us to market, underwrite, and administer insurance policies and to manage and settle claims.

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.

We are 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).

Not Independent

We are not independent, impartial or unbiased in relation to the provision of personal advice because we have remuneration arrangements in place with product issuers – refer to the section titled 'How we are Paid for the Services we Provide'.

Contact Details
Strata Community Insurance Agencies Pty Ltd
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 are Paid for the Services we Provide

We are eligible for remuneration paid by the insurer when you enter into an insurance policy arranged through us, 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.

We retain any interest earned on premium that is paid into our bank account before it is remitted to the insurer. We 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.

Our employees are paid a market salary and may earn bonuses or incentives based on individual performance and the achievement of company goals.

Product Distributors

We may appoint product distributors and authorise them to assist you in obtaining, varying, or renewing your insurance with us. Where they provide such services, they act on our behalf. In providing other services to you such as paying premiums, receiving documents and notices, or notifying us of claims, they act on your behalf.

We may remunerate our product distributors. If we do, details will be provided on your insurance documents, and we will pay out of our own remuneration - not in addition to it.

What to do if you have a Complaint

We 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 we have made in relation to your insurance. We value your feedback and want you to tell us if we have not met your expectations. Telling us gives us a chance to improve our products and services, and to resolve your concerns in a fair, transparent and timely manner.

If you have a complaint, please contact us to explain your concerns and try to provide as much information as possible. Once notified to us, your complaint will be handled through our internal dispute resolution process. We will acknowledge your complaint as soon as possible and provide you with the name and contact information of the person handling it.

If we resolve your complaint to your satisfaction within 5 business days, we 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. We will keep you updated on the progress of your complaint at least every 10 business days.

Most complaints can be resolved promptly, and we aim to provide a written response within 30 calendar days. If we are unable to resolve your complaint within this timeframe, we will tell you why we 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

We have 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 us, and our current and former employees and representatives, for claims resulting from conduct in providing financial services.

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

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