

This Financial Services Guide, (FSG) is a guide containing important information to assist you in deciding whether to use our services, described below:

- who we are;
- the services we are authorised to provide to you;
- how we are remunerated;
- any potential conflict of interest we may have;
- how complaints are resolved;
- compensation arrangements;
- how we deal with privacy; and
- how to contact us.

Who we are – Kogan Insurance

Kogan Insurance is a brand name and trading name of Kogan Australia Pty Ltd (Kogan Insurance), ABN 53 152 570 351. The Hollard Insurance Company Pty Ltd (Hollard), ABN 78 090 584 473 has entered into an arrangement with, and has appointed Kogan Insurance as their Authorised Representative, (AR No. 001256858). References to 'we', 'us' or 'our' means Kogan Insurance who is responsible for this FSG as it relates to the financial services provided by us.

The services we are authorised to provide

Kogan Insurance is authorised by Hollard to promote, distribute, deal and provide general advice on home, contents, landlord, travel and car insurance products underwritten and insured by Hollard. Some of these products will carry Hollard's brand name, Real Insurance. We do not act for you.

Hollard has appointed CCI South Africa (Pty) Ltd (CCI) as its Authorised Representative (AR No. 420391) and they may provide some services, including general advice on Hollard's behalf in relation to one of our home, contents, landlord or car insurance products.

Whilst we recommend these general insurance products, in making this recommendation, we do not consider whether it is appropriate for your personal objectives, financial situation or needs. You need to consider the appropriateness of any information or general advice we give you having regard to your personal circumstances before buying. You need to read the relevant Product Disclosure Statement issued by the insurer, Hollard to determine if the product is right for you. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How we are remunerated

Hollard, as issuer, is paid the premium for Kogan Insurance policies purchased. This amount is agreed with you before the product is purchased. We will be compensated by Hollard for our services by payment of a commission on each policy arranged by Hollard, which varies according to the insurance product sold and volume of policies sold. We may receive a commission of between \$60 to \$150 for promoting and distributing the sale of policies. Our compensation is included in the total amount you pay. This commission is used by us to cover the costs associated with the marketing of this product to you and other administrative and operational costs.

CCI will receive a time-based activity payment from Hollard for servicing new and existing policies on behalf of Hollard. Hollard may also pay CCI for the costs associated with providing administration services and operational costs including costs associated with recruiting, training and engaging call centre consultants.

You may request particulars about the above remuneration or other benefits from us however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by us. Our contact details are provided in this FSG.

Any potential conflict of interest we may have

In all instances Kogan Insurance is acting on behalf of Hollard. We are remunerated by commission on policies arranged by Hollard and we do not have authority to accept or bind insurance policies or settle claims. Hollard retains this responsibility.

How complaints are resolved

We will do our best to work with you to resolve any complaints you may have in relation to the financial services provided by us. For detailed information on how the insurer, Hollard will resolve complaints about their products each Product Disclosure Statement will include a step by step guide on their complaint and dispute resolution procedure. This includes how to contact their internal dispute resolution committee, as well as details on how to access the independent external dispute resolution service through the Financial Ombudsman Service.

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Compensation arrangements

In accordance with s912B of the Corporations Act, both Kogan Insurance and CCI maintain adequate Professional Indemnity Insurance. This insurance cover extends to claims in relation to us and CCI acting as an Authorised Representative of Hollard and if our or CCI's employees and representatives, past and present are negligent in providing financial services on behalf of Hollard.

Hollard, is authorised under the Insurance Act 1973 to carry on general insurance business. This Act contains prudential standards and practices to ensure that financial promises made by Hollard are met. Because of this, Hollard is exempt from the requirement to meet the compensation arrangements Australian Financial Services Licensees must have in place to compensate clients for loss or damage suffered because of breaches by Hollard or its representatives.

How we deal with privacy

We are committed to ensuring the privacy and security of your personal information.

You can also read more about how we collect, use or disclose your personal information or our complaints process regarding a breach of the Australian Privacy Principles in our Privacy Policy, which is available on our website at koganinsurance.com.au. If you wish to update or gain access to your personal information or have a complaint about a breach of your privacy contact us, using our contact details on this page.

How to contact us

Kogan Insurance

Email: customerservice@koganinsurance.com.au

Telephone: 1300 034 888

Visit us: koganinsurance.com.au

Please retain this FSG document for your future reference. This FSG was prepared on 5 February 2018 and has been authorised by Hollard.