

Financial Services Guide



About this Financial Services Guide

This is our Financial Services Guide (FSG) for products of QBE Insurance. This and similar documents that cover our other licensees make up our FSG. The FSG has been designed to assist you in deciding whether to use the financial services we provide. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

Where required we will also provide you with a Product Disclosure Statement (PDS) before or at the time you buy any financial product as a retail client. The PDS sets out the significant features of the product and is designed to assist you to make informed choices about the financial product.

About Mitti Insurance

Mitti Insurance is an Authorised Representative (AR) of QBE Insurance (Australia) Limited (QBE)

We are authorised by QBE to deal in general insurance products on their behalf. These may include home building, home contents, private motor, pleasure craft, residential landlord, caravan, domestic trailer and motorcycle insurance.

We can directly issue, vary or cancel QBE insurance products as their agent in accordance with their underwriting guidelines (this is called a binder authority). In some cases we may need to arrange for QBE to do this if we are not able to act under our binder authority.

QBE as the insurer of the product and we, as their agent, do not act on your behalf.

The Mitti Insurance advisor providing you with this FSG is authorised by us to act on our behalf in providing the services we are authorised to provide for QBE Insurance.

We are authorised to give financial product advice. The nature of the advice we are giving you is general advice only. We are not able to tell you whether a product is appropriate for you specifically. Because of this, you need to consider the appropriateness of any general advice or information given having regard to your personal objectives, financial situation and needs. We strongly recommend that you read the information contained in the Product Disclosure Statement provided to you before you make a decision.

The distribution of this FSG has been authorised by QBE Insurance.

Contact details

Mitti Insurance Pty Ltd
ACN: 640 574 385
Trading as: Mitti Insurance
Authorised Representative No: 001282637

Address: PO Box 304, Surry Hills NSW 2010
Ph: 1300 164 884
Email: hello@mitit.com.au

If you have any queries, contact your Mitti Insurance adviser, or contact us at the address detailed above.

Our licensee

QBE Insurance (Australia) Limited (QBE)
ABN 78 003 191 035 AFS License No: 239545
2 Park Street
Sydney, NSW, 2000
Phone: 02 8275 9579
Emergency Claims After Hours
1800 023 387
Email: enquiries@qbe.com

The Corporations Act 2001 (Cth) requires that we have compensation arrangements in place, should you suffer any loss as a result of our AR breaching their obligations to you in their capacity as our AR. QBE is a general insurer, regulated by the Australian Prudential Regulation Authority (APRA) and satisfy the requirements of the Corporations Act. If you require further information, please contact QBE.

Our associations

Mitti Insurance Pty Ltd is a related body corporate of QBE Insurance (Australia) Limited and SafetyCulture Insurance Pty Ltd (ACN 640 745 893).

Our remuneration

We receive commission from QBE, which ranges from 0% to 31% of the total premium payable (excluding government charges) by you to them for the product. The commission is paid to us by QBE for each policy issued or renewed. Where a third party has referred you to us, we may share with them a part of the commission we earn.

We may also charge a fee for our services to you. Any fee we charge is an additional cost to you.

Our staff are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. QBE may provide other benefits, such as profit-sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.

If you have a complaint

If you ever have a complaint, you should ask your adviser for assistance or you can write to or call Mitti Insurance Pty Ltd using the contact details provided within this FSG. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction you may request that your complaint be referred to QBE and handled under their dispute resolution process.