



Financial Services Guide (FSG)

AFSL License: 532361

ABN: 21 623 827 494

THE PURPOSE OF THIS GUIDE

This Financial Services Guide (FSG) is dated 1 December 2021 and has been prepared and issued by AssessDirect Pty LTD (ABN: 21 623 827 494, AFSL: 532361) to inform you about the financial services provided by us and to comply with our obligations as the holder of an Australian Financial Services Licence (AFSL) issued by the Australian Securities and Investment Commission (ASIC).

RESPONSIBILITY FOR SERVICES PROVIDED

AssessDirect is authorised under its Australian Financial Services License to provide claims handling and settlement services to insured retail and wholesale clients as a claimant intermediary. AssessDirect represents insured persons under insurance products in pursuing general insurance and property insurance including commercial and domestic.

NO ADVICE

We do not act as your agent, broker or other advisers in relation to the placement, renewal or suitability of your insurance. We are not authorised to provide you with any financial product advice.

We will provide you with factual information about insurance products when providing you with our claims handling services.

HOW TO CONTACT US

AssessDirect Pty Ltd

Phone: 07 3082 8228

Email: myclaim@assessdirect.com.au

AssessDirect operates from its Brisbane office at 8 Fox Street Albion Queensland 4010.

WHO WE ACT FOR

AssessDirect is responsible for the claims handling and settling services we provide to you under our AFSL and acts for the insured persons under insurance products in pursuing property claims.

DOCUMENTS

This FSG and Representation agreement will be the key documents which assist you in making an informed decision about whether to utilise our financial services. We recommend that you ensure you have read and understand the contents of these documents.

HOW DO WE GET PAID

The assigned builders cover the cost of AssessDirect's service and they complete all building works that are approved by the insurance company for the claim settlement price. If no building works are approved, no fees apply.

Once the claim is finalised, AssessDirect's costs are paid using the insurance settlement funds provided by the insurance company to complete the building works.

Fees are charged to insureds by AssessDirect, if they do not engage an assigned builder to carry out approved building works.

AssessDirect generates income by assisting insureds in pursuing insurance claims against their insurer. AssessDirect receives 100% of its income from builders on behalf of insured property owners.

CONFLICTS OF INTEREST

AssessDirect is an independent claimant intermediary that does not manage or distribute our own financial products. Any service we provide is concerning financial products from non-related product providers and our revenue is primarily gained through your insurance claim being accepted. Our interests are aligned with our clients. If a conflicting interests was to arise, we have an internal procedure to help manage and resolve the conflict.

INSURANCES

AssessDirect has professional indemnity insurance in place. This policy covers claims made against AssessDirect in relation to professional services provided by our representatives and employees.

RESOLVING YOUR CONCERNS

We have an internal process in place to resolve any concerns or complaints you may have as quickly as possible. Any concerns or complaints should be directed to the Compliance officer by email, myclaim@assessdirect.com.au.

If your complaint has not been resolved satisfactorily within 30 days, you may escalate it to the Australian Financial Complaints Association (AFCA).

Phone: 1800 931 678

Email: info@afca.org.au

Address: GPO Box 5218 Sydney, NSW, 2001