

**ARENA UNDERWRITING PTY LTD**

ABN 26 125 869 481

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## Financial Services Guide (FSG)

### Who provides the financial services referred to in this FSG?

For the purposes of this FSG the words 'we', 'us' or 'our' means **Arena Underwriting P/L ABN 26 125 869 481, AFS Licence No. 317617** and unless otherwise stated, the individuals employed by Arena Underwriting P/L.

When we use the words 'insurer' or 'product issuer' we mean **Calliden Insurance Limited (ABN 47 004 125 268 AFS Licence No. 234438)**.

### About this FSG

This FSG is an important document and has been prepared to inform you about the financial services we offer and contains information about who pays for the financial services provided to you as well as the relationships between Arena Underwriting P/L and Calliden Limited when financial services are provided to you. It explains how we are paid in relation to those services and includes information about the products we offer, our internal and external complaints procedures and any interests, associations and relationships that could influence us. This information will assist you in deciding whether to use the financial services we provide.

This FSG applies from 01 December 2008 and remains valid unless another FSG is issued to replace it. It is issued with the consent of Arena Underwriting P/L and Calliden Insurance Limited.

### Who is responsible for the financial services provided to you?

Arena Underwriting P/L is responsible for the financial services that it and its representatives provide to you.

### Our Services

We offer a range of services to assist you to protect your assets and guard against unexpected liabilities including:

- Providing general product advice on our range of products;
- Negotiating insurance premium quotations;
- Providing insurance cover on behalf of the insurer;
- Providing policy administration services; and
- Assisting the insurer to manage the claims process.

## **Our Products**

We can arrange the following general insurances on your behalf:

1. Broadform Liability Insurance

All products provided by Arena Underwriting P/L are underwritten by Calliden Insurance Limited (ABN 47 004 125 268 AFSL 234438). For more details about Calliden please visit their website [www.calliden.com.au](http://www.calliden.com.au). We do not offer products from other insurers.

We will provide a policy wording for all policies. In some circumstances, where you are classed as a Retail Client, you will also be provided a Product Disclosure Statement which is designed to assist you in deciding whether to purchase the product.

## **Who do we act for?**

We will assist you to determine your needs for insurance cover but we do not provide independent advice.

When we provide financial services to you we will not be acting on your behalf. This is because Arena Underwriting P/L is the underwriting agent of Calliden Limited. When we distribute insurance policies we are acting under a binder given to us by Calliden Limited who underwrites the insurance cover. This binder allows us to accept your application for insurance, as if we were the insurer. This means that we represent and act for Calliden Limited and not for you.

## **How are we affiliated with the insurer?**

Arena Underwriting P/L has two owners (shareholders) It is 50% owned by Calliden Group Limited (ACN 061 215 601), the parent entity of Calliden Insurance Limited and 50% owned by Action Entertainment Insurance P/L (ACN 103 891 264), an associate company of the Action Insurance Brokers Group. Our related parties directly benefit from the financial services we provide to you through the collection of premiums.

## **How are any commissions, fees or other benefits calculated?**

Arena Underwriting P/L will receive commission of 23.5% from Calliden Insurance Limited when you first buy the financial product and each time you renew the financial product. The commission stated is a percentage of the insurance premium you pay exclusive of GST, stamp duty and any other government taxes, fees or charges. This commission is used by us to meet the distribution and other expenses we incur in providing our services to Calliden Insurance Limited and the cost of performing services for the insurer such as claims handling, marketing and underwriting.

Our employees receive market salaries, and in some cases, may receive bonuses linked to general overall performance.

## **Other remuneration**

Arena Underwriting P/L may receive a profit share from Calliden Insurance Limited of the underwriting profit on business we issue. This will be calculated in accordance with the binding authority and based on a formula agreed with Calliden Insurance Limited.

## Privacy Policy

Arena Underwriting P/L will maintain a record of your personal profile, including details of the product issued to or arranged for you. Your privacy is important to us. We collect information about you to manage the customer relationship we have with you and to ensure that we provide products and services most appropriate to your needs. Any information you provide may be passed on to the insurer and its service providers in order to properly manage your policy, claims and other insurance services. If you fail to provide the information we request we may be unable to provide insurance products and services to you.

If you would like a copy of our privacy policy please contact us or visit our website [www.arenaunderwriting.com.au](http://www.arenaunderwriting.com.au)

## Complaints Handling

You are a valued customer of Arena Underwriting P/L . We want you to tell us if you find the products or service you receive from us is not up to your expectations. Any complaints should, in the first instance, be forwarded to Arena Underwriting P/L at:

ARENA UNDERWRITING PTY LTD  
Suite 8, 12 Alma Road, New Lambton NSW 2305  
Phone: 02 4952 4477 Fax: 02 4915 5376  
[paul@arenaunderwriting.com.au](mailto:paul@arenaunderwriting.com.au)

We will ensure that your complaint is referred to the appropriate person who will try to resolve your complaint as quickly as possible.

If you are not satisfied with the resolution, your complaint will be forwarded to the Complaints Manager who will assess all the information and advise you of their decision in writing within 15 working days.

If this does not resolve the matter or if you are unhappy with how your complaint was handled, you can report your concerns to the Financial Ombudsman Service, PO Box 561, Collins Street West, Melbourne VIC 8007 or phone: 1300 78 08 08 (national toll free).

All internal and Financial Ombudsman dispute resolution services are provided to you free of charge

If your complaint relates to the insurer you can write to their Disputes Resolution Co-ordinator, Calliden Insurance Limited, PO Box 348, Milsons Point NSW 1565 or phone 02 9551 1111.