

Highton Removals Pty Ltd  
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Authorised Representative No 295202  
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## Financial Services Guide (FSG)

Highton Removals Pty Ltd can assist you to obtain insurance to protect your goods while they are in transit or storage. This is because we are an authorized representative of Cowden (VIC) Pty Ltd (AFSL 245658), a licensed insurance broker.

This FSG describes the insurance services that Highton Removals Pty Ltd can provide to you. It also covers the charges for those services, your rights as a client and how any complaints you may have will be dealt with.

### How we can help with your insurance

We hold a Customer Goods in Transit and Storage insurance policy. On your behalf, we can arrange for this policy to cover you. Alternatively, you can obtain insurance from an insurance company of your own choice.

If you ask us to arrange Customer Goods in Transit and Storage insurance, we will give you a Product Disclosure Statement (PDS). This will describe the main features of the policy. You should read the PDS to decide if the policy suits your needs, objectives and financial situation before you decide whether to obtain it because we cannot advise you about your insurance needs.

Cowden (VIC) Pty Ltd is an insurance broker and is licensed to advise on and deal in General Insurance. If you need advice or your insurance needs are different from the cover available in our policy, we can refer you to Cowden (VIC) Pty Ltd on (03) 9686 6500 who will be able to assist you.

### How we are paid

For arranging for you to be insured under our policy, we receive the difference between the amount you pay us for your insurance and the cost of the premium we pay for the policy (which is based upon our annual turnover) and the amount we pay for claims under **\$2,000.00**. The amount you pay us is based on the value of the goods we are removing or storing on your behalf.

**Our staff who arrange your insurance are paid a salary. They do not receive a bonus for arranging insurance for you.**

In addition, Cowden (VIC) Pty Ltd received a commission of 0-20% for arranging our policy. They do not receive any amount when we arrange for the policy to cover you.

### Complaints and disputes about our services

We are a member of the Australian Furniture Removers Association (AFRA). AFRA handles all complaints or disputes about our services. Contact the Executive Director at AFRA.

AFRA may be contacted at: Unit 6/7 Packard Avenue,  
BAULKHAM HILLS NSW 2153  
T: 1800 671 806

If you have a concern, complaint or dispute about the policy which involves a claim, contact the Manager at Cowden (VIC) Pty Ltd on (03) 9686 6500. They will try to resolve your problem immediately. If they are unable to do so, you can request that your problem be considered by their internal dispute resolution process.

If you are not happy with their decision, you may take your complaint to the Australian Financial Complaints Authority (AFCA), an external dispute resolution. AFCA can be contacted on 1800 931 678.

### **Professional Indemnity Insurance**

Cowden (VIC) Pty Ltd has a professional indemnity insurance policy in place which covers us and our employees for any errors or mistakes relating to our insurance services. Cowden (VIC) Pty Ltd also carries their own professional indemnity insurance policy which covers Cowden (Vic) Pty Ltd their employees for any errors or mistakes relating to the insurance services they provide. This insurance meets the requirements of the Corporations Act and meets claims relating to us, our employees or Cowden's or their employees even after they cease to act for us or Cowden (VIC) Pty Ltd, provided that the insurer is notified immediately as soon as we or Cowden are aware of a claim or potential claim arising.

### **Privacy Statement**

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information. If you do not provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure. For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website; [www.cowden.com.au](http://www.cowden.com.au) under heading - Resources - sub section Forms.

Cowden (VIC) Pty Ltd holds Australian Financial Services License number 245658 and can be contacted on 03 9686 6500.

This FSG was prepared on 01/10/19. Distribution of this FSG has been authorised by  
Cowden (VIC) Pty Ltd