



Authorised Representative Manual

LFI Group Pty Ltd
(ABN 31 138 903 581) (AFSL 413613)

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1. INTRODUCTION

The purpose of this manual is to provide guidelines in relation to your obligations and responsibilities under the Corporations Act 2001, (the Act) the General Insurance Code of Practice (the Code) and LFI's policies and procedures. This manual also tells you about the disclosure documents and when you must provide them to your customer.

This manual summarises your obligations as an Authorised Representative (AR) and is not intended to be exhaustive or to be legal advice. The manual should be retained as a reference and if you have any questions they should be referred to your Business Development Manager or State Sales Manager.

LFI is authorised by the Australian Prudential Regulatory Authority (APRA) to carry on a general insurance business and holds an Australian Financial Services Licence (AFSL, number 413613), authorising it to provide and deal in financial products, including general insurance products. LFI provides some financial services through its representatives.

2. WHO ARE AUTHORISED REPRESENTATIVES?

An AR is an individual or company who is appointed by LFI under its AFSL and authorised to deal in and provide advice on general insurance products on behalf of LFI as set out in the AR Agreement.

LFI may appoint a company as a Corporate AR (CAR). In these cases, directors, employees and contractors of the company who act as insurance advisers may also be nominated and sub-authorised by LFI as an AR.

The activities you are able to undertake as an AR are outlined in this manual and specified in your AR Agreement and Sub-Authorisation Nominee Deed with LFI.

3. OBLIGATIONS AND RESPONSIBILITIES OF AUTHORISED REPRESENTATIVES

Your AR Agreement sets out your authorisation as an AR and defines the specific services which you are authorised to provide on behalf of LFI.

Your activities in providing general insurance advice are governed by ASIC and the Act as outlined in your AR Agreement and this manual. Failure to comply with these obligations may result in the cancellation of your AR status and your AR Agreement with LFI. To remain authorised by LFI, you are required to:

- Notify us within 5 business days if any of your circumstances change and includes but is not limited to updating your contact details, becoming bankrupt or any criminal charges; Changes should be emailed to compliance@lfi.com.au;
- Maintain Professional Indemnity Insurance of at least \$2,000,000;
- Maintain appropriate qualifications to provide general insurance advice; and
- Maintain a current training register.

LFI is required to notify ASIC of any changes to your AR details. Where a late fee is imposed by ASIC due to you not providing LFI with updated information within the required timeframes, this cost will be charged to you. Late fees apply.

You must also immediately notify LFI if ASIC, APRA or any other regulatory contacts you to request documents or information, for surveillance purposes or to interview you or anyone who works in your business.

If you become aware of any incident that is a breach or could lead to a breach of your AR Agreement with LFI you must inform us immediately.

3.1 Cross Endorsements

You may only be an AR of two or more financial services licensees if all licensees consent to the arrangement. If you want to obtain approval for a cross endorsement you must complete an LFI Cross Endorsement Request Form and submit details to LFI for approval. If the licensee has been previously approved by LFI then written consent will automatically be provided.

If LFI has not already assessed a licensee we will determine if that cross endorsement will proceed and advise you in writing whether your request has been approved or declined. You must not begin acting on behalf of another licensee unless you have received written consent from LFI.

Upon receiving written consent of all licensees you must update your Financial Service Guide (FSG) to show all licensees you represent or create a new FSG for each licensee and obtain approval for your updated FSG from LFI.

It is your responsibility to obtain written consent from all financial service licensees you wish to represent and LFI may request evidence of cross endorsement be provided as part of its compliance review.

4. LFI'S OBLIGATIONS IN RELATION TO AUTHORISED REPRESENTATIVES

As an AFSL holder LFI's obligations include:

- Maintaining records of all ARs;
- Monitoring and supporting ARs to ensure they comply with relevant laws and regulations;
- Maintaining records of complaints and disputes relating to ARs;
- Reporting any breaches of compliance to ASIC;
- Ensuring that ARs are adequately trained; and
- Maintaining a record of continuing professional development activities for all ARs.

5. IMPORTANT TERMS

APRA: Australian Prudential Regulation Authority (APRA) regulates, oversees and supervises general insurance and life insurance companies.

ASIC: Australian Securities & Investments Commission (ASIC) is responsible for the general administration of the Insurance Contracts Act and the Act.

Financial Product: Defined in s763A to s765A of the Act and includes general insurance products such as those offered by LFI.

Financial Product Advice: Occurs when you make a recommendation or give an opinion, or a report that:

- Is intended to influence or assist a customer in making a decision in relation to a particular financial product or class of financial products; or
- Could reasonably be regarded as being intended to have such an influence.

Financial Service: Defined in s766A of the Act and occurs whenever you give Financial Product Advice or arrange for one of LFI's products to be issued to a customer.

Financial Services Guide (FSG): An FSG is a document you are required to provide to a customer prior to you giving Financial Product Advice or arranging for one of LFI's products to be issued. An FSG is designed to ensure that prospective customers are able to make informed decisions about whether to acquire a financial service.

General Advice: You provide General Advice when you give a customer Financial Product Advice that is not personal advice.

General Advice Warning (GAW): A GAW is a warning that you must give to customers when you provide General Advice.

Personal Advice: Occurs when you provide a customer with Financial Product Advice (including by electronic means) that:

- considers one or more of the customer's objectives, financial situation and needs; or
- a reasonable person might expect you to have considered those matters

Product Disclosure Statement (PDS): A PDS is a document that must be given when a financial product is either recommended, offered for sale or issued and is designed to provide customers with sufficient information to make an informed decision about buying a financial product.

Retail Customer: A retail customer is an individual or small business employing less than 100 employees if a manufacturing business or 20 employees for all other businesses.

Wholesale Customer: A wholesale customer is a corporation or business employing more than 100 employees if a manufacturing business or 20 employees for all other businesses.

5.1 Financial Product Advice

ARs appointed by LFI are authorised to provide general advice only. The line between general advice and personal advice can be quite fine. The key factor in distinguishing between general advice and personal advice is whether or not you provide a customer with a recommendation or opinion regarding the suitability of a financial product based on the customer's circumstances or which the customer reasonably believes is based on their personal circumstances.

The following table provides examples of information and advice types. Use this as a guide and do not make statements that may be classified as personal advice to customers on behalf of LFI in any circumstances.

Statement made to a customer	General Advice	Personal Advice
We can provide you with an insurance quote.	Yes	
This policy is one way of covering your loan.	Yes	
This insurance will suit your needs best.		Yes
This policy covers life, disability and unemployment.	Yes	
Because of your age, this policy is more suitable for you.		Yes

5.2 Explaining your role to customers

Some customers may misinterpret your providing general advice as a recommendation about the suitability of the product for their needs. For example, if you are providing assistance with other products such as a home or motor loan, customers may assume that you are taking into account financial information collected for the loan application. It is important that you provide the GAW detailed in this document to avoid any misinterpretation.

5.3 What should I do if my customer asks for or needs personal advice?

If your customer is looking for personal financial advice, you must explain to them that you can provide them with information about the LFI product and what is covered but that you are not authorised to provide personal advice about whether or not a product is suitable for their individual needs. You may have a referral arrangement with a financial services provider that can assist your customer with specialised financial services and advice.

6. DISCLOSURE DOCUMENTS

You have certain obligations and responsibilities when dealing with a customer. Part of your obligation is to ensure they have all the information they need in order to make an informed decision about whether to purchase a financial product or service. To do this there are disclosure documents that must be provided to the customer.

Once it is established that you will be providing general insurance advice you must provide the customer with your FSG and a copy of the PDS. It is important to guide the customer through the FSG and PDS and ensure they understand the content, as these documents include key information that may influence their decision to proceed with purchasing insurance.

Failure to comply with the Act by not giving the customer a FSG or PDS when you are required to do so is considered an offence and can result in both legal and financial consequences for you. LFI may also cancel your AR status and your AR Agreement.

6.1 Financial Services Guide

You must provide the customer with your FSG before giving them any form of financial product advice. If you are only providing a quote, you do not need to provide an FSG. If you discuss anything further from a quote then you must provide the FSG. You can give the FSG to the customer personally, by email or mail, by fax or by any other method agreed to by the customer.

The FSG outlines:

- Your Authorised Representative details.
- Your sub-authorised employees and contractor details.
- Licensee contact and licence details.
- Any fees and charges payable for advice including how the fee is calculated.
- Details of any remuneration, commission and other benefits you may receive.
- Dispute resolution details including the External Dispute Resolution (EDR) scheme.

You will be provided with an FSG template, which can be printed at any time. It is your responsibility to keep your FSG template up to date and maintain a history and record of the version numbers and effective dates.

The FSG may name an Authorised Representative Group or your sub-authorised employees or contractors details. Where an FSG only names an Authorised Representative group, you must satisfy us that:

- The identity or remuneration of your sub-authorised employees and contractors would not be material to any customer deciding about whether to buy an insurance policy;
- Your sub-authorised employees and contractors share the same remuneration arrangements.

We may ask you to confirm this from time to time.

The FSG must be given to customers and explained at the beginning or before a financial service is provided. The FSG is a good introduction to explain the services you provide and the costs associated with those services. When providing the FSG you must verbally explain the key aspects of the document and make sure that customers understand the FSG. You must record when you provided the customer with the FSG on the application.

6.2 Product Disclosure Statement

You must provide the customer with a PDS prior to giving them any form of financial product advice and before the customer completes an application form. If you are only providing a quote, you do not need to provide a PDS. If there is to be any further discussion following on from a quote the PDS must be provided. You can give the PDS to the customer personally, by email or mail, by fax or by any other method agreed to by the customer. The PDS outlines the following:

- Details of the cover provided by the policy.
- Details of the circumstances the cover will be provided.
- Details of the limits and exclusions provided by the policy.
- Dispute resolution details including the Australian Financial Complaints Authority (AFCA).
- Details of the cooling off period.
- Licensee contact and licence details.

It is your responsibility to ensure that customers are always provided with the current version of the PDS document. The current PDS documents are available from the link in the insurance quotation tool or from the website www.lfi.com.au

6.3 General Advice Warning

You must provide the customer with a GAW at the same time and in the same way that the advice is provided. For example, if you provide the advice verbally the GAW should also be provided verbally. When you give advice to the customer you must warn them that:

- The advice has been prepared without taking into account their objectives, financial situation or needs;
- They should consider the appropriateness of the advice given their own objectives, financial situation and needs, before they proceed; and
- They should consider the content of the PDS before making a decision about whether to purchase the insurance policy.

LFI has prepared a General Advice Warning (Appendix 1) for you to give to customers when you provide them with general insurance advice.

6.4 Duty of Disclosure

You must advise the customer of their duty of disclosure when they are completing an application for insurance. The duty of disclosure is provided on both the application form and the PDS document. You must advise the customer that:

- They must answer all the questions honestly; and
- They must advise of anything that may be relevant to the questions.

If the customer does not disclose the information known to them it may affect LFI's decision to provide insurance and a claim may be refused or policy cancelled. LFI has prepared a Duty of Disclosure Statement (Appendix 2) for you to give to customers when you are completing an application with them.

7. INSURANCE APPLICATION

When you have completed the online insurance quotation and obtained the customers agreement to proceed, the Insurance Application can be completed. The aim of the insurance application is to obtain all the information required to assess the customers' application and enable an insurance policy to be issued.

When the application is completed and ready for submission, a completed application form should be printed from the system. The application form must be signed by the customer as confirmation that they agree with the information collected and that they have been provided with a copy of the FSG and PDS.

A copy of the signed insurance application must be kept on your files and be available for the customer and LFI for up to 7 years after the expiry of the insurance policy.

When the application form is submitted and accepted, LFI will provide a Policy Schedule to the customer confirming the details of their insurance cover.

7.1 Declined Applications

If the customer's information falls outside LFI's guidelines, the system will generate a 'refer' assessment. If after reviewing the application, LFI makes a final decision that the application criteria falls outside the underwriting guidelines, LFI forward a letter advising the customer of the reasons for rejecting the application.

8. THE SALES PROCESS

The following table outlines the sales process and at what stage the disclosure and disclosure documents must be provided to the customer throughout the process:

Activity	Your obligation
Receive an enquiry or lead for general insurance	Obtain details and personal information from the customer.
Provide a quotation	Provide a quote for insurance ensuring full disclosure of: <ul style="list-style-type: none"> • Cover and sum insured; • Cover exclusions; and • Cost, commission and fees. Ensure the customer understands that purchasing LFI insurance is entirely optional (see Appendix 3).
General Advice Warning	As soon as practicable after you are aware that advice is to be given.
Providing a PDS	The PDS must be given at the appropriate point when General Insurance is either recommended, offered for sale or arranged to be issued: Recommendation – During an enquiry on General Insurance a PDS must have been provided to allow the client to establish if the product and services are of interest and appropriate; Offer – When providing a quotation for General Insurance, if there is a discussion in relation to the content of the quote a PDS must have been provided to ensure the customer makes an informed decision based on a clear understanding of the product; and Issue - Prior to identifying they wish to proceed with an application, a client must have been provided a PDS to ensure they understand the recommendation on the General Insurance product.
Providing an FSG	The FSG must be provided to a client prior to giving the client any form of general advice and before arranging for a General Insurance product to be issued.
Proceed with the Insurance Application	Complete the Insurance Application accurately with the answers provided by the customer and ensure that the customer reads the declarations in the Application Form before they sign.

Activity	Your obligation
Confirm Payment Detail	Obtain payment details: <ul style="list-style-type: none"> • If funded, premium is included in the loan; or • Complete LFI direct debit form (for MPI).
Submit application	Submit documentation to LFI for processing either online or via fax.

8.1 Diary Notes

Diary notes can help protect the interests of LFI, you and your customer. We strongly encourage you to keep a diary note every time you meet with your customer so that you have accurate records if anything needs to be referenced later.

8.2 Authorised Representative Remuneration

LFI products include approved commission and other forms of remuneration. You must not charge or receive any other form of payment, service or administration fee in relation to LFI products unless LFI has consented to this in writing.

No fees should be charged for providing service, documentation or assisting with claims or the claims process.

8.3 Customer File Retention

It is important that you maintain customer records securely, regardless of whether or not the customer proceeds with an application for the purchase of an insurance product. Original documents and customer records should be retained for a minimum of 7 years from the time you cease to provide any financial product or service to the customer.

You are required to keep full, accurate and up to date records of all customers and related documentation and ensure that it is stored securely and only accessible by individuals who are authorised to do so. Documents to be saved on the file include:

- Copy of the Insurance Quote (if applicable);
- Records of disclosure documents and versions provided to customers;
- Diary notes and details of customer contact; and
- Original signed Application Form(s).

8.4 Premium Payment

ARs are not authorised to accept cash payments on behalf of LFI. If the premium is not funded as part of a loan then all payments for insurance policy premiums are to be made directly to LFI and may be made by cheque, direct funds transfer or direct debit. Any payment queries should also be directed to LFI.

8.5 Cooling off Period

Customers are able to change their mind about entering into an insurance policy and have a Cooling off Period of 21 days in which to cancel their policy and receive a full refund. If your customer advises that they wish to cancel their policy within the cooling off period you should refer them to LFI for assistance.

8.6 Ongoing customer service

Customers may advise you of a change to their details or request policy cancellation during their period of cover. The customer should be referred to LFI for assistance.

8.7 Misrepresentation

Customers should be made aware that the LFI products offered are optional. ARs should not mislead a customer into believing that the insurance is a condition of the loan or required for settlement. Mis-selling or force-selling may occur when the Insurance product offered is misrepresented, or unsuitable for the customer's needs.

The following are examples of misrepresentation: 1) a customer is advised that the Loan Protection Insurance offered covers all events and does not have any exclusions or 2) a customer is advised that all claims are guaranteed.

9. CLAIMS

All claims and claim inquiries are to be handled directly by LFI. You may provide basic assistance to a customer with lodging a claim. If doing so, you must:

- Notify LFI of the claim on the same day that you are advised of a potential claim;
- Not complete the claim form on behalf of the customer; and
- Not admit liability or agree to settle any claim.

10. ANTI-HAWKING

The Act prohibits you from offering or selling an insurance product during the course of an unsolicited meeting with a customer. The customer must always request or agree to you providing them with an insurance quotation and all communication with the customer must be in response to a positive, clear and informed request from the customer. If the customer has indicated a 'no contact' or 'restricted time contact' preference, this must be recorded and contact made in accordance with that request.

11. CONFLICTS OF INTEREST

You have an obligation under the Act to ensure that customers are not disadvantaged by any conflict of interest that may arise from engaging in general insurance activities with LFI or its ARs. A conflict of interest occurs when the interests of the customer are inconsistent with your or LFI's interests.

You need to ensure that the service you provide to the customer is not compromised by any conflicts of interest and that your actions are transparent at all times. The best way to do this is to make sure that the service you give to the customer is efficient, honest and fair, in particular by:

- Clearly disclosing remuneration including commissions;
- Clearly disclosing any associations and relationships with LFI, other licensees and service providers; and
- Not recommending a product because it pays the highest commission.

This does not mean that you cannot recommend an insurance policy with the highest commission. You just need to ensure that this recommendation is not going to disadvantage the customer in any way.

Similarly, the conflict requirements do not mean that you cannot sell an insurance policy where you receive a volume bonus, you just need to consider whether by recommending a policy for which you gain a bonus that the bonus is disclosed in your FSG and the customer is not disadvantaged in any way.

12. TRAINING AND CONTINUOUS PROFESSIONAL DEVELOPMENT

ARs who deal in and provide general advice on LFI insurance products must be appropriately trained and competent to act efficiently, honestly and fairly. A minimum qualification of Tier 2 General Insurance – General Advice is required.

Continuing Professional Development (CPD)

ARs must undertake CPD to maintain and update the knowledge and skills that are appropriate for providing financial services. CPD may include the following:

- Training sessions
- Industry seminars and training courses
- Reading of relevant industry articles
- Compliance training
- Mentoring.

It is your responsibility to maintain an up to date CPD register at all times. You are required to submit this register to LFI upon request. LFI will assess your CPD entries and confirm that the required CPD has been met and maintained.

13. COMPLAINTS HANDLING PROCEDURE

LFI provides you with support and processes for the effective management of internal and external complaints and dispute resolution. Under the General Insurance Code of Practice, LFI aims to resolve a customer complaint within 15 business days, therefore it is imperative that you advise LFI of any complaint on the same day that you receive it.

What is a complaint?

Any issue a customer has that cannot be satisfactorily resolved in their initial contact with you is deemed to be a complaint. A complaint may be received verbally or in writing and may relate to your service, actions or that of LFI's service or actions.

What to do if you receive a complaint?

You may attempt to resolve the customer's complaint and within 24 business hours of becoming aware of the complaint, the following details should be emailed to LFI at feedback@lfi.com.au

Complaint Information	
Date received	
Complainants name	
Complainants contact details	
Account No (if applicable)	
Type of complaint	
Details of complaint	
Resolution (if known)	

You must maintain a record of all complaints received in a Customer Complaint Register and LFI may request you to produce a copy of this register.

Internal Dispute Resolution

If the complaint remains unresolved, it will be managed by the LFI Internal Dispute Resolution (IDR) Process. It is a requirement that you fully co-operate with LFI in managing the ongoing IDR process and provide required information upon request. LFI's dispute resolution process is provided to customers free of charge.

External Dispute Resolution

LFI is a member of the Australian Financial Complaints Authority (AFCA), an independent dispute resolution service for financial services providers and their customers. If a customer is not happy with LFI's resolution of their complaint they are provided with the option of being referred to AFCA for assistance.

14. PROFESSIONAL INDEMNITY INSURANCE

ARs have an obligation to hold a Professional Indemnity Insurance (PI) policy that provides cover for the following at a minimum:

- \$2,000,000 policy limit;
- Customer claims for regulatory breaches;
- Breaches by a representative; and
- AFCA claim decisions in the customers favour.

Evidence that your PI insurance is current is required to be provided on an annual basis.

15. CODE OF PRACTICE

LFI have adopted and apply the standards of the General Insurance Code of Practice when dealing with customers. The objective of the Code is to raise the standard of service and practices in the insurance industry and aims to avoid and solve problems, improve communication and achieve customer satisfaction. We must comply with the Code by:

- Maintaining adequate training;
- Only collecting information from the customer that is relevant to assess and decide whether to accept an insurance application;
- Ensuring all staff that deal with customers are authorised to do so;
- Providing information about the General Insurance Code of Practice and Complaint's Handling process on our website; and
- Advising LFI if a customer has a concern or complaint about your service, the service of LFI or any of our service providers.

A copy of the Code is available at www.ica.com.au and you must provide a copy of the code to any customer who requests it. If they do not have internet access then a copy of the code should be printed and provided to the customer.

16. PRIVACY

The LFI Privacy Statement sets out how we manage customer's personal information including how we collect, use, store and dispose of personal information about the customer. This means handing personal information in accordance with the Privacy Act and National Privacy Principles; giving customers control over their personal information and confidence that we handle their personal information with due care.

Customers are provided with information on Privacy in the PDS documentation, if the customer already has a copy of the PDS, you do not need to provide the privacy statement. If the customer does not have a PDS, LFI has prepared a draft of the privacy statement for you to use before you complete an application with the customer (Appendix 4).

ARs cannot collect personal information from customers unless it is needed for necessary business activities. As an AR you are responsible for adhering to privacy standards in dealing with customer information and should review the LFI Privacy details at www.lfi.com.au

17. MARKETING AND ADVERTISING

There are strict standards that apply to advertising and promoting financial services. To ensure that these are maintained, you need to obtain prior approval in writing from LFI for any documents that refer to LFI including your letterhead, promotional material and any documentation or collateral that displays LFI's logo or name including your website and business cards.

When representing LFI you should include your AR number in business documentation and make it clear to customers that you are acting as a representative of LFI through use of terminology '*an Authorised Representative of LFI*'.

18. MONITORING AND SUPPORT PROGRAM

The ongoing monitoring and support program delivers confidence that our compliance obligations are being met and protects the reputation and professional standing of LFI and all LFI ARs.

As an Australian Financial Service Licensee, LFI must ensure that ARs remain competent to undertake the provision of providing general insurance advice and are meeting their obligations.

To maintain ongoing compliance, LFI will conduct periodic reviews of your sales process and customer files covering areas of business operation including the following:

Review Area	Frequency	Review by
File Review <ul style="list-style-type: none">Customer files reviewed for complete and correct documentation	Quarterly	Risk Analyst
Issue of Disclosure Documents <ul style="list-style-type: none">Sample of customer files reviewed for provision of correct disclosure documents provided	Quarterly	LFI Compliance
Currency of Disclosure Documents <ul style="list-style-type: none">FSG – version number issuedPDS – current version issuedFSG version history maintained	Quarterly	LFI Compliance
Complaints Reporting <ul style="list-style-type: none">Process understoodRecords maintained and reported	Quarterly	LFI Compliance
Professional Development <ul style="list-style-type: none">Review of CPD register	Annual	LFI Compliance
Insurance <ul style="list-style-type: none">Evidence of PI cover of \$2,000,000	Annual	LFI Compliance

19. WHO TO CONTACT

LFI is committed to providing you with the support you need to build a successful business. If you have any questions about compliance or your obligations outlined in this manual or if you need to let us know about any changes to your details please contact us at compliance@lfi.com.au.

APPENDIX 1: GENERAL ADVICE WARNING (GAW)

Written GAW

Please note that this is general advice only and does not take into account your individual objectives, financial situation or needs, even if some of that information has been provided as part of a loan application. Before you decide whether to purchase this insurance you should consider the appropriateness of the product having regard to your objectives, financial situation and needs. You should also read and consider the Product Disclosure Statement before making a decision.

Verbal GAW

"I need to let you know about a few things before we complete your application: The advice we provide is general advice only. You will need to decide if this insurance product meets your needs taking into account your financial situation and objectives. You should also consider the Product Disclosure Statement before making your decision."

APPENDIX 2: DUTY OF DISCLOSURE STATEMENT

We will ask you a few questions to complete your insurance application and you need to know about your Duty of Disclosure. When answering our questions you must be honest and you have a duty to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the question. LFI will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

It is important that you understand you are answering our questions in this way for yourself and anyone else who is to be covered by the policy. If you do not answer our questions in this way, LFI may be entitled to either reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, LFI may be entitled to refuse to pay a claim and treat the policy as never having worked.

APPENDIX 3: OPTIONALITY STATEMENT

Please be aware that this insurance cover is not a mandatory part of your loan, when you take our insurance cover you may do so with an insurer of your choice. If you choose to include the premium for your insurance cover in your loan amount, the same interest rate applies.

APPENDIX 4: PRIVACY STATEMENT

In completing your insurance application we collect personal information from you on behalf of the insurer for the purpose of providing you with insurance products and services and processing and assessing any claims you may make in the future. You can choose not to provide this information; however, we may not be able to process your application for insurance without it. We may disclose information we hold about you to other insurers, an insurance reference service, service providers or as required by law.

Further information is provided on the website www.lfi.com.au.