

Financial Services Guide (FSG) - Yes Claims

1. ABOUT THIS FINANCIAL SERVICES GUIDE (“FSG”)

This Financial Services Guide (“FSG”) is dated 9 October 2023 and has been prepared and issued by ClaimsCo Pty Ltd trading as Yes Claims (ACN: 648 518 165; AFSL: 530925) (“ClaimsCo, Yes Claims, Yes Claims, we, us or our”) 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”).

This FSG has been prepared to provide you with information about the financial services that we offer. The FSG is an important document and a regulatory requirement under the Corporations Act 2001 (Cth) (“Corporations Act”). It contains information about who we are, remuneration, any associations or relationships we may have with financial product issuers, details of any potential conflicts of interest, our internal and external dispute resolution procedures and how you can access them, information on how we handle your personal information, and how we can be contacted.

This FSG contains general information only. If you have further questions regarding this FSG please contact us.

Important general information contained within this FSG includes:

- Who we are and how you can contact us;
- The services we are authorised to provide to you;
- How we are remunerated for these services and the cost to you;
- Disclosure documents that you will receive;
- Who we act for and any potential conflicts of interest;
- Our internal and external dispute resolution processes; and
- How we handle your personal information.

2. WHO WE ARE AND THE SERVICES WE OFFER

ClaimsCo is authorised under its AFSL to provide claims handling and settling services to insured retail and wholesale clients as a claimant intermediary. ClaimsCo represents insured persons under insurance products in pursuing the following types of claims:

- General insurance;
- Property insurance (commercial and domestic); and
- Marine insurance.

3. NO ADVICE

We do not act as your agent, broker or other adviser 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 only provide you with factual information about insurance products when providing you with our claims handling services. Factual information is objectively ascertainable information whose truth or accuracy cannot be questioned. This information does not take into account your specific financial situation, needs or objectives and is not a recommendation or statement of opinion in relation to the insurance products. You should seek independent professional advice in relation to acquiring or disposing of any insurance products, superannuation or other financial products.

4. CONTACT DETAILS | HOW TO INSTRUCT US

ClaimsCo Pty Ltd

Postal Address: PO Box 3630, Helensvale Town Centre, QLD 4212

Phone: 1800 953 644

Email: info@claimSCO.com.au

You may give us instructions in relation to your claim via phone, email or at any face-to-face meetings we hold with you.

5. WHO WE ACT FOR

ClaimsCo 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 general, property and marine insurance claims in accordance with section 761CAA(1) of the Corporations Act (Cth).

6. OTHER DOCUMENTATION YOU MAY RECEIVE

This FSG, Service Agreement and/or Letter of Engagement 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 understood the contents of these documents fully. You are able

7. FEES, COSTS, COMMISSIONS AND OTHER BENEFITS

7.1 Our Fees

We are remunerated in two main ways:

1. Where a claim settlement is reached and the repair works are not undertaken by a repairer we recommend, in part or in their entirety, ClaimsCo receives a percentage of the final settlement rate, referred to as a Service Fee. The Service Fee is outlined in the client Engagement Letter.
2. The Recommended Repairer will pay ClaimsCo a referral fee for repair works referred to the repairer, in lieu of the Company charging the Customer the Service Fee for said works. The referral fee paid by the recommended repairer will be a comparable rate to the Service Fee rate as stipulated in the client's Engagement Letter.

If you require more information in relation to our fees, please let us know before we provide any claims handling services to you.

7.2 Employee Remuneration

Representatives of ClaimsCo are remunerated by way of salary and may earn performance-based incentives based on excellent customer service, customer referrals and efficiency, etc. ClaimsCo may also provide its representatives with non-monetary benefits (including business-related conferences and travel, functions, gifts/gift vouchers). If you require more information on these amounts, please let us know before we provide any claims handling services to you.

8. CONFLICTS OF INTEREST

ClaimsCo is a claimant intermediary, with no association to any insurer, 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. For that reason, our interests are aligned with our clients. However, in rare situations where conflicting interests arise, we have an internal procedure which helps to manage, mitigate or resolve the conflict. We do not accept commissions or alternative forms of remuneration from product providers. ClaimsCo does accept referral fees from company recommended repairers and a recommended repairer may be a related entity. ClaimsCo may use a related entity to assist with providing services.

9. COMPENSATION INSURANCE

ClaimsCo has professional indemnity insurance in place, which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act. This policy covers

claims made against ClaimsCo in relation to professional services provided by our representatives, employees and authorised representatives.

10. PRIVACY POLICY

We will require you to provide personal information in the course of engaging with us. ClaimsCo collects, maintains, uses and discloses personal information in the manner described in our Privacy Policy. This is primarily for processing your application and complying with certain legal obligations. Our Privacy Policy is available on our website.

11. COMPLAINTS AND DISPUTE RESOLUTION

We have an internal dispute resolution process in place to resolve any concerns or complaints you may have, quickly and fairly. Where appropriate, we also make the process accessible for clients with disabilities or language difficulties.

Any concerns or complaints should be directed to the Compliance Officer either by email (info@claimSCO.com.au) or in writing to our postal address. Your written notice should specify the nature of the complaint, including all relevant details, as well as your desired outcome and how this may occur.

The Compliance Officer will, on receipt of your written notice:

- a. Provide a written acknowledgement of your complaint and indicate a timeframe in which ClaimsCo will formally respond to your complaint.
- b. Consider and investigate the circumstances of your complaint, which may also involve communicating directly with you.
- c. Notify you in writing of our decision, including the reasons for the decision and any potential remedies, within thirty (30) days from receipt of your complaint.
- d. If your complaint is not resolved within thirty (30) days, the Compliance Officer will inform you in writing of the reasons for the delay.

Where you have any redress (financial or otherwise), we will provide that redress promptly. If the complaint cannot be resolved to your satisfaction by ClaimsCo through our internal dispute resolution process, you have the right to refer your complaint to the Australian Financial Complaints Authority

("AFCA"). AFCA is an independent and external disputes resolution scheme, of which ClaimsCo is a member.

You may lodge your complaint with AFCA by sending the relevant information and documents to:
Australian Financial Complaints Authority ("AFCA"):

GPO Box 3

Melbourne VIC 3001 Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Before AFCA will deal with your complaint, you must have first lodged a formal complaint with us and given us time to investigate and resolve the dispute.