



INSURANCE

Financial Services Guide

Prepared: 3 July 2025

This Financial Services Guide (FSG) is designed to assist you in making an informed decision about whether to use the financial services Lifestyle Insurance Group Pty Ltd ABN 48 057 816 172, AFSL No. 246937 (Lifestyle Insurance Group) and Club 4X4 Pty Ltd (ABN 41 606 776 274 AR No. 1235616) (Club 4X4) can provide you. All references in this FSG to 'we', 'us' or 'our' are references to Club 4x4 and Lifestyle Insurance Group. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

The FSG is authorised for distribution by Lifestyle Insurance Group.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

Relationships and authorised services

Lifestyle Insurance Group acts as agent under a binding authority from the insurer, QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545 (QBE).

Club 4X4 is an authorised representative of Lifestyle Insurance. We can assist you to obtain general insurance.

This means that when Club 4X4 promotes, provides general advice, distributes insurance and arranges your application for insurance, issues policies or handles and settles claims, we are acting for and represent the insurer and not you. If we provide advice to you about insurance, we can only advise about insurance in general terms; we cannot advise about your individual situation. You need to consider the appropriateness of any specific information we give to you. You should have regard to your specific individual objectives, financial situation or needs before acting on it.

Other documents you may receive

You may receive a Product Disclosure Statement (PDS) when you purchase general insurance through Club 4x4. The PDS contains information about the significant benefits and features of the insurance policy and of the rights, terms and conditions attached to the policy. It is aimed at assisting you to compare insurance products so that you can make an informed choice about whether or not to acquire the product.

How will you be charged for the services provided?

QBE, the insurer, will charge you a premium for the insurance products. An administration fee of \$77 (inclusive of GST) per vehicle is charged and paid to Club 4X4 when we arrange your insurance.



Remuneration

When you purchase general insurance products, you pay the premium to QBE, the insurer, for the product. This amount is agreed with you before the insurance product is purchased and is payable when we arrange your insurance product.

Club 4X4 will earn a commission from the insurer which is calculated as a percentage of premium (up to a maximum of 23.5% of the premium, excluding taxes and statutory charges). Our commission is included in the premium that is quoted to you.

In addition, Lifestyle Insurance Group and Club 4X4 may receive underwriting profit from the insurer (if any). Employees are paid an agreed salary and may earn performance-based bonuses. Employees may also receive non-monetary benefits like paid attendances at business-related events and/or shows, learning and development opportunities, functions or gift vouchers.

If you would like more information about the remuneration that Club 4X4 or Lifestyle Insurance Group receive, please contact us. The request should be made within a reasonable time after this document is provided to you and before the financial services are provided to you.

Other Remuneration

If there is a refund of premium as a result of a cancellation or adjustment of the policy, we reserve the right to retain the amount of any government taxes or duties we cannot recover in accordance with the applicable PDS. If you need further explanation, please ask us. Details of your cooling off rights will be included in the PDS.

Referrals

If you were referred to us by one of our referral partners, we may pay the referrer up to 5% of the premium (excluding taxes and statutory charges) from the commission we earn for placing your insurance.

Direct Debit Request Services Agreement

When you agree to purchase a policy with us and authorise a direct debit for the payment of the premium, you agree to our direct debit request service agreement which can be found at files.club4x4.com.au/pdf/ddr.pdf

Important Associations

Club 4X4 and Lifestyle Insurance Group are related bodies corporate as defined by the Corporations Act and have some directors in common. Lifestyle Insurance Group is owned by Envest Pty Ltd (ACN) 610 997 138 (Envest). Envest is an insurance investment and distribution group. Envest holds majority and minority interests in related service providers such as insurance broking, underwriting agencies (on behalf of local and overseas insurers) and claims administration. More information about Envest is available at www.envest.com.au.



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Professional Indemnity Insurance

Lifestyle Insurance Group and Club 4X4 have a professional indemnity policy in place which covers us for any errors or mistakes relating to our insurance services. This insurance meets and complies with the requirements of s912B of the Corporations Act and covers the services provided by us and our representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

How can you give us instructions?

You can give us instructions by phone, email or mail using the contact details specified in this document. In some cases we may need you to confirm your request in writing.

What information do we maintain about you and how can you access it?

We maintain a record of your personal profile. That record contains information about insurance policies that we have arranged for you.

We are committed to protecting your personal information. For further information, please refer to our Privacy Notice by visiting club4x4.com.au/privacy-policy/ or call us.

If you wish to access your files, please ask us.

What should you do if you have a complaint?

If you are dissatisfied with our service in any way, please contact us and we will acknowledge your complaint within 24 hours of receiving your complaint and attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to the Australian Financial Complaints Authority (AFCA) subject to its terms of reference.

AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA's contact details are:

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our complaints brochure, using our contact details on the back cover of this guide.



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How to contact us

You can contact or provide special instructions to Club 4x4 using the following methods:

Phone: 1300 296 296

Address: PO Box 1118, Maroochydore, QLD 4558

Website: www.club4x4.com.au