

The financial services referred to in this financial services guide (FSG) are offered by:

ID Advisors Pty Ltd t/as **INSURE TODAY**  
 Authorised Representative number 1009128  
 ABN 66 605 592 523  
 A25, Lvl 2, 24-32 Lexington Drive  
 Bella Vista NSW 2153, Phone 02 8631 0943  
 Email: [info@insure-today.com.au](mailto:info@insure-today.com.au)  
 web: [www.insure-today.com.au](http://www.insure-today.com.au)

**Authorised Representative of**  
 ID Insurance Services Pty Ltd t/a **BROKER CONNECT**  
 ABN 33 600 318 821, AFSL 562112  
 A25, Lvl 2, 24-32 Lexington Drive  
 Bella Vista NSW 2153, Phone 1300 583 533  
 Email: [connect@bconnect.au](mailto:connect@bconnect.au)  
 Web: [www.bconnect.au](http://www.bconnect.au)

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

### Product Disclosure Statement (PDS)

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a Product Disclosure Statement (PDS), unless you already have an up-to-date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that product.

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#### From when does this FSG apply?

This FSG applies from 15<sup>th</sup> January 2025 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

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#### How can I instruct you?

You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.

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

BROKER CONNECT is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.  
 BROKER CONNECT holds a current Australian Financial Services Licensee no: 562112.  
 The contact details for BROKER CONNECT are on the front of this FSG.

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#### What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

INSURE TODAY is authorised to advise and deal in general insurance products to wholesale and/or retail clients as an authorised Representative of BROKER CONNECT.  
 We will do this for you as your broker unless we tell you otherwise.

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### Will I receive tailored advice?

BROKER CONNECT is authorised to provide you with **General Advice only** and not with tailored advice.

You should read the warnings that we give you and review any relevant Policy wording provided to you, carefully before making any decision about an insurance policy.

Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances.

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### What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our AFSL website [www.bconnect.au](http://www.bconnect.au)

If you wish to look at your file, please ask us. We will make arrangements for you to do so.

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### How will I pay for the services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. However, in some cases we will also charge you a fee. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission.

When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account, or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.

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### How are any commissions, fees or other benefits calculated for providing the financial services?

Our commission will be calculated based on the following formula:  $X = Y\% \times P$

**x P** In this formula:

X = our commission

Y% = the percentage commission paid to us by the insurer. Our commission varies between 0 and 30%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Any fees that we charge you will be disclosed in your invoice.

We do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 0 to 30% of our commission or fees.

Our employees that will assist you with your insurance needs will be paid a market salary. In addition, they may receive any commission from time to time.

See below for information on the Steadfast association and commission.

### Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

BROKER CONNECT is a Steadfast Group Limited (**Steadfast**) Network Broker. As a Steadfast Network Broker we have access to services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (**Partners**) under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at [www.steadfast.com.au](http://www.steadfast.com.au).

If we arrange premium funding for you, we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or charges). If you instruct us to arrange or issue a product, this is when we become entitled to the commission.

Our commission rates for premium funding are in the range of 0 to 3.5% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

### What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 14 days, please contact Harpal Singh on 02 8631 943 or put your complaint in writing and send it to at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.

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3. If our brokerage is unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email to [customeradvocacy@steadfast.com.au](mailto:customeradvocacy@steadfast.com.au), or by calling the Steadfast Group Ltd head office on 02 9495 6500 and asking to speak with the Customer Advocacy service.
4. BROKER CONNECT is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:  
Mailing address - Australian Financial Complaints Authority, GPO Box 3,  
Melbourne, VIC 3001  
Phone - 1800 931 678  
Email - [info@afca.org.au](mailto:info@afca.org.au)  
Website - [www.afca.org.au](http://www.afca.org.au) <http://www.afca.org.au/>

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### What arrangements do you have in place to compensate clients for losses?

BROKER CONNECT has a professional indemnity insurance policy (**PI policy**) in place. The Policy covers us and our employees for claims made against us and our employees as a result of the conduct of us or our employees in the provision of financial services.

The PI policy covers us and our representatives (including our authorised representatives) for claims made against us and our representatives by clients as a result of conduct of us, our employees or representatives in the provision of financial services.

The policy covers us for claims relating to the conduct of representatives who no longer work for us.

The policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

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### Any questions?

If you have any further questions about the financial services BROKER CONNECT provides, please contact us.

Please retain this document for your reference and any future dealings with INSURE TODAY and /or BROKER CONNECT.