



FINANCIAL SERVICES GUIDE



Distributor

Construction Income Protection Limited (CIPL) is the Administrator of the Accident and Illness Benefit Program and the Portable Sick Leave Scheme.

The insurance policy is arranged by Windsor Management Insurance Brokers and distributed by Construction Income Protection Limited.

The purpose of this guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of our services and contains important information about:

- The services we offer you
- How we and our associates are paid
- Any potential conflict of interest we may have
- What to do in the event of a complaint

Who is responsible for the financial services provided

Windsor Management Insurance Brokers Pty Ltd holds a current Australian Financial Services Licence (No. 230747) to provide general insurance broking services. They subscribe to the Insurance Brokers Code of Practice and are authorised to advise and deal in general insurance products.

Windsor Management Insurance Brokers are responsible for the financial services provided to you, or through you to your family members.

In order to be granted and then retain their licence they are required to commit to meeting stringent requirements in areas such as: staff training, organisational competence, management expertise, financial control and compliance disciplines.

Windsor Management Insurance Brokers have an ongoing requirement to maintain and enhance their professionalism to ensure you receive fair and honest Financial Services from them.

How to contact us

You are able to contact us by phone, in writing, by fax, email, visiting our website or in person.

Our services

We commit considerable effort and resources to assist you to protect your assets and guard against unexpected liabilities including:

- Setting up an insurance program to cater for workers to meet the requirements of EBA's
- Employ the services of external actuaries to review and oversee the cost of the program against claims
- Arranging and reviewing the program to meet the requirements of the EBA
- Assist workers in lodging insurance claims
- Provide resources on the road to explain the insurance program
- Print and provide brochures detailing the insurance program

Retail clients

We do not provide advice in regard to the insurance coverage provided by the program.

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as: Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people

And that are being provided a financial service or product that relates to the following insurance covers:

Motor Vehicle, Home Building, Home Contents, Sickness and Accident, Travel Insurance, Consumer Credit and other classes as prescribed by regulations.

Some of the information in this FSG only applies to Retail Clients and it is important that you understand whether you are covered by the additional protection provided.

What is expected from you

To enable Windsor Management Insurance Brokers to provide the right advice you need to provide them with complete information about the risk(s) that you face and those that you want to be insured for.

This should include information about your situation, needs and objectives. You should also tell them about any relevant changes as they occur so that they can review your insurance needs accordingly.

If they do not have your complete information, they will be unable to properly review your circumstances, limiting their ability to give you the right advice. In such cases you should assess the appropriateness of their advice to your needs before acting on it.

Of course we also ask you to pay their invoices on time and complete all proposal forms honestly, accurately and most importantly return them by the required date.

Personal information

The Federal Privacy Act 1988 sets out the standards for the collection and management of personal information. With your consent, we will only use your personal information in relation to general insurance services. Further information on this is available upon request.

Our sources of income

We are appointed as a distributor of the Construction Income Protection Benefits Program.

There is an administration fee of between \$1 and \$10 per week included in the weekly insurance program and this covers the administration and operating costs of Construction Income Protection Limited together with costs associated with any premiums received from you which are held in our trust account before being paid to Windsor Management Insurance Brokers.

We retain our administration fee and remit the balance to Windsor Management Insurance Brokers. We will earn interest on the contribution whilst in our trust account and this interest will be retained by us.

If there is a refund or reduction of your contribution as a result of a cancellation or alteration we will retain any fee we have charged you, together with a cancellation fee.

Windsor Management Insurance Broker is a Steadfast Network Broker who have access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidised by Steadfast or are available exclusively to Steadfast Network Brokers for a fee. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

How our representatives are paid

Construction Income Protection Limited representatives do not receive any benefit directly from the sale of a product to you. Our focus is on ensuring that staff concentrate on your needs first in all dealings with you.

Our staff may receive bonuses based on the overall performance of the business. Any such bonuses are not directly and solely linked to the Construction Income Protection Benefits Program.

Compensation

Construction Income Protection Limited are covered under our own Professional Indemnity policy to cover for claims made against us by clients as a result of the conduct of our staff, in our capacity as a distributor of the Construction Income Protection Program.

Complaints and disputes

Clients not satisfied with our services should first contact Windsor Management Insurance Brokers internal Complaints Officer who are also members of the Financial Ombudsman Service (FOS), a free consumer service. Further information is available from our office or contact the FOS directly on 1300 780 808 or visit www.fos.org.au.

Contact agreement

To ensure that you are provided with appropriate products and services, you agree to us calling you to discuss the Construction Income Protection products and services. If you do not wish to receive such calls please advise us and we will place you on our Do Not Call Register.

Electronic delivery of disclosure notices

Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email or links to websites etc.

If you have provided your email address to us we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us and we will update our records accordingly.

When does this FSG apply from

This FSG was prepared on the 1 July 2014. Please retain this document for your reference and any future dealings with us.



Contact Us

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