



Financial Services Guide (FSG) for General Insurance

A guide to the general insurance services we provide

About Us

Hive Empire Pty Ltd ABN 18 118 725 125 trading as finder.com.au is a Corporate Authorised Representative (432664) of Countrywide Tolstrup Financial Services Group Pty Ltd who trades as “Austbrokers Countrywide”.

Austbrokers Countrywide is an Australian Financial Services Licensee No. 244436 on whose behalf we are authorised to provide general financial product advice and to arrange and deal in for general insurance products. You can find more information on Austbrokers Countrywide, and their own FSG, on their [website](#).

This means that when Hive Empire (“we”) provide you with factual information, or general advice, about financial products (such as travel insurance, professional indemnity insurance or strata insurance) or when we help you purchase these products, we are doing it as their representative.

Although we can provide you with comparative information about a range of financial products, any advice we provide will be general advice and won’t be tailored to your personal circumstances. You shouldn’t make any decision without considering your own needs and understanding that any advice we provide will be general and might not suit your personal circumstances.

If you need personal advice please let us know and we can refer you to an advice professional who can provide you with the service you require.

We are physically located at Level 10, 95-99 York Street, Sydney NSW 2000 but you might find it more convenient to locate us at [finder.com.au](#).

It is important to appreciate that we are also a Corporate Authorised Representative (423664) of

Advice Evolution Pty Ltd. Advice Evolution (AFSL No. 342880) has authorised us provide general financial product advice and to arrange and deal in financial products. Additional detail on this arrangement, and the services we are authorised to provide, is contained on our website.

The purpose of this document

The FSG is designed to help you understand the services that we are authorised to provide and to decide whether you wish to use the services we offer.

This document outlines:

- The services and types of products that we are authorised to provide to you;
- How we are paid for the services we provide;
- Any associations, interests or relationships that might influence our advice or the services we provide; and
- How you can provide us with feedback on our services or get help if you have a problem.

Austbrokers Countrywide have authorised us to distribute this FSG.

Our services

finder.com.au was established to provide consumers with the information and tools they need to understand and compare a range of products and services – including deposit products and life insurance.

We believe that by helping you to compare and understand general insurance products we're helping you to take control of your financial situation. The factual information and general advice we provide can help you make better decisions and free you from financial anxiety. Although we'll only provide you with factual information and general advice, if you need professional advice tailored to your specific needs and circumstances we can refer you to a professional adviser.

Our products and service

Austbrokers Countrywide have authorised us to provide comparative information and general advice on general insurance products including car, home and travel insurance, pet insurance, professional indemnity, strata and motor vehicle insurance.

Although we provide information on the products offered by a wide range of providers, we don't cover every product available and you should consider whether the products featured on our site are appropriate for your needs.

We are authorised by Austbrokers Countrywide to provide general advice on, and deal in, general insurance products only. The advice we provide is in the form of comparative information on the financial products listed on our website. We can provide you with information on these products and, should you wish to purchase a product, we can refer you to the product provider. Alternatively, we may refer you directly to Austbrokers Countrywide if you require personal advice on general insurance products.

In some cases, we'll need to collect certain information from you to provide you with a quote.

Please understand that we don't recommend that a specific product is appropriate for you because we don't know enough about your circumstances to provide you with personal advice, so you have to consider your own situation and needs to determine the appropriateness of the information we provide.

We don't provide personal financial product advice so you'll never receive a Statement of Advice ("SoA") from us.

Product Information

Should you decide to purchase any of the products about which we provide factual information or general advice, we encourage you to read the Product Disclosure Statement ("PDS") for that product. The PDS is designed to assist you to understand the financial product, its risks and benefits as well as the fees and charges.

The PDS can be found on the provider's websites.

Costs and Conflicts

Neither Hive Empire nor Austbrokers Countrywide are owned by Fund Managers, Insurers or Banks so the services we provide are not directly influenced by product manufacturers. We are however a commercial enterprise and we do receive remuneration from product issuers should you proceed to arrange a policy or open an account. We may also receive remuneration for referring you to a product or advice provider. However, our staff are salaried employees and do not receive any additional benefits that may influence the general advice or factual information that they provide to you. Any payment we receive is paid to us by the Issuer and is not a direct cost to you. We pay a flat annual fee to Austbrokers Countrywide for our authorisation.

Our remuneration

We earn income from generating qualified referrals to financial institutions. A referral is generated when you visit a financial institution's website via a link from our website. If you visit a provider's website via our website, we may get paid either for that click itself or if you transact with the provider. Some examples include applying for insurance, opening a savings account or completing an application form on the provider's website. We receive commission share on referrals to third party advice providers and they will disclose this in their advice to you. We also generate revenue from display advertising which includes banner advertisements.

Austbrokers Countrywide

finder.com.au is a Corporate Authorised Representative of Countrywide Tostrup Financial Services Group Pty Ltd ABN 51 586 953 292. Countrywide Tostrup Financial Services Group Pty Ltd (trading as "Austbrokers Countrywide") is an Australian Financial Services Licensee (no. 244436) and they are located at 601 Canterbury Road SURREY HILLS VIC 3127.

Protecting your privacy

The privacy of your personal information is important to us and we respect your confidentiality. We won't ask you for information we don't need but, in order to provide quotes and some comparative information, we may collect some personal information from you.

You have the right not to provide the personal information we request, but this may compromise the effectiveness of the advice or information you receive. Rest assured that any personal information we collect or receive will be handled in accordance with our Privacy Policy.

Professional Indemnity Insurance

We maintain professional indemnity insurance to cover the information, advice, and services we provide. Our policy satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

Feedback and dispute resolution

We welcome your feedback on the information and service we provide and we encourage you to submit your views via our website.

While we hope that you'll be delighted with our service, if you do have any problems or concerns please:

- Contact us directly and tell us about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Austbrokers Countrywide on (03) 9835 1300 or put your complaint in writing and send it to:

Austbrokers Countrywide
PO Box 68
SURREY HILLS VIC 3127

Austbrokers Countrywide will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following independent services.

Type of complaint	External complaints service
General Insurance	Financial Ombudsman Service (FOS) on 1300 780 808

Personal information held	The Office of the Australian Information Commissioner on 1300 363 992
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The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.