



UKAWA Pty Ltd ABN 59 009 357 582 trading as

# ST. GEORGE UNDERWRITING AGENCY

AFS Licence No 236663  
75 North Lake Road, Myaree WA 6154  
**PO BOX 3016, MYAREE WA 6154**  
**TEL: (08) 9317-8400 FAX: (08) 9317-8499**

## FINANCIAL SERVICES GUIDE

We are licensed under the Corporations Act 2001 to deal in general insurance products to retail and wholesale clients.

We act on behalf of The Hollard Insurance Company Pty Ltd (AFS LICENCE NO. 241436, ABN 78 090 584 473) as an underwriting agent in respect of the following products to which this Financial Services Guide applies:

Landlord Protection Insurance  
Landlords Extra Protection Insurance  
Holiday Home Insurance  
Holiday Unit Insurance

Further detail including information about the cover provided on the above products may be found in the Product Disclosure Statement contained in the insurance policy document.

If you purchase any of the above products from us, we will receive an upfront commission from the product issuer which may vary from 0% to 30% of the base premium for the original and each subsequent transaction which attracts a premium charge (excluding statutory charges). Also, we may charge an administration fee which is typically \$0 to \$10. This total income covers the costs of underwriting, administration and claims handling.

From the above commission and administration fee amount, our authorised representative, TICA Insurance Pty Ltd (Authorised Rep No. 295921) will receive a commission either based on 15% of the base premium plus GST or up to \$15 plus GST for the original and each subsequent transaction which attracts a premium charge (excluding statutory charges).

We carry Professional Indemnity insurance to protect against professional negligence by us and/or our representatives and/or our employees.

We subscribe to the Financial Ombudsman Service (FOS) and to the General Insurance Industry Code of Practice and accordingly have external dispute resolution procedures to assist in attempting to resolve disputes relating to our insurance business. Details of the procedures for dispute resolution are available from us on request and can also be found in the Product Disclosure Statement contained in the insurance policy document.

**FSGWSB TICA (12/14)**