

1. Introduction

This Financial Services Guide (FSG) describes the services we provide. It is designed to assist you in deciding whether to use any of our services, and it describes how we and our associates are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.

We will give you a Product Disclosure Statement (PDS) before you decide to purchase insurance from us. The PDS contains information about the insurance to help you understand the terms and conditions of the insurance.

We will also direct you to the Target Market Determination (TMD) for the insurance we arrange for you. The TMD describes the type of customers for whom the insurance is appropriate, based on their likely needs, objectives and financial situation as well as the product features.

Reading the PDS and the TMD will help you to decide if the insurance suits your needs, objectives and financial situation.

If you have supplied your email address to us, we will send documents including this FSG and PDS to that address unless you instruct us that you wish to receive these documents via a different method (e.g. hard copy sent to you by post).

This FSG was prepared on 26/03/2026.

All references in this FSG to 'we', 'us' or 'our' refer to PB&RD Pty Ltd trading as AssureUs, ABN 86 674 852 932.

2. Our Services

Under our Australian financial services licence (AFSL No. 563444), we can help arrange for you to access comprehensive car insurance or third-party car insurance for your vehicle. This insurance is only available to financial members of AssureUs.

We do not provide any personal advice in relation to the offer of the insurance. Any recommendation we make for you to take out insurance is made without taking account of your objectives, financial situation or needs. You should, before acting on our recommendations, consider the appropriateness of them for your personal circumstances. Reviewing the PDS will help you to decide whether it suits your needs and whether to buy or hold the insurance. You can also access the TMD for the insurance to identify whether you are within the target market: https://docs.assureus.com.au/AUS_TMD.pdf.

When we offer you the insurance, we act for you, not on behalf of the insurer for the insurance.

3. Remuneration

We receive remuneration for arranging the insurance and this is the difference between the amount you pay us for the insurance (referred to as your Insurance Charge in the PDS) and the cost of the premium that we pay to the insurer for the group policy (calculated by reference to the number of vehicles insured under the group policy).

We pay a salary to our staff who arrange insurance.

If we have already given you a quote for the insurance, you can request particulars of the remuneration we earn for providing insurance within a reasonable time after you receive this FSG and before we provide financial services to you.

4. Our Professional Indemnity Insurance

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial services. This insurance meets the requirements of the Corporations Act 2001 (Cth) and covers the services provided by us and our employees, provided that we notify the insurer of the claim when it arises and this is done within the relevant policy period.

5. What to do if You have a Complaint

If you wish to complain about the financial services we provided to you, please contact us directly. We will acknowledge receipt of your complaint within 1 business day of receipt, and attempt to resolve it within 10 business days. We will take all reasonable steps to ensure that the person to whom your complaint relates does not handle your complaint. A final decision will be made within 30 calendar days of the date on which you first made the complaint.

We have membership to the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them.

Their contact details are on their website at www.afca.org.au and their phone number is 1800 93 16 78. You can access this scheme for free and any decision they make is binding on us but not on you.

6. How can You Contact us?

You can contact us using the contact details shown below:

PB & RD Ltd trading as AssureUs

ABN: 86 674 852 932

AFS Licence No: 536444

OFF 3745, Ground Floor, 470 St Kilda Road, Melbourne VIC 3004

Ph: 1300 027 873

Email: info@assureus.com.au

7. How we protect your privacy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at docs.assureus.com.au/AUS_Privacy.pdf