



TLI Underwriting Pty Ltd
Level 5, 200 Adelaide Street, Brisbane QLD 4000
(07) 2143 4197
enquiries@tliunderwriting.com.au
ABN: 73 685 540 381

FINANCIAL SERVICES GUIDE

Introduction

This document is the Financial Services Guide (**FSG**) for TLI Underwriting Pty Ltd ABN 73 685 540 381 (**we, us, our**). This document has been designed to assist you in deciding whether to use any of our services and contain important information about:

- how we are remunerated for providing our services;
- our professional indemnity insurance arrangements; and
- what the process is if you have a complaint.

We will give you a copy of this FSG when we offer you insurance.

We may also give you a Product Disclosure Statement (**PDS**) for the insurance we offer. The PDS provides important information about the significant features and benefits of the insurance and is designed to assist you in making an informed decision about whether to buy the insurance. We may also direct you to the Target Market Determination (**TMD**) for the insurance (if any). 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. You should consult your insurance adviser or broker if you require professional advice on your situation.

If you have supplied your email address to us, we will send documents including this FSG and PDS (if required) 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 25/07/2025.

Our Services

We are an authorised representative (AR No. 001316479) of ATL Insurance Group Pty Ltd (AFSL No. 333234) (**Licensee**). Our Licensee has authorised us to provide general advice on and dealing in general insurance products. Our Licensee is responsible for the financial services that we provide as its authorised representative. We will provide financial services to you when you purchase Heavy Motor insurance from us.

We hold a binding authority from the insurer, Berkshire Hathaway Specialty Insurance Company (Inc. in Nebraska, USA. Liability is Limited) ABN 84 600 643 034 (**BHSI**). This authority means we can enter into, vary or cancel Heavy Motor insurance and, if further specific authority is given to us, handle and settle claims under this product as BHSI's agent. When we issue an insurance policy or, if we become authorised to, when we handle a claim under the policy, we act on behalf of BHSI, we do not act on your behalf.



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Any advice we give you about the insurance is general only and does not take into account your personal situation, needs and objectives. We cannot advise you whether this insurance is suitable for you, this is for you to decide.

How To Apply For The Insurance

You may apply for the insurance by contacting us for an application using the phone number and other contact details shown in this FSG including via our website at <https://tliunderwriting.com.au/>. We do not deal directly with insureds, you must have a broker acting for you and we will deal with them.

How We Are Remunerated

If you decide to purchase the insurance, you will be charged a premium based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to any stamp duty, goods and services tax and other government charges, taxes, fees and levies.

We receive a commission (inclusive of GST) from BHSI when you purchase, vary or renew the insurance. The commission is calculated as a percentage of the premium that you pay for the insurance issued to you. We earn up to 23% of the premium for this insurance. The commission forms part of the premium charged by the insurer. It is not an additional cost you need to pay.

We charge an administration fee of 1-5% of the base premium. The administration fee is charged in addition to the premium and will be shown in the insurance quote.

Our employees are paid an annual salary and may receive a bonus based on performance criteria, which can include sales performance. Any bonus they receive is based on their performance and is not connected to the sale of Commercial Fleet insurance. Some of our employees and officers are also shareholders in our company and therefore may receive company dividends.

Information About Associations and Relationships

The Licensee is owned by Envest Pty Ltd (ACN) 610 997 138) (**Envest**). Envest is an insurance investment and distribution group. Envest holds majority and minority interests in related service providers such as insurance broking, underwriting agencies (on behalf of local and overseas insurers) and claims administration. More information about Envest is available at <https://www.envest.com.au/>.

Envest is owned by the Ardonagh Group (**Ardonagh**), a global insurance distribution platform based in the UK. More information about Ardonagh is available at. <https://www.ardonagh.com/>.



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As part of the services that we provide to you, our sub-authorised representatives may, if appropriate and in your best interests, recommend or advise you to use, or refer you to, the products or services of other businesses owned by Ardonagh and Envest

Professional Indemnity Insurance

Our Licensee holds professional indemnity insurance that complies with the requirements of section 912B of the *Corporations Act 2001* (Cth). The insurance covers us and our employees (including former employees) for claims involving errors or mistakes relating to the provision of our services in relation to TLI employees, including former employees after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

Complaints

If you wish to complain about the financial services we provided to you, contact our Complaints Officer using our contact details below. We will acknowledge receipt of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable.

We will provide you the name and relevant contact details of the person responsible for handling your complaint. We will take all reasonable steps to ensure that the person to whom your complaint relates does not handle your complaint.

We will keep you informed about the progress of your complaint at least every ten (10) business days until it is resolved, unless it is resolved earlier or you agree to a different timeframe.

A final decision will be made within 30 calendar days of the date on which you first made the complaint.

Our Licensee is a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA.

AFCA is an independent external dispute resolution body. AFCA resolves disputes at no charge to you and has the authority to deal with certain financial services disputes within its Terms of Reference. You can access this scheme for free and any decision AFCA makes is binding on our Licensee but not on you.

AFCA can be contacted:

In writing to:

Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001
Phone: 1800 931 678 (free call)

Email: info@afca.org.au



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Website: www.afca.org.au

Privacy

We are committed to ensuring the privacy and security of your personal information. 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.

1. 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 <https://tliunderwriting.com.au/privacy-policy>



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How to contact TLI and our Licensee

TLI

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Brisbane, QLD 4000
Ph: (07) 2143 4917
Email: enquiries@tliunderwriting.com.au

Licensee

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ABN: 33 133 273 631
AFS Licence No: 333234
'LI Banksia Building Garden Square' 643
Kessels Rd Upper Mount Gravatt QLD 4122
Ph: 1300 667 178
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