



# Financial Services Guide (FSG)

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Woolworths Group Limited ABN 88 000 014 675, Authorised Representative Number 245476 (Everyday Insurance from Woolworths) (in this FSG referred to as “we”, “us” or “our”) is responsible for this FSG as it relates to the financial services provided by us. This FSG provides you with information about the financial services that we may provide in relation to Everyday Insurance (to help you decide whether or not to use those services) as well as information on how we and others are remunerated in relation to the services (including commissions and other benefits), how we deal with complaints and how we can be contacted.

In this FSG “you” and “your” mean the applicant for an Everyday Insurance policy and, if a policy is issued, the insured.

If you choose to use our services, you may also receive from us a Product Disclosure Statement (PDS), including any applicable Supplementary Product Disclosure Statement (SPDS). This PDS contains information on the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. Before you acquire the product, you should read this PDS carefully and use it to decide whether to purchase the product.

## About the insurer and other providing entities

Everyday Insurance is underwritten and issued by The Hollard Insurance Company Pty Ltd (Hollard), ABN 78 090 584 473, AFSL 241436.

We are authorised by Hollard to deal in the insurance and provide general advice on its behalf as its Authorised Representative. We do not act for you.

Everyday Insurance promotes, arranges and administers this insurance product. Everyday Insurance is not the insurer.

We have been given a binding authority by Hollard which authorises us to enter into, vary and cancel Everyday Insurance policies on behalf of Hollard as if we were Hollard. Our authority is subject to the limits of authority agreed with Hollard.

We are authorised by Hollard to sub-authorise our consultants to provide general advice and dealing services to you during inbound and outbound customer service calls. These services are intended to assist you in applying for the Everyday Car Insurance product and to answer any factual queries you may have in relation to the product.

### **Important information you should know**

In providing the above services, we have not and will not consider whether Everyday Insurance is appropriate for your personal objectives, financial situation or needs as we do not provide such services to you. Therefore you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before buying Everyday Insurance. You need to read the PDS including the policy Terms and Conditions to determine if the product is right for you. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

## Remuneration

Hollard, as issuer, is paid the premium for this Everyday Insurance policy if you purchase it. This amount is agreed with you before the product is purchased. Our compensation is included in the total amount you pay. We may be compensated for the services we provide as follows. Everyday Insurance may receive a commission for promoting and arranging the sale of Everyday Insurance policies and administering sold policies on behalf of Hollard.

The table below is a summary of the commissions that we may be paid:

Policy purchase date	Commission range
For new and renewing policies purchased on or prior to 1st March 2026	Up to 11.8% of the annual premium
For new policies purchased on or after 1st March 2026	<ul style="list-style-type: none"><li>• \$110 for each policy, subject to annual CPI increase on 1 July 2026; plus</li><li>• An additional fixed commission of up to 6.5% of the annual premium per policy.</li></ul>

This commission is used by us to cover the costs associated with marketing and distribution of this product to you, including any costs associated with providing administration services and operational costs.

Our consultants are paid an annual salary and may also qualify for a bonus, dependent on their individual performance against objectives. Such bonus payments are calculated monthly based on predetermined criteria including, amongst other things, the volume of sales for the month, the number of hours consultants have worked and a consultant's performance measured against agreed service levels. In addition, our consultants may, subject to team performance, participate in a rewards structure that is general "in kind" rather than an additional cash payment.

You may request particulars about the above remuneration (including commission) or other benefits from us, however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by us. Our contact details are provided on the back cover of this document.

## Compensation arrangements

In accordance with s912B of the Corporations Act, Everyday Insurance maintains adequate Professional Indemnity Insurance. This insurance cover extends to claims in relation to us acting as an Authorised Representative of Hollard and if our employees and representatives, past and present are negligent in providing financial services on behalf of Hollard.

Should we become no longer able to meet our obligations to you under the policy, you may be entitled to a payment under the Financial Claims Scheme, administered by APRA.

Access to the Scheme is subject to eligibility criteria. Further information about the Scheme can be obtained from [fcs.gov.au](http://fcs.gov.au) or on their hotline **1300 55 88 49**.

## How are complaints resolved?

We will do our best to work with you to resolve any complaints you may have in relation to the financial services provided by us.

To make a complaint please contact us on:



Everyday Insurance  
Locked Bag 2010  
St Leonards NSW 1590



[resolution@hollard.com.au](mailto:resolution@hollard.com.au)



1300 368 979



[hollard.com.au](http://hollard.com.au)

## Your privacy

Everyday Insurance and Hollard are committed to ensuring the privacy and security of your personal information and handling it in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. For how we collect, store, disclose and use the information provided to us, please refer to our Privacy Collection Notice located on our website at [insurance.everyday.com.au/Policies/collection-notice.html](https://insurance.everyday.com.au/Policies/collection-notice.html) or our Privacy Policy at [insurance.everyday.com.au/privacy.html](https://insurance.everyday.com.au/privacy.html)

## Our contact details

Everyday Insurance



Locked Bag 2010, St Leonards NSW 1590



1300 10 1234



[everyday.com.au/insurance](https://everyday.com.au/insurance)

Please retain this document for your future reference.

## Authorised for issue

This FSG was prepared by us (as it relates to the financial services provided by us). Hollard has authorised the distribution of this FSG.