



Financial Services Guide (FSG)

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Woolworths Group Limited ABN 88 000 014 675, Authorised Representative Number 245476 (Everyday Insurance) (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 policies (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 any 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 Car, Home & Landlords Insurance is underwritten and issued by The Hollard Insurance Company Pty Ltd (Hollard), ABN 78 090 584 473, AFSL 241436, Level 5, 100 Mount St, North Sydney NSW 2060, (02) 9253 6600.

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

Everyday Insurance promotes, arranges and administers the Everyday Insurance policies. 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.

Important information you should know

In providing the above services, we have not and will not consider whether the Everyday Insurance policy 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 an Everyday Insurance policy. 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.

Special Instructions

We generally require that you instruct us in relation to products and services and we may often rely on your signature to verify your instructions. However, there are special arrangements in place for some products and services where we can receive your instructions electronically via email, or by telephone.

Where available, we are also able to accept instructions by other means – for example, Braille and various foreign languages. If you would prefer to instruct us in any of these ways, please make your request known to a member of our staff.

Remuneration

Hollard, as the product issuer, is paid the premium for the 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 is remunerated by way of commission for promoting and offering the sale of Everyday Insurance policies on behalf of Hollard.

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

Policy purchase date	Commission range
For renewing policies purchased prior to 1st March 2026	Up to 11.8% of the annual premium
For new policies purchased on or after 1st October 2026 and renewing policies purchased after 1st March 2026	\$114.18 for each policy, subject to annual CPI* increase every July commencing in 2027

*CPI is calculated by reference to the Consumer Price Index (weighted average of eight capital cities) as published by the Australian Bureau of Statistics (or the index officially substituted for it).

This commission is used by us to cover the costs associated with marketing and distribution of the policy to you, including any operational costs.

Everyday Insurance may also receive other benefits from Hollard in the respect of the sale of these products. These benefits may include a marketing allowance and other payments in respect of product development.

You may request particulars about the above remuneration 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

The Corporations Act 2001 (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Hollard is exempt from this requirement because it is a general insurance company which is supervised by the Australian Prudential Regulation Authority (APRA) and has equivalent prudential arrangements in place pursuant to the *Insurance Act 1973 (Cth)*. Should Hollard become unable to meet its 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 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



1300 368 979



hollard.com.au

If we cannot resolve your complaint:

If you are not happy with our decision, or we have taken more than 30 days to respond to you from the date you first made your complaint, you may contact the Australian Financial Complaints Authority (AFCA) at:



1800 931 678



GPO Box 3
Melbourne VIC 3001



afca.org.au



info@afca.org.au

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You have the right to seek legal assistance.

Your privacy

Everyday Insurance is 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 or our Privacy Policy at 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

Please retain this document for your future reference.

Authorised for issue

This FSG was prepared by us on 01/10/2026
(as it relates to the financial services provided by us).
Hollard has authorised the distribution of this FSG.