



- [FINANCIAL SERVICES GUIDE \(FSG\)](#)
- [PRIVACY POLICY](#)

Answering important questions about our products and services and a guide to our relationship with you.

This Financial Services Guide and Privacy Policy ('the Guide') answers important questions about our Products and Services and provides some useful information. It is designed to help you make an informed decision about whether to use us.

In this Guide, the words "we", "us" and "our" refer to IRT Insurance Pty Ltd.

WHAT OTHER INFORMATION SHOULD YOU CONSIDER?

In addition to this Guide we may give you additional information such as a Product Disclosure Statement (PDS) containing specific details about that product or service. To make sure you make the right decision, you should read them before you decide what to do.

For more information about our Products and Services call us;

Toll free on **1800 331 215**

or visit our website at www.irtinsurance.com.

HOW TO CONTACT US

Call us Toll free on **1800 331 215** or +61 3 9643 3000

Write to us at 5 Apac Drive, Melbourne Airport Vic 3045, AUSTRALIA Visit our

website at www.irtinsurance.com

Send an email to insurance@irt.com

When providing us with special instructions, your communication may need to be in writing. Where this is required, we will tell you in the information you get from us for the product or service you have chosen.

FINANCIAL SERVICES GUIDE

IRT Insurance holds an Australian Financial Services License (No 247020) which authorises us to advise on and deal in **BLOODSTOCK INSURANCE**.

This guide contains important information about:

- the services we offer you
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them
- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

TYPES OF FINANCIAL PRODUCT ADVICE

There are two types of financial product advice: personal and **general**.

Personal advice takes into account your objectives, financial situation and/or needs. For us to give you personal advice we would need to be aware of your individual financial situation.

General advice does not take into account your objectives, financial situation and/or needs and is general in nature.

IRTI provides **GENERAL** advice.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product in a Product Disclosure Statement to help you make an informed decision about the Financial Product.

RELATIONSHIP WITH FINANCIAL PRODUCT ISSUER

IRT Insurance act as Agent for **Liberty Mutual Insurance Company**, 55 Water Street, 23rd Floor, New York, New York 10041, U S A.

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I ACCESS MY FILE?

We keep your name and address details in our database for the purpose of providing the services you request. We may also keep your telephone numbers and email details if provided, as well as a record of any correspondence between you and us, including emails, telephone conversations and letters. At any time you may change or remove your details by contacting us.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

HOW CAN I GIVE YOU INSTRUCTIONS?

You may give us your instructions by telephone, fax or other means such as email.

HOW WILL I PAY FOR THE SERVICES PROVIDED?

You may pay us a fee. Alternatively we may receive a payment called Brokerage, which is paid to us by the Financial Product issuer.

The Statement of Advice contains details of our fees and any payments made to us by a Financial Product issuer.

HOW ARE ANY COMMISSIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

Generally the payment we receive will be based on the amount you pay. It may vary from one Financial Product issuer to another.

Unless we tell you otherwise, we are remunerated by commission from the relevant Insurer whenever you enter into an insurance policy arranged by us (including variations).

The commission is a percentage of the insurer's base premium (ie premium excluding stamp duty, GST or any other government charges, taxes, fees or levies) The rate may be up to 15% (depending on the policy).

Where a third party has referred you to us, we may share part of our commission or fees with them or pay them an agreed referral fee.

Where we provide advice to you as a retail client, we will tell you the remuneration that we and our associates are to be paid for providing the advice in the Statement of Advice.

If there is a refund of premium as a result of the cancellation or adjustment of the policy, we reserve the right to retain remuneration earned prior to the cancellation or adjustment.

If you need further explanation please ask us.

[WHAT SHOULD I DO IF I HAVE A COMPLAINT?](#)

Please, speak to us first.

We aim to resolve your complaint at your first point of contact with us, so we encourage you to raise your concerns through any of the following channels:

Telephone: **1800 331 215** or +61 3 9643 3000

Email: insurance@irt.com

Fax: +61 3 9643 3030

Mail: 5 Apac Drive, Melbourne Airport VIC 3045

In the unlikely event that we are unable to resolve your complaint at your first point of contact with us, you can escalate your complaint to our Complaints Officer; Mrs. Lyn Dressing — ldressing@irt.com

We will try to resolve your complaint quickly and fairly.

If we have not been able to deal with your complaint to your satisfaction you have the right to refer the matter to an independent complaints authority.

The Australian Financial Complaints Authority (AFCA).

They can be contacted on **1800 931 678** or you can write to them at;

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
AUSTRALIA

Email: info@afca.org.au www.afca.org.au

[PROFESSIONAL INDEMNITY INSURANCE](#)

IRT Insurance Pty Ltd (IRTI) hold a current Professional Indemnity insurance policy which includes claims arising from all past work carried out by the Insured, subject to the terms, conditions and exclusions of the policy.

[GENERAL STATEMENT OF OUR INFORMATION HANDLING POLICIES](#)

We recognise the trust you are placing in us through your dealings with us. We do everything we can to maintain that trust. Our staff are employed on the basis that they will protect information about you. This is our personal standard. We are also committed to ensuring that your personal information is handled in accordance with the requirements of the Privacy Act 1988(Cth) and the Australian Privacy Principles.

[WHAT INFORMATION WE COLLECT](#)

We may collect the following information in respect of you;

- Your name
- Your address
- Your email address
- Your phone number

WHY WE COLLECT THE INFORMATION

We use the information to assist in providing you with relevant consumer information and to notify you of products and special offers that may be of interest to you. We may also provide value-added services and offers and place insurance risks on your behalf.

If we are unable to collect personal information in respect of you, we may not be able to facilitate the issuance of insurance to you and we will be unable to keep in touch with you to inform you about our other products and services that could be useful to you.

HOW WE COLLECT THE INFORMATION

We will collect personal information from you directly, such as through an application form for insurance which you may submit.

We also collect the following information via our website;

- The name of the domain from which you access the internet
- The date and time you access our website
- The internet address of the website from which you linked directly to our site.

DISCLOSURES

We may disclose your personal information to related companies within our corporate group for marketing purposes;

Liberty Mutual Insurance Company—USA

International Racehorse Transport Pty Ltd—Australia

International Racehorse Transport Inc.—USA

IRT Pty Ltd—New Zealand

IRT (UK) Limited—United Kingdom

We have taken reasonable steps to ensure that the companies above are committed to protecting your privacy and comply with the Australian Privacy Principles.

You may opt-out of receiving direct marketing material at any time.

Please contact our privacy officer if you do not wish your details to be used for marketing purposes.

[ANONYMITY](#)

Under the Australian Privacy Principles, you have the option of not identifying yourself when entering a transaction with us or otherwise interacting with us, unless your identity is required by law or is impracticable for us to deal with you on an anonymous basis. For example, it would be impracticable where you are seeking insurance cover given your duty of disclosure which you have when seeking insurance and because insurers must know the identity of the policy holder.

[RETENTION POLICIES](#)

Any information we no longer require is destroyed. An exception to this may be retention of the information for data analysis. However, if this occurs then the information will be retained in a form that does not allow you to be identified from that information.

[SECURITY, ACCESS AND CORRECTION](#)

The security of your information is important to us. When we have collected information about you it can- not be seen or modified by anyone else. We make all reasonable efforts to ensure that information is stored securely both in electronic and physical form. However, you may access your information at any time. If you would like to know what information we hold about you please contact our privacy officer. If you discover that there is an error or information missing please notify our privacy officer and we will update the information as soon as possible.

We will try to ensure that all information we collect, use or disclose about you is accurate, complete and up to date.

If you would like to talk to our privacy officer about this please contact:

Telephone: +61 3 9643 3000

Post: 5 Apac Drive, Melbourne Airport, VIC 3045, AUSTRALIA

Facsimile: +61 3 9643 3030

Email: ldressing@irt.com

DISPUTES

If you believe that our organisation has breached your privacy rights in any way, or you would like to discuss any issues about our privacy policy please contact:

IRT Insurance

Telephone: +61 3 9643 3000

Post: 5 Apac Drive, Melbourne Airport, VIC 3045, AUSTRALIA

Facsimile: +61 3 9643 3030

Email: ldressing@irt.com

We will try to satisfy any questions that you have and correct any errors on our part.



IRT Insurance Pty Ltd

5 Apac Drive Melbourne Airport

Victoria 3045 Australia

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F +61 (03) 9463 3030

www.irtinsurance.com