edge underwriting

Financial Services Guide ("FSG")

07/07/2026 V2.0

Introduction

This FSG contains important information about Edge Underwriting Pty Ltd ("Edge"). This FSG is designed to help You decide whether to use the services Edge provide, how they are remunerated and how any complaints You may have are dealt with.

If You decide to acquire insurance, You will be given a Product Disclosure Statement (PDS) before or at the time You acquire the insurance. The PDS is designed to assist You to make informed choices about Your insurance needs. It gives a summary of the benefits and risks associated with, including general information about, the insurance as well as a policy wording (which sets out the specific terms, conditions and exclusions of the cover provided).

This Financial Services Guide should be read together with the relevant Product Disclosure Statement (PDS), Policy Wording and any other disclosure documents provided to you.
Please keep this FSG along with Your policy documents in a safe place for future reference.

About Edge

Edge Underwriting Pty Ltd is a specialist underwriting agency and Australian Financial Services Licensee. We act on behalf of insurers under delegated underwriting authority. We do not act as your agent or insurance broker and do not provide personal financial advice. We act as agent of the insurer in accordance with the terms of the relevant Binding Authority Agreement

Services

Edge is authorised under its Australian Financial Services Licence (No. 407682) to carry on a financial services business to:

(a) provide general financial product advice for the following classes of financial products:
    (i) general insurance products; and
(b) deal in a financial product by:
    (i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
        (A) general insurance products;
    (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
        (A) general insurance products;

to retail and wholesale clients.

Our role includes underwriting, issuing, varying and administering general insurance policies where authorised to do so under delegated authority granted by the relevant insurer.

Remuneration

Edge will receive a percentage of the gross premium (including taxes and charges) each time You buy a policy (including renewals) and for some variations. This does not increase the amount of premium paid by You. Edge retains all the commission it receives from the Insurer as well as any fee it may receive for policy issuing and administration or back office services.

Edge may also receive a profit share commission calculated as a percentage of the gross premium (including taxes and charges) from the Insurer based on the profit they earn on the portfolios underwritten by Edge on their behalf.

Edge may also charge You an administration fee when You first enter into a policy and on any variation, renewal or cancellation. This amount is payable in addition to Your premium.
Edge's staff are paid a salary. They may receive bonuses or other incentives and rewards depending on their performance relating to certain specific business criteria.

In some cases, Edge Underwriting may receive profit commissions or profit share arrangements from insurers where the overall performance of an insurance portfolio meets agreed underwriting and profitability criteria. These arrangements do not affect our obligation to provide our financial services efficiently, honestly and fairly.

The General Insurance Code of Practice

Edge Underwriting has adopted the General Insurance Code of Practice. The Code sets standards of service and conduct for insurers, underwriting agencies and their representatives in their dealings with customers.

The Code is intended to be a positive influence across all aspects of the general insurance industry including product disclosure, claims handling and investigations, relationships with people who are experiencing vulnerability, and reporting obligations. The code applies differently to Retail Insurance and Wholesale Insurance. The whole code applies to Retail insurance.

The code sets out how we will meet this obligation to you:

You can obtain further information and a copy of The Code from our office, your insurance broker or here: https://insurancecouncil.com.au/code-of-practice/

Supporting Vulnerable Customers

Edge Underwriting is committed to supporting customers experiencing vulnerability.

Vulnerability may arise from circumstances including family violence, financial hardship, disability, illness, mental health conditions, natural disasters, language barriers or other circumstances affecting a customer's ability to engage with financial services.

Where appropriate, we will work with customers, their insurance broker and authorised representatives to provide reasonable assistance and support.

Further information is available in our Vulnerable Customer Policy, available on our website or upon request.

Conflicts of Interest

Edge Underwriting maintains a Conflict of Interest Policy and Procedures Manual designed to identify, manage and, where appropriate, disclose actual, potential and perceived conflicts of interest.

Where a conflict of interest cannot be adequately managed, we will take appropriate steps to avoid or appropriately disclose the conflict.

Claims

Where authorised under a Binding Authority Agreement, Edge Underwriting may assist with the administration of claims.

Unless specifically authorised by the relevant insurer, Edge Underwriting is not authorised to determine, settle or resolve claims.

Claims are managed by the insurer or its nominated claims administrator in accordance with the relevant policy and applicable authority arrangements.

Customers should notify claims as soon as reasonably practicable in accordance with the relevant policy wording.

Complaints

We are committed to dealing with complaints fairly, efficiently and promptly.

If you are dissatisfied with our products, services or a decision we have made, please contact us so that we have the opportunity to resolve your concerns.

Complaints regarding our services or matters within our delegated authority will be managed in accordance with our Internal Dispute Resolution procedures.

Complaints (Continued)

Where a complaint relates to a matter outside our delegated authority, including most claims decisions, we will promptly refer the complaint to the relevant insurer, Lead Syndicate or nominated claims administrator for handling.

If you are not satisfied with our response to your complaint, or if we do not resolve your complaint within the required timeframe, you may be entitled to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent dispute resolution services for eligible complainants.

Australian Financial Complaints Authority
Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678
Mail: GPO Box 3, Melbourne VIC 3001

Further information regarding our complaints process is available in our Complaints Policy or on our website here: https://edgeunderwriting.com.au/compliance/complaints

Privacy

Edge Underwriting respects your privacy and is committed to protecting your personal information.

We collect, use, store and disclose personal information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles and our Privacy Policy.
Our Privacy Policy explains:

- what information we collect;
- how we use it;
- who we may disclose it to;
- how you may access or correct your information; and
- how to make a privacy complaint.

A copy of our Privacy Policy is available on our website here: https://edgeunderwriting.com.au/compliance/privacy-statement

Professional Indemnity Insurance

Edge has professional indemnity insurance in place which covers errors or mistakes made by Edge and their employees relating to their insurance services. This insurance meets the requirements of the Corporations Act and Edge's obligations under its Australian Financial Services Licence.

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