Empower your vision

Financial Services Guide

Strata Essentials



The financial services referred to in this Financial Services Guide (FSG) are offered by:

Whitbread Associates Pty Ltd (Whitbread)
ABN 69 005 490 228 | AFSL 229 092
Phone 1300 424 627
Email info@whitbread.com.au
Address Level 5, 90 Collins Street, Melbourne VIC 3000

Whitbread is a member of the National Insurance Brokers Association (NIBA) and subscribes to the Insurance Broker's Code of Practice. Please visit the Whitbread website to view a copy of the Code.

This Financial Services Guide (FSG) applies only to customers using Whitbread's Strata Essentials Online Insurance Service. It does not apply to Whitbread's broker-assisted insurance services.

A reference to "we", "us" or "our" mean Whitbread Insurance Brokers Pty Ltd, and references to "you" or "your" mean the customer using Whitbread's Strata Insurance Online Insurance Service.

This FSG applies to Whitbread's Strata Essentials Online Insurance Service. It is designed to help you understand the financial services we provide in connection with this service and to assist you in deciding whether to use it.

This FSG contains important information about:

- The online insurance service we provide;
- How Whitbread and others may be remunerated;
- Any relevant relationships or potential conflicts of interest;
- Our internal and external dispute resolution procedures and how you can access them; and
- The arrangements we have in place to compensate clients for loss.

Lack of independence

We are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act because:

- We receive commission or other remuneration from insurers in connection with the distribution of insurance products; and/or
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these renumeration arrangements and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

No personal advice or general advice

Whitbread does not provide personal or general advice in connection with the Strata Essentials product. The online portal allows you to enter your own information and apply for insurance directly through the Axis online platform.

Whitbread does not consider your objectives, financial situation or needs and does not make any recommendation regarding the suitability of the product.

You should carefully read the Product Disclosure Statement (PDS), Target Market Determination (TMD) and any other relevant documentation provided in connection with Strata Essentials product before purchasing the insurance.

Scope of our online insurance advice

The Strata Essentials Online Insurance Service enables you to obtain a quote and apply for insurance online. Whitbread facilitates access to the online application platform through which you can apply for insurance.

You will be required to complete the application yourself by providing information about your circumstances through the

online portal. The information you provide will be used to assess your eligibility for insurance based on the underwriting guidelines of Axis Underwriting Services Pty. Ltd.

The online service does not provide personal or general financial product advice. We do not make recommendations, compare insurance products or advise whether the insurance product is suitable for your objectives, financial situation or needs.

Product Disclosure Statement (PDS) and Target Market Determination (TMD)

You have been provided access to the Product Disclosure Statement (PDS) and Target Market Determination (TMD) for the insurance product before completing your application.

The PDS contains important information about the insurance product, including the policy terms, conditions, exclusions, costs and other relevant information to assist you in making an informed decision about whether to purchase the product.

The TMD provides information about the type of customer, the insurance product has been designed for and should be considered together with the PDS before deciding whether to purchase the product.,

You should carefully review the PDS and TMD before deciding whether to purchase the insurance product.

From when does this FSG apply?

This FSG applies from July 2026, and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

How can you access this Strata Essentials Online Insurance Service?

You can access the Strata Essentials Online Insurance Service through Whitbread's website and complete the application process directly through the online portal.

You are responsible for providing accurate and complete information during the application process and for reviewing the information provided, (before deciding whether to proceed with the purchase of insurance).

Once submitted, your application information will be assessed through the Axis online portal and any quotation, policy terms or related documentation will be provided in accordance with the online application process.

In some circumstances, the online portal may be unable to progress an application. Where this occurs, a Whitbread representative may contact you using the details provided during the application process to discuss the next steps available.

Who is responsible for the financial services provided?

We are responsible for the financial services provided in connection with the Strata Essentials Online Insurance Service, including making this Financial Services Guide available to you.

Our Strata Essentials Online Insurance Service

This Financial Services Guide explains the Strata Essentials Online Insurance Service provided by Whitbread and the role we perform in connection with this product.

Whitbread provides access to the Strata Essentials Online Insurance Service platform that enables you to obtain a quotation and apply for insurance cover.

For further information about the roles and responsibilities of Whitbread and Axis, including how your application is assessed and the documentation provided, is set out in this Financial Services guide.

Any fees, costs, commissions or other remuneration relevant to this service are disclosed in this Financial Services Guide.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

We are authorised under our Australian Financial Services Licence to provide financial services in relation to general insurance products.

For the Strata Essentials Online Insurance Service, we provide access to an online platform that enables you to obtain a quotation and submit an application for insurance cover.

Will I receive tailored advice?

No. We do not provide personal advice or general advice in connection with the Strata Essentials Online Insurance Service.

The online portal allows you to enter information, obtain a quotation and complete an application for insurance cover. We do not consider your objectives, financial situation or needs and do not make recommendations about whether this insurance product is suitable for you.

You are responsible for deciding whether the insurance product meets your needs and objectives.

What information do you maintain in my file and can I examine my file?

We maintain records relating to your use of the Strata Essentials Online Insurance Service, including information provided by you during the application process, details of your insurance application and any policy documents or correspondence relevant to the transaction.

As Whitbread does not provide personal advice or general advice in connection with the Strata Essentials product, we do not maintain records of recommendations or advice provided to you.

We will retain this Financial Services Guide, any other disclosure documents provided to you, and records relating to your insurance transaction for the period required by law.

We are committed to protecting the privacy and security of your personal information. A copy of the Strata Essentials Privacy Policy is available on request and is also available on

our website: www.whitbread.com.au/business-units/strata/strata-essentials.

If you wish to access information we hold about you, please contact us and we will assist you in accordance with our privacy obligations.

How will I pay for the services provided?

You will pay the premium for the insurance product to Whitbread in accordance with the payment arrangements provided for the Strata Essentials product. The premium may include applicable taxes, charges and levies.

We may receive remuneration from Axis in connection with this insurance product. Details of any commission or other remuneration received by Us are disclosed in this Financial Services Guide.

If your policy is cancelled, varied or otherwise changed, any refund or adjustment to your premium will be managed in accordance with the terms and conditions of your insurance policy and the arrangements with Axis.

How are any commissions, fees or other benefits calculated for providing this service?

Whitbread receives remuneration from Axis in connection with providing access and distributing the Strata Essentials product. This remuneration is paid by Axis and is funded from the premium paid for the insurance product.

Whitbread's commission will be calculated based on the following formula:

X = Y% x P
In this formula:
X = Whitbread's commission
Y% = The percentage commission paid to Whitbread by Axis. Whitbread's commission varies between 0 and 30%.
P = The amount you pay for any insurance policy (less any government fees or charges included in that amount).

- Whitbread will charge an administration fee in connection with the Strata Essentials Online Insurance Service of $0 to $100.
- Where applicable, any other commissions, fees or benefits relevant to this insurance product will be disclosed to you.
- See below for information on the Steadfast association and commission.

Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

Whitbread is a wholly owned subsidiary of Steadfast Group Limited (ABN 98 073 659 677), Australia's largest general insurance broker network.

As a member of the Steadfast Group, Whitbread has access to products, services and other support that assist us in providing our insurance distribution services. Steadfast also has commercial arrangements with a number of insurers and other service providers.

Further information about Steadfast and its Financial Services Guide is available at www.steadfast.com.au.

What should I do if I have a complaint?

1. Contact Whitbread about your complaint. Whitbread aims to resolve complaints as quickly as possible and, where practicable, within five business days.
2. If your complaint is not satisfactorily resolved within 30 days, please contact the Complaints Officer on 1300 424 627 or put your complaint in writing and send it to The Complaints Officer at the address noted at the beginning of this FSG, or on our website. We will try to resolve your complaint quickly and fairly.
3. As a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by sending an email to customeradvocacy@steadfast.com.au, or by calling the Steadfast Group Ltd head office on 02 9495 6500 and asking to speak with the Customer Advocacy service.
4. We are a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by our brokerage, or by the Steadfast Customer Advocacy service, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:
   Mailing address
   Australian Financial Complaints Authority
   GPO Box 3, Melbourne VIC 3001
   Phone 1800 931 678
   Email info@afca.org.au
   Website www.afca.org.au

What arrangements are in place to compensate clients for losses?

Whitbread holds a Professional Indemnity Insurance policy that meets the requirements of section 912B of the Corporations Act 2001 (Cth) and covers claims arising from the conduct of Whitbread, its employees, authorised representatives, distributors and former representatives.

Any questions? If you have any further questions about Whitbread's Strata Essentials Online Insurance Service, please contact us. Please retain this document for your records.

Phone 1300 509 145
Email strataessentials@whitbread.com.au
Website www.whitbread.com.au

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