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CASTLE INSURANCE FINANCIAL SERVICES GUIDE (FSG)

FSG preparation date: 09/10/2026

FSG effective date: 01/12/2026

Who is Castle Insurance?

Sure Insurance Pty Ltd (ABN 72 624 109 128) t/as Castle Insurance (Castle Insurance) is an Australian Financial Services (AFS) Licensee (AFSL 506378) authorised to deal in and provide general financial product advice to retail clients in relation to general insurance.
You can contact us to give instructions by post, phone or email via the following:

Contact Details:	Phone:	1300 265 735
	Email:	info@castleinsurance.com.au
	Address:	PO Box 487, Capalaba QLD 4157

All references in this FSG to 'us, we and our' are references to Castle Insurance.
Insurance products distributed by Castle Insurance (under its own AFSL) on behalf of the product issuer Canopius Managing Agents Ltd, Syndicate 4444 ABN 16 782 552 577 AFSL 520341.
Castle Insurance are authorised to provide claims handling and settling service on behalf of Canopius Managing Agents Ltd, Syndicate 4444.

Financial services in connection with your insurance are provided by us on behalf of the product issuers.

When we provide financial services to you, we will not be acting on your behalf. This is because we are underwriting agents. When we distribute insurance products, we are acting under a binding authority given to us by the product issuer who underwrites the insurance cover. This binding authority allows us to accept your application for insurance as if we were the insurer. This means that we represent and act for the insurer and not for you.

Please consider your financial situation, needs and objectives and read the Product Disclosure Statement (PDS), Target Market Determination (TMD) and this FSG before deciding whether to buy this insurance
from us.

The purpose of this FSG

The purpose of this FSG is to assist you to make an informed decision as to whether you wish to use any of the financial services offered by us. It also contains other information we are required by law to include in the FSG regarding:

- The services that we offer you
- How we and others are paid

- How we manage any potential conflicts of interest
- Arrangements we have in place to compensate clients for losses
- How you can access our internal and external complaints resolution processes.

This FSG is not intended to cover all services offered by us. If you need more information about the matters covered in this FSG, please contact us.

Other Disclosure documentation

If you decide to acquire a financial product from us, you will also receive a PDS and Certificate of Insurance which sets out the full terms of conditions of your insurance and includes other important information about the product. A General Advice Warning will also be provided which advises you that any advice provided by us does not consider your individual financial situation needs and objectives and you should read the PDS before deciding whether to buy insurance from us.

This FSG is an important document

Please read this FSG carefully and keep it in a safe place for future reference and dealings with us.

This FSG applies to all new and renewed insurance policies from 01/12/2026 and remains valid unless we issue a further FSG to replace it. We are responsible for the content and distribution of this FSG and any financial services we provide in accordance with this FSG only relates to products distributed by us.

How are we paid for providing the financial services?

You pay us premiums for the policies that we provide to you. The basis of how these premiums are determined can be found in the relevant PDS and any Supplementary PDS (SPDS) for each policy. Our staff are paid a salary and they may receive a bonus or other incentives if they achieve performance targets. Such bonuses or other incentives are paid by us to our staff and do not form part of the premium. Castle Insurance does not charge you any additional fees for providing you with general financial product advice.
When you pay your premium to us, we will retain a commission (refer 'Commissions' section) from the premium and remit the balance to the product issuer/s. We may earn interest on your premium while it is deposited into our account which we will retain.

Commission

The product issuers pay us a commission for each policy we issue or renew on its behalf. This commission will be up to 30.0% of the base premium paid by you (excluding statutory charges, government taxes (such as GST), duties, levies and stamp duty along with any administration fee (if applicable)). This commission includes the cost of promoting and administering policies issued by us.

The commission is taken from the premium paid by you but is not added to the premium.

Profit Share

We may receive a profit share from the product issuers based on their underwriting profit earned on our insurance portfolio. Due to the nature of your insurance and the way the profit share arrangement with the

product issuers is arranged, it is not possible for us to know the exact amount of profit share, if any, which we may be entitled to during the policy period.

Administration Fee

We will charge you an Administration fee plus GST. We can tell you the exact amount of the Administration fee at the time you (or your broker) contact us. The Administration fee is set out in your insurance schedule/tax invoice and is a fixed sum which reflects the costs associated with the provision of services to you by us.

The Administration fee applies to each insurance policy issued or renewed through us. The Administration fee is partially refundable in the event of a mid-term cancellation, and it will be fully refunded if the insurance policy is cancelled within the cooling-off period or is cancelled with effect from inception of the policy.

Referrals

If you have been referred to us by a third party which has been authorised by Castle Insurance to act as its' referrer, we may pay to that third party a commission up to 10% of your base premium (excluding statutory charges, government taxes (such as GST), duties, levies and stamp duty together with any administration fee (if applicable)) for each policy issued or renewed. The commission paid to a third party is taken from the premium paid by you but is not added to the premium.

Request for further information

You may request particulars of our renumeration, commissions, fees or other benefits within a reasonable time after your receipt of this FSG and prior to us providing any financial service to you.

Phone:	1300 265 735
Email:	info@castleinsurance.com.au
Address:	PO Box 487, Capalaba QLD 4157

Conflicts of interest

We take any potential or actual conflict of interest seriously and respond to them in accordance with our conflict of interest policy. A conflict of interest may arise in circumstances where some or all of your interests may be inconsistent with some or all of our interests. We address potential conflicts of interest in accordance with our internal management controls, disclosure and avoidance. We also provide training to our employees to identify and report any potential conflict of interest.

Our Professional Indemnity insurance policy

We maintain a Professional Indemnity Insurance Policy ('PI Policy') which satisfies the requirements for compensation arrangements in accordance with Section 912B of the Corporations Act 2001 (Cth).

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Privacy Policy by visiting castleinsurance.com.au or call us on 1300 392 535.

How do I lodge a complaint or notify of a dispute?

Castle Insurance is dedicated to the fulfilment and surpassing of your expectations. In the event your expectations have not been met, we want to know about it as we continually strive for excellent customer satisfaction.

If you find yourself dissatisfied with any aspect of our company, including our products, services, staff, or decisions made in relation to your insurance, we want to hear about it right away so that we can do our best to fix the issue for you.

Complaints and Disputes Handling Process Talk to us

Your first step is to get in touch with Castle Insurance who will assist you with resolving your complaint. Please provide our team with as much information as possible so they can try to fix the complaint quickly and fairly.

- Phone: 1300 265 735
- Email: complaints@castleinsurance.com.au
- Online: www.castleinsurance.com.au
- Post: PO Box 487, Capalaba QLD 4157

If we're unable to resolve your complaint to your satisfaction within a reasonable time, or you're not happy with our final decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). We're a member of AFCA and their decisions are binding on us.

Phone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3, Melbourne VIC 3001

AFCA will inform you if your complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit afca.org.au

MORE INFORMATION

You can find more information about how we deal with complaints on our website at www.Castleinsurance.com.au or you can call us on 1300 265 735 to speak with us.

COMPLAINTS JUST ABOUT PRIVACY

If you are not happy with how Castle Insurance have handled your personal information, call the Privacy Officer on 1300 265 735 or email them at privacyofficer@castleinsurance.com.au

If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Post: GPO Box 5288, Sydney NSW 2001

Sure Insurance Pty Ltd trading as Castle Insurance (ABN 72 624 109 128) is an underwriting agency and holds an Australian Financial Services License (AFS License number 506 378). Insurance products distributed by Castle Insurance (under its own AFSL) with Products underwritten by Certain Underwriters at Lloyd's, led by Canopius Managing Agents Limited (Syndicate 4444)