

STATEMENT OF SERVICES

Findura Pty Ltd

January 2026



Statement of Services

The below agreement sets out the terms on which we provide our services to you. By appointing us, you agree to be bound by these terms which are applicable to all of our clients.

Our Services

We can provide you with the following services:

Pre-placement services

- > Help you identify and assess your risks and develop a proposal to submit to potential insurers
- > Advise or make recommendations as to your insurance requirements
- > Providing advice on risk mitigation and management strategies

Insurance placement and premium financing

- > Seek insurance quotes (we will seek quotes from the broader general insurance market before making a recommendation)
- > Negotiate policy coverage and policy renewal annually or as otherwise agreed
- > Seek to bind coverage where you have authorised us to do so (except in urgent circumstances where unless you instruct otherwise, we may choose to bind insurance on your behalf if we consider that is in your best interests)
- > Obtain and provide a quotation for premium funding, if required

Post-placement services

- > Prepare and manage claims if an insured event occurs, including keeping you informed in a timely manner throughout the claims process
- > Advocate on your behalf during the claims process
- > Facilitate policy changes and/or cancellations as per your instructions
- > Contact you at least fourteen (14) days prior to your insurance cover expiry date to engage you on the next steps to be taken prior to the expiry of the policy. We will seek insurance cover terms and conditions and advise you of available options (if any) for your consideration
- > Calculate, invoice and collect the premiums
- > Review your insurance arrangements as required (when you inform us about material changes to your circumstances, or at the time of any scheduled reviews agreed with you, or upon renewal of your insurances).

Premium Funding

Premium funding products enable you to pay your premiums by instalments. Premium funders do charge interest and they take a power of attorney over your insurance policy as they have paid the premium it to the insurer in advance, in full, as required at the beginning of the policy period.

We can arrange premium funding on your behalf if you require it. We may receive a commission based on a percentage of the premium from the premium funder for doing so. We will tell you the basis and amount of any such payment before or at the time the premium funding is arranged. Our Payment Terms

If we arrange premium funding for you with a premium funder, we or Community Broker Network Pty Ltd may be paid a commission by the premium funder.

Our Payment Terms

Remuneration

Findura Pty Ltd T/as Findura Insurance & Risk Solutions is an Authorised Representative of Community Broker Network Pty Ltd. Payment for the services we provide you are payable directly to Community Broker Network Pty Ltd. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges, and levies. Community Broker Network Pty Ltd will receive a payment based on a percentage of this premium (excluding relevant taxes, charges, and levies) called commission, which is paid to Community Broker Network Pty Ltd by the insurers. In most cases, we may also charge you a broker fee. Community Broker Network Pty Ltd pays the commission and broker fee to us after deducting a management fee.

Invoices

We will invoice you for the premium, statutory charges (e.g. stamp duty and fire services levy) and any fees we charge for arranging your insurances. You must pay us within:

- 14 days of the date of the invoice;
- or, in the case of a renewal, before the expiry date of the contract of insurance.

> Where a policy is cancelled before the period of insurance has ended, we will usually retain the commission on any return premium involved.

If you do not pay the premium on time, the insurer may cancel the contract of insurance and you will not be insured. The insurer may also charge a short-term penalty premium for the time on risk.

Credit Card Fees

If you pay by credit card, we may charge you a non-refundable credit card fee. This fee will be shown on your invoice and reimburses us for the bank interest, extra charges/costs and time incurred by us when providing credit card facilities.