

## **FINANCIAL SERVICES GUIDE**

### **Introduction**

This Financial Services Guide describes the services Clarity 2020 Pty Ltd (Clarity) (ABN: 52 609 152 847) provides in relation to the policies it offers for protection of your adult prescription glasses. It explains Clarity's relationship with Virginia Surety Company, Inc (the Insurer) (ARBN 080 339 957, AFSL 245579). It also explains how Clarity is remunerated for the insurance services it provides and describes your rights as a valued customer. You will be given a Product Disclosure Statement for the insurance you are considering purchasing and this provides information about the Insurer and the benefits of the insurance.

Clarity and the Insurer may provide correspondence and important disclosures electronically. Clarity and the Insurer will use the email address provided by you for electronic delivery and notifications, including availability of items via a link on their website. You may contact Clarity at any time to request correspondence by another method, such as by post.

### **Who is my Agent?**

Your agent is Clarity 2020 Pty Ltd.

Clarity is a Corporate Authorised Representative (Number 001256518) of the Insurer.

### **How can I instruct Clarity?**

You can contact Clarity by post, phone, or email on the contact numbers or details mentioned on page 2 of this FSG.

### **Who is responsible for the financial services provided?**

The Insurer who holds an Australian Financial Services License is responsible for the advice provided by its representatives. The Insurer as the Financial Services Licensee, authorises the distribution of this FSG which applies from 15 September 2022 and remains valid unless a further FSG is issued to replace it.

### **What kinds of financial services is Clarity authorised to provide to me and what kinds of financial product/s do those services relate to?**

Clarity is authorised by the Licensee to provide general financial product advice in relation to the Clarity 20/20 Glasses & Spectacles Insurance policies and arranges these policies on behalf of the Insurer.

### **Services Provided by Clarity**

Clarity can assist you to apply for insurance for the adult prescription glasses you purchased and where Clarity does, Clarity is acting as an agent of the Insurer and not as your agent.

Clarity can market and promote the policies and give general advice in the course of doing that. Clarity do not provide personalised advice about your individual situation.

If you are interested in the insurance Clarity offers, you will be given a Product Disclosure Statement. This describes the main features of the insurance. Reading it will help you to decide if the policy suits your needs, objectives and financial situation.

## How Clarity is paid?

Clarity receives a service fee from the Insurer when they arrange your prescription glasses insurance. The service fee is up to a maximum of 60% of the premium (including taxes and statutory charges). The service fee is included in the premium quoted to you.

## What arrangements do you have in place to compensate clients for losses?

Clarity confirm that they hold Professional Indemnity Insurance in accordance with s.912B of the Corporations Act 2001 (as amended). The Professional Indemnity Insurance extends to indemnify Clarity and their employees (past, present and former employees), subject to its terms and conditions, up to the Limit of Indemnity in respect of the authorisations and obligations under the Australian Financial Services Licence of Virginia Surety Company, Inc.

## What to do if you have a complaint

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact Clarity's Complaints Manager on +61 7 3067 3638 and tell the Complaints Manager about your complaint.
2. If your complaint is not satisfactorily resolved the matter may be referred to the Insurer's Internal Disputes Resolution Panel. You can contact the Insurer's Internal Dispute Resolution Panel:

By Email to: [customerfeedback@assurant.com](mailto:customerfeedback@assurant.com)

By Phone on: 1300 654 611

The Insurer will try and resolve your complaint quickly and fairly.

3. If a satisfactory resolution cannot be reached, you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or email them at [info@afca.org.au](mailto:info@afca.org.au). The Insurer is a member of this complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

## How Clarity protects your privacy

Clarity is committed to protecting your privacy. They use the information you provide to assist with arranging the insurance. The information Clarity collects on any application, including your personal details, will be given to the Insurer so they can decide whether to provide the insurance. Personal information is shared between Clarity and the Insurer when you make a claim. If you decide not to provide the personal information, it may not be able to provide the insurance or expedite your claim.

For more information about how you can access the personal information Clarity holds and seek correction of it or make a complaint regarding their Privacy Policy, ask Clarity for a copy or visit the website at [www.clarity2020.com](http://www.clarity2020.com) .

## How can you contact Clarity?

Clarity can be contacted at:

Clarity 2020 Pty Ltd  
ABN: 52 609 152 847  
AR No: 001256518  
PO Box 741  
Spit Junction  
NSW, 2088  
Ph: +61 7 3067 3638  
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