

Professional Indemnity Insurance

Cowden (VIC) Pty Ltd has professional indemnity insurance in place which covers them, their employees and *E Bertoncini & S.J Bertoncini trading as M.E.M. Removals & Storage* for any errors or mistakes relating to our insurance services. This insurance meets the requirements of the Corporations Act and meets claims relating to us, our employees or Cowden's employees even after they cease to act for Cowden (VIC) Pty Ltd, provided that the insurer is notified of the claim when it arises and this is done within the relevant policy period.

Privacy Statement

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information. If you do not provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure. For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website; www.cowden.com.au under heading - Resources - sub section Forms.

Cowden (VIC) Pty Ltd holds Australian Financial Services License number 245658 and can be contacted on 03 9686 6500.

This FSG was prepared on 01/12/14. Distribution of this FSG has been authorised
by Cowden (VIC) Pty Ltd