Harland Green Pty Ltd
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Financial Services Guide

Effective Date: 22 June 2026

This Financial Services Guide (**FSG**) is designed to help you make an informed decision about whether to use the financial services offered by Harland Green Pty Ltd (**Harland Green, we, us, our**). It provides information about:

- who we are and the services we are authorised to provide
- how we are remunerated
- any associations or relationships that may influence our services
- how we manage conflicts of interest
- how we handle your personal information
- how you may lodge a complaint
- our contact details

This FSG should be read together with the relevant Product Disclosure Statement (**PDS**) for each product we distribute.

1. About Harland Green

Harland Green is a specialist underwriting agency focused on agricultural and rural insurance solutions, including the *Farming-All-Risk* insurance product. We act on behalf of Certain Underwriters at Lloyd's, led by Brace Underwriting Limited with respect to property insurance and Canopius Australia & Pacific with respect to liability insurance (**Insurers**), which underwrites the policies we distribute. We do not act on your behalf or as your agent.

We are authorised under:

Australian Financial Services Licence Number: 552093

2. The Financial Services We Provide

We are authorised to provide the following services:

- Dealing in general insurance products, by issuing, applying for, acquiring, varying or disposing of general insurance products;
- Providing general financial product advice for general insurance products; and
- Providing claims handling and settling services in relation to claims made on general insurance products.

We only provide general financial product advice. This means:

- Our advice does not take into account your personal financial objectives, situation, or needs.
- You should carefully read the PDS to determine whether the product is right for you.
- You should consider obtaining professional advice if required.

3. How We Are Paid

Remuneration from the Insurers

Harland Green may receive one or more of the following from the Insurers:

- commission of up to 25% of the premium (before government charges and GST) of which up to 15% is payable to brokers
- fees for underwriting or claims-handling services we perform
- profit commissions when eligible

These amounts are paid by the Insurers and are not an additional cost to you.

Fees you may pay

We may charge an agency fee. We do this where your broker receives a commission. If there is no broker commission payable, we will waive our agency fee.

Any fees payable by you will be clearly disclosed in your quote, and policy schedule.

Staff remuneration

Harland Green staff receive salaries and discretionary bonuses based on overall business performance. They also receive non-monetary benefits such as professional development. Staff remuneration is not linked to any specific policy you purchase.

Request for more information

If you require further information regarding any remuneration received by us, our staff or any other party, please let us know. Your request should be made within a reasonable time after this FSG is provided to you and, where possible, before any of the financial services identified in this FSG are provided to you.

4. Associations or Relationships

Harland Green is party to a delegated underwriting agreement with the Insurers, which provides it with a binding authority to issue, vary and renew specified general insurance products, on the Insurers' behalf.

Harland Green may also have relationships with intermediaries or service providers that could influence the services provided. These include:

- authorised representative arrangements
- claims-handling partnerships

Such relationships are designed to enhance product quality and service, not to disadvantage customers.

5. Conflicts of Interest

We maintain a Conflicts of Interest Policy to:

- identify and manage potential conflicts
- ensure customers are treated equitably
- ensure distribution complies with the relevant TMDs
- align with our obligations to act efficiently, honestly and fairly

If a conflict cannot be appropriately managed, we will decline to provide the service.

6. Privacy and Personal Information

We collect personal information to:

- assess insurance applications
- underwrite policies
- manage claims

- comply with legal and regulatory obligations

We handle personal information in accordance with the *Privacy Act 1988 (Cth)* and our Privacy Policy, which outlines:

- what we collect
- how we use and store information
- who we may disclose it to
- how you can access or correct your information

You can access our Privacy Policy on our website or by contacting us.

7. What to Do If You Have a Complaint

If you have any concerns or wish to make a complaint in relation to an insurance policy issued to you, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. Please contact HarlandGreen in the first instance:

Email: complaints@harlandgreen.com or
Telephone: (02) 9542 2651

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's Australia Limited contact details are:

Email: idraustralia@lloyds.com
Telephone: (02) 8298 0783
Post: Grosvenor Place, Level 32, 225 George Street, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001
Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

The Insurers agree that:

- if a dispute arises under an insurance policy issued to you, it will be subject to Australian law and practice and the Insurers will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- any summons notice or process to be served upon the Insurers may be served upon:

  Lloyd's Underwriters' General Representative in Australia
  Grosvenor Place
  Level 32
  225 George Street
  Sydney NSW 2000

  who has authority to accept service on the Insurers' behalf;

- if a suit is instituted against any of the Lloyd's underwriters who are the Insurer for an insurance policy issued to you, all underwriters participating in the policy will abide by the final decision of such Court or any competent Appellate Court.

8. Compensation and Professional Indemnity Insurance

Harland Green maintains Professional Indemnity (PI) insurance that satisfies the requirements under s912B of the Corporations Act. This insurance covers claims relating to the conduct of our current and former employees and representatives.

9. How You Can Contact Us

Harland Green Pty Ltd

Address:	Suite 303, 25 Lime Street, Sydney NSW 2000
Email:	enquiries@harlandgreen.com
Phone:	(02) 9542 2651
Website:	harlandgreen.com