

## **About this Financial Services Guide**

This FSG is an important document about the financial services You receive when You purchase travel insurance issued by Go Unlimited Pty Ltd trading as Topsail Travel either directly or via one of its distributors.

This FSG contains information about the services provided as well as how We are remunerated and how We manage any concerns or complaints You have.

## **Date Prepared**

This FSG was prepared on 1 October 2024.

## **What Financial Services are provided?**

Go Unlimited Pty Ltd trading as Topsail Travel is authorised to advise on and deal in general insurance. Any advice given to You by Go Unlimited Pty Ltd trading as Topsail Travel will be of a general nature and not take into account Your personal objectives, needs or financial situation.

A distributor is able to give You factual information about travel insurance offered by Go Unlimited Pty Ltd trading as Topsail Travel and can arrange to issue, vary or renew Your insurance.

If You have purchased a policy from a distributor, that entity acts on behalf of Go Unlimited Pty Ltd trading as Topsail Travel and certain Underwriters at Lloyd's. The distributor does not act on Your behalf. If You require more advice than the distributor can provide, You should contact Topsail Travel on 1300 819 888.

You should carefully read the Product Disclosure Statement before making a decision to purchase any insurance product.

## **Who Is the Product Issuer?**

Go Unlimited Pty Ltd (ABN 74 149 217 925) AFS License no 404782 trading as Topsail Travel is an Australian Financial Services Licensee (AFS licensee) and is authorised by ASIC to issue, deal in and provide general advice on general insurance products. Go Unlimited Pty Ltd issues insurance certificates under a binding authority with Certain Underwriters at Lloyd's.

Our contact details are noted below:

Go Unlimited Pty Ltd

PO Box 5964, Brendale Qld 4500, Australia

Telephone + 61 (0) 7 3481 9888  
or 1300 819 888

Email [mail@goinsurance.com.au](mailto:mail@goinsurance.com.au)

Website [www.goinsurance.com.au](http://www.goinsurance.com.au)

Go Unlimited Pty Ltd has a binding authority which means it can enter into, cancel or vary these products without reference to the Underwriters provided it acts within the binding authority. Go Unlimited Pty Ltd acts for the Underwriters and not You.

## **How are We remunerated?**

Go Unlimited Pty Ltd is paid a commission by the Underwriters for arranging and managing travel insurance services on their behalf. This amount is calculated as a percentage of the premium You pay for the policy. Employees of Go Unlimited Pty Ltd receive an annual salary and may receive performance related bonuses depending on the nature of their employment.

Go Unlimited Pty Ltd may work in partnership with third party organisation (affiliates and agents) that introduce customers. Go Unlimited Pty Ltd may pay a referral fee to a third party organisation if they have referred You to Topsail Travel and You have purchased a policy. The referral fee is paid out of the commission that Go Unlimited Pty Ltd receives from the Underwriters.

Distributors receive a commission and/or policy fee from Go Unlimited Pty Ltd for handling Your insurance arrangements.

Further information regarding the remuneration Go Unlimited Pty Ltd, and its referrers or distributors receive for the insurance services We provide may be obtained by contacting Us within a reasonable time of You being given this Financial Services Guide, and before Your policy is issued.

## **Professional Indemnity Insurance Arrangements**

We and Our representatives are covered under professional indemnity insurance that complies with the requirements of Section 912B of the Corporations Act.

The insurance (subject to its terms and conditions) will continue to cover claims in relation to Our representatives and employees who no longer work for Us (but who did at the time of conduct).

## **What to do if You have a complaint**

Our dispute resolution process is outlined in the Product Disclosure Statement (PDS).