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**#Do You!**

# Financial Services Guide

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# 1. WHO WE ARE

AUTHORISED REPRESENTATIVE	AFSL HOLDER	INSURER
<b>Coverhero Pty Ltd</b>	<b>Enva Australia Pty Ltd</b>	<b>Agile Underwriting Services Pty Ltd</b>
ABN 79 619 537 110 CAR 001277310  Barooga, Level 3 7 Bridge Street Sydney NSW 2000	ABN 21 098 806 501 AFSL 424494  164 Main Road McLaren Vale SA 5171	ABN 48 607 908 243 AFSL 483374  Level 5 63 York Street Sydney NSW 2000

# 2. ABOUT THIS FINANCIAL SERVICES GUIDE

This **Financial Services Guide** contains important information to help you decide if you wish to use our services, including:

- Information about our **financial services licensee**, Enva Australia Pty Ltd
- The **financial services** we are authorised to provide
- How we provide our **services**
- Our **fees** and how we are paid
- Protecting your **personal information**
- How we resolve your **concerns**
- Who is providing your General Advice

# 3. NOT INDEPENDENT

Enva Australia Pty Ltd and its authorised representatives are “not independent” (in terms limited by legislation and ASIC), impartial or unbiased because we;

a) may receive commissions from insurance providers, which we advise you about in this FSG and elsewhere.

b) may attend training services provided by product providers, so as to be better informed about what we recommend.

For clarification on this statement please call us.

## 4. OUR AFSL HOLDER

Enva Australia is an Australian Financial Services Licensee (AFSL) authorised by the Australian Securities and Investment Commission (ASIC) to provide financial services and advice in accordance with the Corporations Act (2001). First registered in 2012, Enva Australia is wholly owned by practising professionals and is not owned by any product provider or banking institution.

## 5. FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE

Coverhero Pty Ltd is an authorised representative of Enva Australia Pty Ltd (AFSL Number 424494) and is authorised to provide general financial product advice to retail and wholesale clients in the following classes of financial products:

- Accident and health insurance products

Hustlecover is a product/ brand name of Coverhero. Gigster and Hustle Pro are insurance products designed by Coverhero and the Insurer.

Coverhero acts under a binding authority from the Insurer in respect of Gigster and Hustle Pro, which means Coverhero acts for the Insurer and not for you.

## 6. OUR FEES AND HOW WE ARE PAID

### Enva Australia

The fees charged for our advice and services to you may be based on a combination of:

- A set dollar amount
- A percentage-based fee

Enva Australia receives a fixed dollar fee to monitor, train and licence authorised representatives and may also receive a share of any revenue earned from investments made on your behalf.

## Coverhero

Coverhero usually receives a payment based on a percentage of the premium (excluding relevant taxes, charges and levies) you pay for a policy (this is called a commission). Commissions range from 0% to 50%. The actual amount of commission that Coverhero receives will be set out in the invoice provided by Coverhero or the Insurer to you.

## 7. HOW WE PROVIDE OUR SERVICES

Financial advice or dealing in a financial product is a regulated service defined by the Corporations Act. There are strict regulations which determine the process and requirements. There are also strict regulations protecting you as a consumer of financial services.

### General Advice

We provide you with information about a financial product or service **that does not consider your personal circumstances** and may not be appropriate for you. You should conduct your own research and determine if the advice is right for you before making any change to your financial circumstances.

### Personal Advice

We are **not authorised** to provide personal financial product advice. Should you want your personal circumstances taken into account, we can refer you to an authorised representative of Enva Australia who will be able to provide you with advice which is personalised to you.

## 8. YOUR RELATIONSHIP WITH US AND USING OUR SERVICES

You can contact us directly including by phone, e-mail or in writing. We will need to be satisfied that we have verified your identity prior to delivering any service to you. You have the right to not provide us with any personal information. This may mean that we are unable to deliver a service to you.

## 9. DOCUMENTS YOU MAY RECEIVE

This Financial Services Guide is issued by our AFSL, Enva Australia. Enva Australia is a member of the Association of Financial Advisers and must comply with the AFA's Code of Ethics and Professional conduct.

## 10. PROTECTING YOUR PERSONAL INFORMATION

We are committed to the highest standards in relation to the collection, use, accuracy and storage of your private information. The *Privacy Act 1988* contains 13 principles known as the "Australian Privacy Principles". Your rights, our obligations and how we deal with them are detailed in our Privacy Policy.

If you believe we have not acted appropriately in relation to your privacy rights, you are entitled to lodge a complaint with us.

You can obtain a copy of our Privacy Policy free of charge on request or by visiting our website,

<https://www.hustlecover.com/privacy-policy>

## 11. ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING ACT (AML/CTF)

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, we are required to implement certain client identification processes.

We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations.

As a result of the reporting obligations placed on us by the AML/CTF Act information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

## 12. RESOLVING YOUR CONCERNS

We have an internal dispute resolution process in place to resolve your concerns.

If at any time you feel like you are not satisfied with our service, you can contact us by email, phone or in writing and tell us about your concern so that we can try to resolve it as quickly and fairly as possible.

We will acknowledge your complaint within one business day and aim to resolve your concern within 30 calendar days.

### Contact our Complaints Manager

<b>Agile Underwriting Services Pty Ltd</b>	
Phone	1300 475 092
E-mail	<a href="mailto:complaints@agileunderwriting.com">complaints@agileunderwriting.com</a>
Address	Level 5 63 York Street Sydney NSW 2000

If your complaint has not been resolved satisfactorily within 30 calendar days, you may escalate it to one the following External Dispute Resolution Schemes.

### Any issue regarding our general advice

<b>Australian Financial Complaints Association (AFCA)</b>	
Phone	1800 931 678
E-mail	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Address	<b>The Complaints Manager</b> <b>GPO Box 3</b> Melbourne VIC 3001



## Any issue relating to your privacy

<b>The Privacy Commissioner</b>	
Phone	1300 363 992
E-mail	<a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>
Address	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## 13. PROFESSIONAL INDEMNITY INSURANCE

We hold Professional Indemnity Insurance cover for the activities conducted under Enva Australia's AFSL. The limit of the indemnity is \$2,500,000 for any one claim and \$5,000,000 in the aggregate for all claims arising out of our AFS licence activities.

The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

## 14. CONTACT US

<b>Coverhero Pty Ltd</b>	
ABN	79 619 537 110

CAR No.	001277310
Address	Barooga, Level 3 7 Bridge Street, Sydney NSW 2000
Phone	0431 727 689
E-mail	<a href="mailto:help@coverhero.com">help@coverhero.com</a>
Website	<a href="http://www.hustlecover.com">www.hustlecover.com</a>

## 15. CONTACT OUR AFSL

<b>Enva Australia Pty Ltd</b>	
ABN	21 098 806 501
AFSL No.	424494
Address	164 Main Road McLaren Vale SA 5171
Phone	1300 160 803
E-mail	<a href="mailto:enquiry@enva.com.au">enquiry@enva.com.au</a>
Website	<a href="http://www.enva-australia.com.au">www.enva-australia.com.au</a>

## Version Control

### Details of Amendment

Minor changes to reflect updated Enva address

Version Number: 5.3 date 3rd April 2023

Policy: Financial Services Guide

Approved by: CEO: \_\_\_\_\_

Authorised by CRCO: \_\_\_\_\_

Once the document has been signed-off it will be saved in PDF format for release as a static document at *Shared Drives>Coverhero>Policies & Procedures>*