

Financial Services Guide - Claims Hero

1. About this Financial Services Guide (FSG)

This Financial Services Guide (“FSG”) is dated 13 November 2023 and has been prepared and issued by Hero Group Services Pty Ltd (ABN 94 664 371 546 | AFSL 551821), trading as Claims Hero (“Claims Hero, we, us or our”) to inform you about the financial services provided by us and to comply with our obligations as the holder of an Australian Financial Services Licence (“AFSL”) issued by the Australian Securities and Investment Commission (“ASIC”).

This FSG has been prepared to provide you with information about the financial services that we offer. The FSG is an important document and a regulatory requirement under the Corporations Act 2001 (Cth) (“Corporations Act”). It contains information about who we are, remuneration, any associations or relationships we may have with financial product issuers, details of any potential conflicts of interest, our dispute resolution procedures and how you can access them, information on how we handle your personal information, and how we can be contacted.

This FSG contains general information only. If you have further questions regarding this FSG please contact us.

2. Financial Services Provided

We can provide the following claims handling and settling services in relation to general insurance products:

- Make a recommendation or state an opinion in the following circumstances:
 - the recommendation or statement of opinion is made in response to an inquiry by or on behalf of another person about an existing or potential claim by the other person under an insurance product; and
 - the recommendation or statement of opinion could reasonably be expected to influence a decision on whether to continue with the existing claim or to make the potential claim;
- Assist another person to make a claim under an insurance product;
- Represent a person insured under an insurance product in pursuing a claim under the product; and
- Assess whether an insurer has a liability under an insurance product, or provides assistance in relation to such an assessment.

When providing the above services, we act on your behalf and not on behalf of any insurers. We do not act as your agent, broker or other adviser in relation to the placement, renewal, or suitability of your insurance. We are not authorised to provide you with any financial product advice.

3. Who We Act For

Claims Hero is responsible for the claims handling and settling services we provide to you under our Australian Financial Services License and act solely for the insured persons (you) in pursuing general insurance claims in accordance with section 761CAA(1) of the Corporations Act (Cth).

4. Other Documentation You May Receive

This FSG, and your Client Agreement will be the key documents that assist you in making an informed decision about whether to utilise our financial services. We recommend that you ensure you have read and understood the contents of these documents fully. We will provide the FSG and Client Agreement to you before you engage our services.

5. Fees, Costs, Commissions and Other Benefits

5.1 Our Fees

Claims handling services are provided in accordance with the Client Agreement we have in place between you and us. Claims Hero can be remunerated in three main ways:

1. On an hourly rate;
2. On a fixed rate; or
3. As a percentage of the final settlement value.

The specific details of the remuneration structure including the hourly rate, fixed rate or percentage will be advised to you prior to you engaging our services and will be outlined in our Client Agreement with you.

If you require more information in relation to our fees or remuneration structure, please let us know before we provide any claims handling services to you.

5.2 Employee Remuneration

Representatives of Claims Hero are remunerated by way of salary and may earn performance-based incentives based on excellent customer service, customer referrals and/or successful claim resolution rates, etc. Claims Hero may also provide its representatives with non-monetary benefits (including business-related conferences and travel, functions, and gifts/gift vouchers). If you require more information on this, please let us know before we provide any claims handling services to you.

6. Complaints and Dispute Resolution

We want you to have a good experience with us. If you have a complaint relating to the claims handling and settling services, please tell us. You can contact us using the following details to access the dispute resolution procedure:

Telephone: 1300 219 469

Website: <https://claimshero.au/contact-us/>

Email: claims@claimshero.au

In writing to:

Complaints Manager
PO Box 481
Clayfield LPO

759 Sandgate Road
Clayfield Qld 4011

Upon receipt of your complaint, we will acknowledge your complaint within 1 business day.

We will attempt to resolve your complaint within 30 calendar days after receiving it. If you are not satisfied with our decision, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Telephone: 1800 931 678 (free call)
Email: info@afca.org.au
In writing to:

Australian Financial Complaints Authority Limited,
GPO Box 3, Melbourne VIC 3001

We do not act on behalf of the insurer. If you have a complaint in relation to the handling of your insurance claim by the insurer, you should notify the insurer.

7. Compensation

Claims Hero has professional indemnity insurance in place, which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act. This policy covers claims made against Claims Hero in relation to professional services provided by our representatives, employees and authorised representatives.

8. Conflicts of Interest

Claims Hero has no association with any insurer and does not manage or distribute our own financial products. Any service we provide concerns financial products from non-related product providers, and our revenue is primarily gained through your insurance claim being accepted and paid. For that reason, our interests are aligned with our clients. However, in rare situations where conflicting interests arise, we have an internal procedure that helps to manage, mitigate or resolve the conflict. We do not accept commissions or alternative forms of remuneration from product providers. Claims Hero does not accept referral fees from company-recommended experts. These recommended experts are not related entities. Claims Hero may use a related entity to assist with providing services.

9. Privacy Policy

We will require you to provide personal information in the course of engaging with us. Claims Hero collects, maintains, uses and discloses personal information in the manner described in our Privacy Policy. This is primarily for processing your application and complying with certain legal obligations. Our Privacy Policy is available on our website.