Financial Services Guide

INSURANCE CLAIMS GROUP PTY LTD

ABN 44 649 627 798 | Corporate Authorised Representative No. 1295032 | 26 October 2026

Insurance Claims Group Pty Ltd (ICG, we, us or our) is a client-appointed claims advocate and claimant intermediary. We are a Corporate Authorised Representative of Life Matters Claims Pty Ltd (AFSL 532487) for claims handling and settling services. We are not an insurer and do not provide general or personal financial product advice.

Read this guide together with your Client Agreement. The Client Agreement governs the services you engage us to provide and the detailed fee triggers, valuation methods, fee calculations, payment obligations and termination terms. This guide explains the arrangements without reproducing those contractual provisions.

1. About this Financial Services Guide

1.1 Purpose

We provide this guide as supplementary information about our role, the services we offer, who we act for, our remuneration and supplier relationships, how we manage potential conflicts, and how you can raise a concern or complaint. It does not replace the Client Agreement or your insurance policy.

1.2 Documents used during your engagement

Document	When used	What it covers
Client Agreement	At engagement	The service terms, fees and termination arrangements.
Insurer's policy and Product Disclosure Statement (PDS)	Provided or made available by your insurer	The terms of your insurance cover. ICG does not issue or underwrite these documents.
Assessment evidence, reports and repair scopes	As required for the Claim	Technical findings, quotations, insurer assessments and any proposed Scope of Works.
Third-party authorisation	As required for the Claim	Your instructions and authority for us to represent you
Building contract and agreed repair scope	If you elect to engage a builder	The agreed building work, contractual price, and the builder's obligations to you.

2. Who we are and who we act for

2.1 Corporate identity and contact details

Particular	Details
Company	Insurance Claims Group Pty Ltd
ABN	44 649 627 798
AFSL/CAR	Corporate Authorised Representative No. 1295032 of Life Matters Claims Pty Ltd, AFSL 532487
Contact	Level 19, 10 Eagle Street, Brisbane QLD 4000 1800 424 768 | mail@insuranceclaimsgroup.com.au
Life Matters Claims	Life Matters Claims Pty Ltd 1300 784 108 | info@lifemattersclaims.com.au

2.2 Authorised services and advice boundary

Through the above authorised representative arrangement, ICG provides claims handling and settling services to insured retail and wholesale clients as a claimant intermediary. ICG does not itself hold an AFSL, issue or sell general insurance, act as an insurance broker, or provide general or personal financial product advice. When discussing insurance products, we provide factual information only. You should seek independent professional advice about acquiring or disposing of insurance or other financial products.

We act for the insured person who appoints us. Your insurer remains responsible for deciding whether it accepts liability under the insurance contract and for making settlement decisions. We cannot bind an insurer or guarantee a claim outcome.

2.3 How you appoint and instruct us

You appoint us by accepting the Client Agreement and providing the third-party authority for insurer communications. You may instruct us by telephone, email, through the Storm Smart App where available, or at a meeting. We may ask you to confirm important decisions and settlement instructions in writing.

3. Our claims services and service boundaries

3.1 What we do

We represent and assist you throughout your home or general insurance Claim. Depending on the circumstances, our services include arranging inspections and assessments; gathering evidence before or after lodgement; instructing licensed builders, trades and technical experts; reviewing insurer reports, quotations and repair scopes; managing communications with insurers and other relevant parties; and providing claims-handling recommendations when your instructions are needed.

Where appropriate, we can assist you through an insurer's internal dispute resolution process and facilitate a complaint to the Australian Financial Complaints Authority (AFCA). If the insurer accepts liability and the claim is settled, we may recommend a licensed builder to undertake the agreed repairs under a separate building contract.

3.2 What sits outside our role

Within ICG's role	Outside ICG's role
Representing you to your insurer within the authority you provide	Making a binding determination of insurer liability or policy coverage
Investigating damage and obtaining supporting technical evidence	Issuing insurance policies or providing financial product advice
Reviewing insurer scopes and coordinating licensed builder quotations	Automatically funding unrelated maintenance or pre-existing defects
Facilitating insurer complaints and relevant external complaints	Acting as your lawyer or determining a dispute as a court or tribunal
Discussing repair options and recommending a licensed builder	Controlling work performed by a builder you independently appoint outside our arrangements

3.3 Recommended Builder arrangements

If you choose to engage our Recommended Builder, you enter into a separate building contract with that builder for the agreed repair work. As set out in clause 7.1 of the Client Agreement, ICG accepts responsibility for the quality of the Recommended Builder's work and materials and handles related complaints under its complaints process. Different arrangements apply to contractors you appoint independently.

4. How we and others are remunerated

4.1 Our remuneration

ICG generally funds the information, technology, investigations, building quotations and specialist resources needed to provide its claims handling services. These costs are not separately or progressively invoiced to you as they are incurred.

Depending on the circumstances, ICG may receive a fee from you, a separate fee from the Recommended Builder, or both. In other circumstances, no client fee is payable. The Client Agreement specifies when a client fee becomes payable, how it is calculated, when no fee is payable and what happens if the engagement ends.

For the binding terms, read clauses 5 and 11 of the Client Agreement. No fee formula or valuation calculation is repeated in this guide.

4.2 Referrals, staff and professional resources

ICG may pay a referral commission to third parties who introduce clients or repairers to us. Such payments are generally made from the fees ICG receives. ICG employees are paid salaries and may receive bonuses based on their contribution to client outcomes and service delivery. We may engage builders, trades and independent specialists as part of the services we provide, with the associated costs funded through our commercial arrangements.

We do not receive claims-handling fees or commissions from insurers under the commercial model described in our existing disclosures.

5. Recommended Builders and conflicts of interest

5.1 Our commercial relationship with a Recommended Builder

ICG may recommend a licensed builder to inspect damage, prepare a quotation or carry out repairs. A Recommended Builder's quotation can be important evidence used to substantiate the building component of your Claim. The Recommended Builder may also pay ICG a fee if it is engaged. This creates a potential conflict between our commercial interests and our recommendation.

You may consider a builder of your own choosing. Your decision about whether to use our Recommended Builder can affect the fees or other consequences under the Client Agreement, so you should review its terms before committing to repair arrangements.

5.2 Technical evidence and managing conflicts

We use builders, assessors, trades and experts to help establish the factual extent and reasonable repair cost of damage. Those findings should reflect the available technical evidence and relevant professional standards, not a preferred settlement outcome. We consider qualifications, licensing, technical suitability and relevant commercial relationships when coordinating suppliers.

We will explain material commercial relationships relevant to a recommendation and the role of the Recommended Builder in the claim process, so you can make an informed decision.

6. Insurance arrangements

6.1 Professional indemnity cover

ICG maintains professional indemnity insurance for claims involving professional services provided by its representatives and employees. Insurance cover is subject to the relevant policy terms, limits and exclusions. You may contact us for further information.

6.2 Building contracts and external professionals

Recommended Builders and other external professionals carry out their work under their own professional or trade engagements and applicable licensing requirements. Where building repairs are undertaken, the building contract and relevant statutory protections operate alongside ICG's responsibilities described in the Client Agreement.

7. Privacy and your Claim information

7.1 Collection and use of information

ICG handles personal information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles and its Privacy Policy. We may collect contact details, insurance documents, correspondence, photographs, site findings, technical reports, quotations and records of communications to investigate, administer and assist with your Claim.

We may provide relevant information to insurers, assessors, experts, Recommended Builders and other service providers involved in the Claim, where appropriate for our services or required by law. Audio and video communications may be recorded.

7.2 Access, correction and records

You may contact us to request access to, or correction of, personal information we hold about you. We maintain claim records in accordance with our recordkeeping obligations and internal practices. Our Privacy Policy explains how to make a privacy enquiry or complaint.

8. Complaints and dispute resolution

8.1 How to raise a complaint

If you have a concern about ICG, our claims handling services, communications, fees or a Recommended Builder, contact our Compliance Officer at customercare@insuranceclaimsgroup.com.au or call 1800 424 768. Please explain the concern, relevant circumstances and your preferred outcome.

8.2 Our internal process

We will acknowledge your complaint, investigate the circumstances and provide a written decision with reasons and any proposed remedy. Our stated complaint process provides for a written outcome within 30 days of receiving the complaint and an explanation if additional time is required. We aim to resolve concerns fairly and promptly.

8.3 External complaint pathways

Type of concern	Possible external pathway	General focus
ICG's claims handling services or fees	Australian Financial Complaints Authority (AFCA), if eligible	Independent dispute resolution within AFCA's rules and jurisdiction.
Insurer decision, claim rejection or settlement	Your insurer's internal dispute resolution, then AFCA where eligible	Decisions about insurance cover, claim handling and settlement.
Building workmanship or construction dispute	Relevant state building regulator or tribunal	Licensed building work, workmanship and statutory building protections.
Personal information or privacy	Office of the Australian Information Commissioner (OAIC)	Complaints about privacy and personal information handling.

AFCA contact: 1800 931 678 | info@afca.org.au | www.afca.org.au | GPO Box 3, Melbourne VIC 3001. Access to external dispute resolution depends on the relevant body's eligibility and jurisdiction rules.