

Important information - Disclosure Document

ABOUT US, WHO DO WE ACT FOR?

Carlight

ABN/ACN: 62 121 481 829

CIL Agent Number: 48387176

We are authorised to provide a service of dealing in certain financial products on behalf of:

AAI Limited ABN 48 005 297 807 trading as CIL Insurance

Level 28, 266 George Street, Brisbane QLD 4000

Phone: 1800112481

Are we paid for this?

Yes – CIL pays us commission. It is important to note, the commissions paid **does not impact your premiums**. There is no additional cost to you. You pay the same premium if you are referred or contact CIL direct.

From the premium that you pay CIL, commission is paid as remuneration at the rates displayed in the table below. The rate is based on the premium (exclusive of government charges).

Insurance Product Provided	New Business Commission Rate	Renewal Commission Rate
Caravan, Camper Trailer, 5th Wheeler, Slide on, Horse float, Tiny Home on Wheels	Between 15% to 25% of the net premium	5% of the net premium
Motorhome	15% of the net premium	5% of the net premium

What to do if you have a complaint

We hope you never do, however if you are ever dissatisfied with the result of your insurance-related dealings with us, or with CIL's service or products, then you can access CIL's complaint resolution process.

First call CIL on **1800 112 481** or visit our website www.cilinsurance.com.au "contact us" where you can request someone to contact you. You can also write to **GPO Box 1831, Brisbane, Queensland, 4001**. They will consider all the facts and attempt to resolve your complaint. If they can't it will be referred to a team leader or manager, who will review it and contact you.

If you are not satisfied with our actions, you have the right to have your complaint reviewed by our Customer Relations Team (formerly known as the Internal Disputes Resolution (IDR) Team. If you wish to escalate to Customer Relations, please contact them on **1300 264 094**.

In the event you are not satisfied with the Customer Relations Team's response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). Time limits may apply to complain to AFCA. As such, you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. AFCA can be contacted via telephone 1800 931 678, email info@afca.org.au, website www.afca.org.au or write to GPO Box 3, Melbourne VIC 3001.

Do you have any questions?

Please let CIL know if you have any questions about CIL, its products or this information. See above for contact details.

This notice was prepared on 21/10/2020 and effective from 1/11/2020.