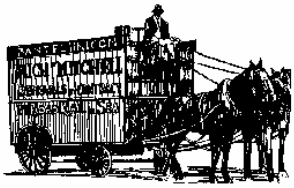

Richard Mitchell Removals & Storage Pty Ltd

ACN 105 930 354
Authorised Representative No 270580
Unit 2/165 Morphett Road North Plympton SA 5038
T: (08) 8295 4511
F: (08) 8295 2455

Financial Services Guide

Richard Mitchell Removals & Storage Pty Ltd can assist you to obtain insurance to protect your goods while they are in transit or storage. This is because we are an authorized representative of Aldridge and Street a Division of Cowden (VIC) Pty Ltd (AFSL 245658), a licensed insurance broker.

This Financial Services Guide describes the insurance services that Richard Mitchell Removals & Storage Pty Ltd can provide to you. It also covers the charges for those services, your rights as a client and how any complaints you may have will be dealt with.

How we can help with your insurance
We hold a Customer Goods in Transit and Storage insurance policy. On your behalf, we can arrange for this policy to cover you. Alternatively, you can obtain insurance from an insurance company of your own choice.

If you ask us to arrange Customer Goods in Transit and Storage insurance, we will give you a Product Disclosure Statement (PDS). This will describe the main features of the policy. You should read the PDS to decide if the policy suits your needs, objectives and financial situation before you decide whether to obtain it because we cannot advise you about your insurance needs.

If you need advice or your insurance needs are different from the cover available in our policy, we can refer you to Aldridge & Street who will be able to assist you.

How we are paid
For arranging for you to be insured under our policy, we receive the difference between the amount you pay us for your insurance and the cost of the premium we pay for the policy (which is based upon our annual turnover) and the amount we pay for claims under $2,000. The amount you pay us is based on the value of the goods we are removing or storing on your behalf.

Our staff who arrange your insurance are paid a salary and commission which can include a bonus for arranging insurance for you.

In addition, Aldridge & Street received a commission of 0-20% for arranging our policy. They do not receive any amount when we arrange for the policy to cover you.

Complaints and disputes about our services
We are a member of the Australian Furniture Removers Association (AFRA). AFRA handles all complaints or disputes about our services. Contact the Executive Director at AFRA.

AFRA may be contacted at: Unit 6/7 Packard Avenue,
BAULKHAM HILLS NSW 2153
T: (02) 9659-5300
F: (02) 9659-5311

If AFRA does not resolve the complaint to your satisfaction, you can refer it to Insurance Brokers Disputes Limited. For further information about IBDL, contact them directly on 1800 064 169.

Aldridge & Street a Division of Cowden (VIC) Pty Ltd holds Australian Financial Services License number 245658 and can be contacted on 03 9867 7663
This FSG was prepared on 010204