CIL CARAVAN AND RV INSURANCE

Important information – Distributor Disclosure Document

ABOUT US, WHO DO WE ACT FOR?

Carlight

CIL Agent Number: **48387176**

ABN/ACN: **62 121 481 829**

We are authorised to provide a financial service of dealing in the general insurance products listed below on behalf of:
AAI Limited ABN 48 005 297 807 trading as CIL Insurance
AFS Licence No 230859
Level 23, 80 Ann Street, Brisbane QLD 4000
Phone:1800 112 481

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

In addition to the remuneration described above, we may receive other benefits. These may include non-monetary rewards or benefits e.g. tickets to sporting events, conferences and competition prizes, which can include items such as gift vouchers.

How do I make a complaint?

If you are not satisfied with the result of your insurance related dealings with us or with CIL's service or products and would like to make a complaint, please Refer to CIL's Complaints Process overleaf.

Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, let us know so that we can help.

Contact us:
Phone: 1800 112 481
Email: cilsales@cilinsurance.com.au
In writing: PO Box 384
Gosford, NSW 2250

Complaints can usually be resolved on the spot or within 5 business days.

Review by our Customer Relations Team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations Team can assist, contact us:

Phone: 1300 240 787
Email: idr@cilinsurance.com.au
In writing: CIL Customer Relations
PO Box 14180
Melbourne, City Mail Centre, VIC 3001

Customer Relations will contact you if they require additional information or if they have reached a decision. When responding to your complaint you will be informed of the progress and the timeframe for responding to your complaint.

Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you. You can contact AFCA:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
In writing: Australian Financial Complaints Authority
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.