



Financial Services Guide

Simplify My Claim

Company:	Nichoface Pty Ltd t/a Simplify My Claim
ABN:	59 650 306 095
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1. ABOUT THIS FINANCIAL SERVICES GUIDE (“FSG”)

This Financial Services Guide (“FSG”) is dated 1 July 2024 and has been prepared and issued by Nichoface Pty Ltd t/a Simplify My Claim (“**Simplify My Claim**”) (ABN: 59 650 306 095; AFSL: 557420) (“**Simplify My Claim, we, us or our**”) to inform you about the financial services we provide and to comply with our obligations as the holder of an Australian Financial Services Licence (“**AFSL**”).

The FSG is an important document and a regulatory requirement under the *Corporations Act 2001* (Cth) (“**Corporations Act**”). This FSG contains general information only. If you have further questions regarding this FSG please contact us at the details in section 2.

The FSG includes information about:

- who we are and how you can contact us;
- the services we are authorized to provide;
- how we are remunerated for these services;
- disclosure documents that you will receive;
- who we act for and any potential conflict of interest;
- our internal and external dispute resolution processes; and
- how we handle your personal information.

2. CONTACT DETAILS | HOW TO INSTRUCT US

You can contact us at the details below:

Nichoface Pty Ltd t/a Simplify My Claim

Postal Address: PO Box 289, Surfers Paradise, QLD 4217
Phone: 1300 705 687
Email: helpme@simplifymyclaim.com.au

You may give us instructions in relation to your claim via phone, email, video call or at any face-to-face meetings we hold with you.

3. WHO WE ARE AND THE SERVICES WE OFFER

Simplify My Claim is authorised under its AFSL to provide claims handling and settling services to insured retail and wholesale clients as a claimant intermediary. When providing our services, Simplify My Claim is responsible for the claims handling and settling services we provide to you

under our AFSL and acts for you, the insured person under an insurance product, in pursuing life insurance claims.

Simplify My Claim can provide claims handling services in relation to the following types of claims:

- total and permanent disability claims;
- income protection claims;
- trauma/critical illness/terminal illness;
- death claims; and
- denied insurance claims.

Simplify My Claim aims to support you in your claims handling experience, by infusing humanity into the claims process and ensuring that you feel valued, heard, well-supported and reassured. We can provide the following services:

- making a recommendation or stating an opinion in response to an inquiry about a claim or potential claim;
- making a recommendation or stating an opinion that could influence a decision about an existing or a potential claim;
- representing you under a life insurance product in pursuing a claim or product;
- assisting you to make a claim under an insurance product;
- assessing whether an insurer is liable under an insurance product;
- quantifying an insurers liability under an insurance product; and
- satisfying a liability of an insurer under a claim.

4. NO ADVICE

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. We will only provide you with **factual information** about insurance products when providing you with our claims handling services. Factual information is objectively ascertainable information whose truth or accuracy cannot be questioned. This information does not take into account your specific financial situation, needs or objectives and is not a recommendation or statement of opinion in relation to the insurance products. You should seek independent professional advice in relation to acquiring or disposing of any insurance products,

superannuation or other financial products.

5. OTHER DOCUMENTATION YOU MAY RECEIVE

This FSG and our Client Engagement Agreement are the key documents which assist you in making an informed decision about whether to utilise our financial services. You should ensure you have read and understood the contents of these documents fully.

6. FEES, COSTS, COMMISSIONS AND OTHER BENEFITS

6.1 Our Fees

Fees are determined based on the type and complexity of your claim. The details of the service fee payable to Simplify My Claim are agreed upon before any services begin and are clearly outlined in the Client Engagement Agreement provided upon engagement.

We are remunerated in one of the three ways listed below:

Fee type	Fee
An hourly rate	\$190 (plus GST) per hour.
A flat rate	\$190 - \$3,800 (plus GST).
A percentage of the financial settlement you receive in relation to your Claim	up to 8% (plus GST).

6.1 Employee Remuneration

Representatives of Simplify My Claim are remunerated by way of salary or in the form of dividends.

7. CONFLICTS OF INTEREST

Simplify My Claim is a claimant intermediary that does not manage or distribute its own financial products. Any service we provide is concerning financial products from non-related product providers, and our revenue is primarily gained through your insurance claim being accepted. For that reason, our interests are aligned with yours. However, in rare situations where conflicting interests arise, we have an internal procedure which helps to manage, mitigate or resolve the conflict.

We do not accept commissions or alternative forms of remuneration from product providers or other parties.

8. COMPENSATION INSURANCE

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

9. PRIVACY

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

10. COMPLAINTS

We have an internal dispute resolution process in place to resolve any concerns or complaints you may have in relation to our services quickly and fairly. If there are any concerns or complaints made about an insurer, this will not fall under our internal dispute resolution process and must be referred to the insurer. Where appropriate, we also make the process accessible for all clients including those with disabilities or language difficulties.

Any concerns or complaints should be directed to Simplify My Claim, either by email, telephone or in writing to our postal address, using the contact details in section 2. To help us deal with your complaint, we ask that you specify:

- the nature of the complaint;
- include all relevant details; and
- let us know your desired outcome and how this may occur.

We will, on receipt of your complaint:

- a. provide a written acknowledgement of your complaint and indicate a timeframe in which we will formally respond to your complaint;
- b. consider and investigate the circumstances of your complaint, which may also involve communicating directly with you;
- c. notify you in writing of our decision, including the reasons for the decision and any potential remedies, within thirty (30) days from receipt of your complaint; and
- d. if your complaint is not resolved within thirty (30) days, we will inform you in writing of the reasons for the delay.

If the complaint can't be resolved to your satisfaction by Simplify My Claim through our internal dispute resolution process, you have the right to refer your complaint to the Australian Financial Complaints Authority (“**AFCA**”). AFCA is an independent and external disputes resolution scheme, of which Simplify My Claim is a member.

You may lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority (“AFCA”)

Postal Address: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Before AFCA will deal with your complaint, you must have first lodged a formal complaint with us and given us time to investigate and resolve the dispute.