



## **FINANCIAL SERVICES GUIDE (FSG)**

### **Claims Handling and Settling Services**

**Alliance Claims Management Pty Ltd t/as Claims Assist Centre**

ABN: 40 636 539 725

**The Corporate Authorised Representative of AFSL Laverne Capital Pty Ltd**

CAR number: **1310762**

AFSL Name: Laverne Capital Pty Ltd

ABN: 20 609 554 485

AFSL Number: 482937

Principal Business Address:

Suite 6, 96–98 Wigram Street

Harris Park NSW 2150

Email: [compliance@lavernecapital.com.au](mailto:compliance@lavernecapital.com.au)

Phone: +61 426 196 181

Website: [www.lavernecapital.com.au](http://www.lavernecapital.com.au)

Claims Services Website: <https://claim.lavernecapital.au>

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## **ABOUT THIS FINANCIAL SERVICES GUIDE**

This Financial Services Guide (FSG) is designed to help you understand the claims handling services provided under the Australian Financial Services Licence (AFSL) held by Laverne Capital Pty Ltd.

This document contains information about:

- who we are and how we can be contacted
- the financial services we are authorised to provide
- how we are remunerated
- our relationships and associations
- how complaints are handled
- how we manage your personal information.

This FSG is provided in accordance with the Corporations Act 2001 (Cth).

Laverne Capital Pty Ltd is the AFSL holder responsible for the financial services described in this guide.

Laverne Capital Pty Ltd AFSL 482937 authorizes the distribution of this FSG. This Financial Services Guide (FSG) is an important document to help you understand and decide if you wish to use the financial services, we are able to offer you

## **OUR AUTHORISED REPRESENTATIVE**

Claims handling services may be provided by:

**Alliance Claims Management Pty Ltd** Corporate Authorised Representative of  
**Laverne Capital Pty Ltd (AFSL 482937)**

Corporate Authorised Representative Number: **1310762**

Alliance Claims Management Pty Ltd is authorised by Laverne Capital Pty Ltd to provide claims handling and settling services on its behalf.

Laverne Capital Pty Ltd remains responsible for the financial services provided by its authorised representatives.

## **ENGAGEMENT WITH AUTHORISED REPRESENTATIVE**

Where claims handling services are provided by Alliance Claims Management Pty Ltd, that entity may enter into a separate engagement agreement with the client outlining the scope of services, fees, and responsibilities relating to the claims assistance provided.

Alliance Claims Management Pty Ltd provides services as an Authorised Representative of Laverne Capital Pty Ltd and must comply with the compliance framework, policies and supervision arrangements established by Laverne Capital.

While Laverne Capital Pty Ltd remains responsible for the financial services provided under its AFSL, the day-to-day delivery of claims assistance services may be carried out by the authorised representative in accordance with its engagement with the client.

Clients will be informed of the authorised representative providing the service and any applicable engagement terms before services commence.

## **SERVICES WE ARE AUTHORISED TO PROVIDE**

Laverne Capital Pty Ltd holds Australian Financial Services Licence (AFSL) 482937, which authorises the provision of claims handling and settling services.

These services are provided to retail and wholesale clients acting on behalf of insured persons (policyholders) as a claimant intermediary.

Claims handling services may relate to claims under insurance products including:

- General insurance
- Life insurance
- Property insurance (commercial and domestic)
- Marine insurance.

Our representatives who provide these services are appropriately trained, authorised and supervised in accordance with the requirements of our AFSL and applicable financial services laws.

## **NO FINANCIAL PRODUCT ADVICE**

Laverne Capital Pty Ltd and its authorised representatives do not provide financial product advice.

We do not act as a broker, adviser or agent in relation to the purchase, placement, renewal or suitability of insurance products.

In the course of assisting with claims handling services we may provide factual information about insurance policies or policy terms. This information does not take into account your personal financial circumstances, needs or objectives.

You should obtain independent professional advice before making decisions regarding insurance or other financial products.

## **CLAIMS HANDLING ACTIVITIES**

Our role is to assist insured clients with the management of insurance claims and communication with insurers.

Services may include:

- assisting with the registration and submission of insurance claims
- reviewing insurance policy documentation to understand potential coverage
- assisting with the preparation and collection of supporting documentation
- facilitating communication between the insured client and the insurer
- assisting insured clients in pursuing claims with insurers.

Neither Laverne Capital Pty Ltd nor its authorised representatives make claim decisions on behalf of insurers.

Decisions regarding claim acceptance, liability and settlement remain the responsibility of the insurer under the relevant insurance policy.

## **WHO WE ACT FOR**

Laverne Capital Pty Ltd and its authorised representatives provide claims handling services on behalf of insured persons (policyholders) who engage us to assist with insurance claims.

Our role is to act as a claimant intermediary representing the interests of the insured client during the claims process.

We do not act on behalf of insurers, underwriting agencies or insurance product issuers when providing claims handling services.

## **RELATIONSHIPS AND ASSOCIATIONS**

In the course of providing claims handling services we may interact with service providers involved in the claims process, including:

- repair providers
- investigators
- engineers or technical specialists
- medical professionals
- legal advisers.

These providers may assist in gathering information or supporting the claims process.

Our relationships with these providers do not affect our obligation to act fairly and transparently.

## **REMUNERATION**

Representatives of Laverne Capital Pty Ltd and its authorised representatives receive a salary and may be eligible for performance-based incentives based on service quality, operational efficiency and client outcomes.

Laverne Capital Pty Ltd or its authorised representatives may receive remuneration in connection with claims handling services. This may include:

- service or administration fees
- fixed service fees
- other agreed charges relating to claims assistance services.

Where a client is required to pay fees directly for services, those fees will be disclosed and agreed with the client before services are provided, typically through a written engagement agreement.

## **CONFLICTS OF INTEREST**

Laverne Capital Pty Ltd maintains policies and procedures designed to identify and manage conflicts of interest.

Potential conflicts may arise where commercial relationships exist with insurers or service providers involved in the claims process.

To manage these conflicts we:

- maintain documented conflict management procedures
- implement internal governance controls
- monitor staff conduct and decision-making processes.

## **OUTCOME DISCLAIMER**

Laverne Capital Pty Ltd and its authorised representatives assist clients with the preparation and management of insurance claims.

However, we cannot guarantee the acceptance, outcome or settlement value of any claim, as all claim decisions remain the responsibility of the insurer under the terms of the relevant insurance policy.

## **PROFESSIONAL INDEMNITY INSURANCE**

Laverne Capital Pty Ltd maintains professional indemnity insurance that satisfies the requirements of the Corporations Act 2001 for Australian Financial Services Licensees.

This insurance covers financial services provided by Laverne Capital and its authorised representatives.

## **PRIVACY AND PERSONAL INFORMATION**

We collect personal information in order to provide claims handling services and assist with the management of insurance claims.

Information may be collected from:

- policyholders
- third-party claimants
- insurers
- service providers.

All personal information is handled in accordance with the Privacy Act 1988.

Our Privacy Policy is available on our website or upon request.

## COMPLAINTS AND DISPUTE RESOLUTION

Laverne Capital Pty Ltd has an Internal Dispute Resolution (IDR) process to resolve complaints fairly and efficiently.

If you have a complaint about our services, please contact:

Compliance Officer  
Laverne Capital Pty Ltd  
Suite 6, 96–98 Wigram Street  
Harris Park NSW 2150

Email: [compliance@lavernecapital.com.au](mailto:compliance@lavernecapital.com.au)

Phone: +61 426 196 181

If your complaint is not resolved to your satisfaction, you may refer the matter to:

Australian Financial Complaints Authority (AFCA),

**AFCA membership number for Alliance Claims Management : 110275**

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: GPO Box 3 Melbourne VIC 3001

ASIC also operates an information line on 1300 300 630.