



Financial Services Guide

Construction Income Protection Limited (CIPL)
is a distributor of Windsor Management
Insurance Brokers.

Updated March 2026

The purpose of this guide

This Financial Services Guide (FSG) contains important information about the services offered by Windsor Management Insurance Brokers Pty Ltd (**Windsor Management Insurance Brokers**) and our general insurance distributor, Construction Income Protection Limited (CIPL), as well as the following:

- How we and others are paid.
- Any potential conflict of interest we may have.
- Our internal and external dispute resolution procedures and how you can access them.
- Arrangements that are in place to compensate clients for losses.

Who do we act for

In relation to CIPL, Windsor Management Insurance Brokers acts on your behalf and in your interests in all matters.

Who is responsible for the financial services provided

Windsor Management Insurance Brokers holds a current Australian Financial Services Licence (No. 230747) authorising it to:

- provide financial product advice about general insurance products to retail and wholesale clients; and
- deal in general insurance products on behalf of retail and wholesale clients.

Windsor Management Insurance Brokers is responsible for the financial services provided to you by our general insurance distributor, CIPL and for this FSG and its distribution.

Windsor Management Insurance Brokers is a member of the National Insurance Brokers Association and subscribes to, and is bound by, the Insurance Brokers Code of Practice (the **Code**). Please notify us if you would like a copy of the Code. Otherwise, a copy is available from the NIBA website niba.com.au.

When does this FSG apply from

This FSG was prepared on the 28 March 2026. Please retain this document for your reference and any future dealings with us.

About CIPL

CIPL was established in 2001 to provide financial support to workers whilst off work due to long term illness or injury. The services provided by CIPL include:

- Setting up an insurance program to cater for workers to meet the requirements of EBA's.
- Employ the services of external actuaries to review and oversee the cost of the program against claims.
- Arranging and reviewing the program to meet the requirements of the EBA.
- Provide resources on the road to distribute the insurance program.
- Print and provide brochures detailing the insurance program.

Windsor Management Insurance Brokers has issued, on behalf of the insurer certain policies of insurance to CIPL in connection with the services provided by CIPL. Windsor Management Insurance Brokers has also authorised CIPL as its general insurance distributor to deal in general insurance products on behalf of retail and wholesale clients.

Will I receive tailored advice?

No, Windsor Management Insurance Brokers will not provide you with advice that considers your personal objectives, need or details of your current financial situation.

CIPL is not authorised to provide any financial product advice on behalf of Windsor Management Insurance Brokers, or any other person.

Product Disclosure Statement (PDS)

If I/we offer to arrange the issue of an insurance policy to you as a retail client, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up-to-date PDS from the insurer.

The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product.

Personal information

The Privacy Act 1988 sets out the standards for the collection and management of personal information. Windsor Management Insurance Brokers with your consent, will only use your personal information for general insurance services. View Windsor Management Insurance Brokers' Privacy Policy Statement at www.wmib.com.au.

How Windsor Management Insurance Brokers' is paid

Windsor Management Insurance Brokers is entitled to the following remuneration in respect of the services referred to in this FSG:

When they place insurance for you, they will usually receive payment from the insurer. The amount payable varies between 0% and 12% of the base premium you pay. This is known as the commission.

Any premiums received from you are paid over to Windsor Management Insurance Brokers who will hold the premium in their trust account. They will retain the commission and remit the balance in accordance with the credit arrangements to the insurer. They will earn interest on the premium whilst in their trust account and this interest will be retained by Windsor Management Insurance Brokers.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), they will retain any fee they have charged you. They will also retain commission depending on the arrangements with the insurer, or they can charge a cancellation fee equal to the reduction in their commission.

How CIPL is paid

CIPL is paid an administration fee of between \$1 and \$5 per week included in the weekly insurance program and this covers the administration and operating costs CIPL together with costs associated with any premiums paid on the policies arranged by Windsor Management Insurance Brokers.

Complaints and Disputes

Clients not satisfied with the services of Windsor Management Insurance Brokers should first contact the internal Complaints Officer at Windsor Management Insurance Brokers. They are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from their office or contact AFCA directly on 1800 931 678 or visit www.afca.org.au. They also adopt the Insurance Brokers Code of Practice.

What compensation arrangements are in place?

Windsor Management Insurance Brokers has a professional indemnity insurance policy (PI policy) in place. The PI policy covers Windsor Management Insurance Brokers and its representatives (including authorised representatives) for claims made against them by clients as a result of their conduct in the provision of financial services. It does not cover CIPL.

CIPL has a separate PI policy that covers it and its representatives for claims made against them by clients as a result of their conduct in the provision of its services. The PI policies cover us (and our employees) for claims made against us (or our employees) as a result of conduct in the provision of services, including

- claims relating to the conduct of former representatives who no longer work for us.
- claims relating to the conduct of former representatives/employees who no longer work for us.

These policies satisfy the requirements for compensation arrangements under section 912B of the Corporations Act.

Electronic delivery of disclosure notices

Please note that where possible Windsor Management Insurance Brokers prefers to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email attachments or email links to documents/websites etc.

If you have provided your email address to CIPL we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us and we will update our records accordingly.



Income Protection

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