Anchorage Marine
Underwriting Agency Pty Ltd
ABN 78 001 829 063
AFS Licence No. 237400

Suite 1, Level 18,
201 Kent St
Sydney, NSW, 2000
Australia

Financial Services Guide

Anchorage Marine Underwriting Agency Pty Ltd

Effective Date: 1 November 2026

This Financial Services Guide (**'FSG'**) is an important document designed to assist you in making an informed decision about whether to use the financial services of Anchorage Marine Underwriting Agency ("**Anchorage Marine**"). It contains important information about who the providing entity of the services is, who the providing entity acts for, whose Australian Financial Services Licence the providing entity is authorised under, the services we offer, the fees we charge, the remuneration we earn, the remuneration paid to our employees, potential conflicts of interest and how complaints are dealt with. Please read this guide carefully.

Who we are and the services we offer

Who we are

Anchorage Marine is a specialist underwriting agency which is part of the 360 Group of Companies (**"360 Group"**). You can learn more about the 360 Group of Companies on their website: www.360uw.com.au

Anchorage Marine holds an Australian Financial Services Licence (No. 27400), authorising it to issue, vary and arrange general insurance products.

Who we act for

Anchorage Marine distributes a hull insurance product which is underwritten by Certain Underwriters at Lloyd's led by Canopius Managing Agents Limited, CNP 4444 (Canopius) an Australian general insurer.

Anchorage Marine is authorised under a binding authority given by Canopius, to issue, renew and vary Marine Hull Insurance policies and handle insurance claims on behalf of Canopius. In providing these services Anchorage Marine acts as agent of Canopius and not as your agent/representative.

The service we offer

In providing our services, Anchorage Marine only provides general advice and does not take into account your financial situation, objectives, or needs. When we offer you an insurance policy, we will also provide you with a Product Disclosure Statement ("**PDS**") which contains information to help you make an informed decision about the policy. You should carefully consider the PDS which contains the full terms, conditions and exclusions of the insurance policy, to determine if the insurance product meets your individual objectives, financial situation, needs.

Anchorage Marine does not:

- provide personal advice; or
- provide insurance broking services.

Receiving instructions from you

You may apply for, vary or cancel your insurance contract by telephone, in writing, in person, or through your nominated insurance broker. You may use the contact details at the end of this FSG, or you can contact the relevant Anchorage Marine representative servicing you as a direct customer.

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If you are represented by an insurance broker, your broker can send an email to:

enquiry@anchoragemarine.com.au

Information and instructions given to Anchorage Marine is deemed to have been given to Canopius.

How Anchorage Marine are remunerated

In providing the financial services outlined within this guide, we receive income from the following sources:

Commissions from the insurer

When we issue you with a general insurance product, we charge a premium, on behalf of the insurer, based on the risk profile you offer us. The total amount you pay is the premium plus any statutory and government charges. These may include GST, stamp duty, and an emergency/fire services levy. We will collect the premium from you and remit it to the insurer.

As we act on behalf of the insurer (Canopius) and provide services for them, we will receive a commission from them for issuing the policy, which will be up to 30% of the premium. This amount is already included in the premium you pay. It is calculated on the base premium, excluding statutory and government charges. It is paid to Anchorage Marine by the insurer. 360 Underwriting Solutions does not receive any commission or remuneration for being the Authorising Licensee on behalf of which Anchorage Marine acts as an Authorised Representative.

If you are represented by an insurance broker or referrer, up to 15% of the commission we earn from the insurer is then paid by us to your insurance broker or referrer.

Employee remuneration

In providing the services, our staff are paid a market salary and may also receive a bonus or other incentives based on their performance.

Profit Share

Anchorage Marine may also receive a share of profit earned by Canopius if Canopius makes an underwriting profit in accordance with underwriting targets it has set. This amount is calculated and paid retrospectively only when Canopius exceeds its underwriting targets in a given year.

Interest

Any premiums received from you are held in our account prior to being forwarded to the insurer. We will retain any interest earned on the money held in our account.

More Information

If you would like more information about the remuneration that we receive, please contact us by phone, in writing by email or in person.

Conflicts of Interest

Anchorage Marine and 360 Underwriting Solutions employ policies and procedures to manage and control any potential conflict of interest which arises within the provision of the financial services.

Fees and Charges

Administration Fee

In some circumstances we may charge you an Administration Fee. If such a fee is charged, it will be listed on your insurance invoice. It will list the exact amount of the fee, which may vary depending on whether you pay for your policy upfront or in instalments. The fee is charged for administration services such as:

- Preparation and distribution of documentation.
- Amendments to the policy during the policy year.

Cancellation

If you cancel your policy any time after the cooling off period, we will refund the unused portion of your premium (including commission). This is the premium which relates to the period of insurance after the cancellation. However, we may charge you a cancellation fee, which will be deducted from this premium refund. This cancellation fee is $40 (plus GST). It covers our administrative duties in processing the cancellation.

Conflicts of Interest

Anchorage Marine employs policies and procedures to manage and control any potential conflict of interest which may arise in the provision of the financial services.

Privacy

Anchorage Marine is committed to the safe and careful use of your personal information in the manner required by the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. Anchorage Marine and the 360 Group of Companies (collectively "**We**", "**Us**", "**Our**") will collect your personal information when dealing with Us or Our suppliers on our behalf. We use your personal information so that we can provide the financial services outlined in this FSG such as arrange insurance, process premium payments, handle insurance claims or complaints. If you do not provide your personal information to us as requested, we may not be able to provide these services to you.

We may sometimes need to send your personal information overseas. The locations We may send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

If in providing the services to you, you need to give us personal information about other individuals, we rely on you to have made them aware that we will be collecting their personal information and how we use, hold and disclose that information. This includes the purposes for which we use it, the types of third parties We disclose it to and how they can access it (as described in our Privacy Policy). If it is sensitive information (which includes a person's health information), we rely on you to have obtained their consent to these matters. By doing business with Us or receiving any of the financial services We provide, you agree to advising third party individuals of this and collecting their consent as required. If you have not done these things, you must tell us before you provide the relevant information.

A copy of the Anchorage Marine Privacy Policy is located on the Anchorage Marine website at www.anchoragemarine.com.au. By soliciting financial services from us, you consent to your personal information being handled, used and disclosed in the manner described within.

If you wish to contact the 360 Group about any privacy related issue or wish to make a complaint about your privacy or the way your personal information has been handled, our contact details are as follows:

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Suite 1, Level 18,
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Attention: Privacy Officer

Address: Suite 1, Level 18, 201 Kent St, Sydney, NSW 2000
Telephone. 1800 411 580
Email. privacy@360uw.com.au

Complaints/Dispute Resolution

Complaints about Anchorage Marine's Services

If we haven't met your expectations or you do not agree with a decision we have made, please tell us. We will try to manage your complaint quickly and fairly. We have the following process to help you if you wish to make a complaint or manage a dispute:

This section covers complaints about Anchorage Marine. In the event you have a complaint, we will follow the procedures below:

Talk to us

The first step in the process is to contact the relevant member of our team, either directly or through your insurance broker. The team member will review the matter and escalate to their immediate manager. If they can resolve your complaint to your complete satisfaction, they will do so. Otherwise, they will escalate the complaint to the Internal Dispute Resolution Team (**'IDR Team'**).

Internal Dispute Resolution

If you are not satisfied with the outcome from our team, you may request the complaint be escalated to our IDR Team or contact the IDR Team directly. The contact details for the IDR team are as follows:

Attention: IDR Team

Address: Suite 1, Level 18, 201 Kent St, Sydney NSW 2000
Telephone. 1800 411 580
Email. idr@360uw.com.au

The IDR team will then provide you with an acknowledgement of your complaint and update you on the progress of your complaint every 10 business days. The IDR will make and inform you of its final determination on the complaint within 30 days of you making the complaint unless it is a particularly complex complaint. In managing the complaint, the IDR team may request additional information from you.

External Dispute Resolution

If you remain dissatisfied with the decision, you may seek an external review, by lodging your complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution scheme of which we are a member. AFCA's contact details are as follows:

Address. GPO Box 3, Melbourne, VIC 3001
Telephone. 1800 931 678
Email. info@afca.com.au
Website. www.afca.org.au

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Professional Indemnity Insurance

Anchorage Marine is insured under a professional indemnity policy (**'PI Policy'**).

The PI Policy covers us and our employees for claims made against us by clients as a result of our conduct in the provision of financial services as required under the *Corporations Act*.

General Insurance Code of Practice

We support the General Insurance Code of Practice. *The Code* is designed to raise the standard of practice and service in the general insurance industry.

You can obtain a copy of *the Code* by contacting us or visiting www.codeofpractice.com.au

Updating this FSG

All the information contained in this FSG is current as at the date of this FSG. We will provide you with an updated FSG if there are significant changes

How to Contact Us

If you wish to obtain information about the other underwriting agencies within the 360 Group, you can visit www.360uw.com.au

If you wish to contact Anchorage Marine, you can do so by way of the following contact details:

Address. Suite 1, Level 18, 201 Kent St, Sydney NSW 2000
Telephone. (02) 9959 4422
Email. enquiry@anchoragemarine.com.au