



Mitchell **Risk**
Management

Financial Services Guide

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Who we are and our relationship with EBM

About us

We are Mitchell Risk Management Pty Ltd (ABN 67 683 150 843), an Authorised Representative (AR No 1316913) of Elkington Bishop Molineaux Insurance Brokers Pty Ltd (ABN 31 009 179 640, AFSL No 246986) (EBM). EBM has authorised us to provide certain financial services on its behalf, as outlined in this guide.

EBM

EBM is a privately owned Australian insurance broking and risk management firm established in 1975. It holds an Australian Financial Services Licence (AFSL) issued by ASIC. EBM provides a full range of general insurance broking services to individuals, small to medium enterprises, and large organisations across many industries, including construction, property, resources, transport, retail, and professional services.

As an AFSL holder, EBM is authorised to deal in and provide advice on a wide range of general insurance products, and it maintains relationships with many insurers in the Australian market and internationally through broker networks. EBM also manages specialised insurance schemes and facilities that give clients access to tailored cover and competitive terms.

About this Financial Services Guide

This Financial Services Guide (FSG) is an important document that will help you decide whether to use our services. It provides information about:

- ✘ who we are and the services we are authorised to provide on behalf of EBM
- ✘ how we, EBM and others may be paid in relation to those services
- ✘ how complaints about our services are handled.

If we arrange insurance for you on behalf of EBM, you will also receive a Product Disclosure Statement (PDS), or policy wording prepared by the insurer. The PDS explains the features, benefits, risks, and terms and conditions of the insurance product to help you decide whether it is right for you.

This FSG replaces any earlier FSG we have given you. You should read it carefully and keep it in a safe place. Please contact us if you have any questions. This FSG remains current until we provide you with a new or supplementary FSG.

Our services

EBM has authorised us to provide the following services under its AFSL:

- ✘ **General advice (limited):** We are not authorised to provide financial product advice (general or personal), except general advice that is limited in form to providing marketing collateral co-branded with both our and EBM's logos and other trademarks.
- ✘ **Arranging and distributing insurance:** We arrange and distribute general insurance policies issued by insurers on EBM's approved insurer panel. When we arrange and distribute insurance, we act on your behalf.

We are not authorised to provide financial product advice or to deal in financial products outside the services described above.

Remuneration

Mitchell Risk Pty Ltd

When we refer you to EBM or assist you with arranging insurance, we receive 50% of the commission that EBM earns on each policy you take out or renew (excluding government charges and GST). This commission is included in the premium you pay. The exact amount will vary depending on the type of insurance and the insurer.

Other than the commission arrangements described above, we do not pay or receive any additional fees, commissions or other benefits for referring clients to EBM.

EBM

When we refer you to EBM or assist you with arranging insurance, EBM may receive the following types of remuneration for their services depending on their role and services provided:

Commission from an insurer for insurance placement

You must pay a premium to the insurer for the insurance. EBM may receive a commission from the insurer when your insurance is issued, varied or renewed. The commission EBM receives ranges from 0 to 30% (depending on the insurance policy) and is taken from the base rate premium.

When we refer you to EBM or assist you with arranging insurance, EBM retain 50% of the commission earned (excluding government charges and GST) on each policy you take out or renew.

Fee for service

This is an amount EBM agrees with you they will charge for a service that is not part of the premium payable by you and is payable in addition to the premium and any commission they may receive. The fee amount varies depending on the product and is noted on your invoice.

Premium funding

EBM may earn a commission or fee from a premium funder if you use the premium funder they have referred you to or provided a quote for. They will tell you what their remuneration is prior to or at the time of referral or quote.

Other benefits

EBM may also receive other benefits from insurers, such as administrative support, training, hospitality or sponsorships. These benefits relate to EBM's general business arrangements with insurers and are not charged separately to you.

EBM insurance broker's remuneration

EBM insurance broker team members receive an annual salary that may include bonuses based on performance criteria (including sales performance) and achievement of company goals. They may also receive certain non-monetary benefits.

Further information about remuneration

You may request further details of the remuneration (including commission) or other benefits that we or EBM may receive in relation to the services described in this FSG. Any such request must be made within a reasonable time after you are given this guide, and before we provide you with any of the financial services it describes.

Associations and relationships

EBM and its related entities

EBM has subsidiaries and related companies that may assist in arranging insurance for you. These entities are:

- ✕ **RentCover Underwriting Agency Pty Ltd (ABN 76 130 218 914)**
- ✕ **CoverLink Pty Ltd (ABN 49 148219 461)**
- ✕ **EBM CoverLink Pty Ltd (ABN 89 659 634 223)**

Some insurance products may be issued or managed under binding authorities held by EBM or its related entities. A binding authority is provided to EBM by the product issuer and delegated to a related company also acting as an authorised representative. This means these entities act for the insurer, not for you, when they issue policies, make changes, or handle and settle claims (if their binding authority covers those services). You will be told if this applies to your product.

If you purchase a product arranged through one of EBM's related entities, EBM or that related entity may receive commission, fees, or other benefits from the insurer. These may include amounts linked to premium volume, profitability, or claims management services. These arrangements may be relevant to the products EBM recommends or arranges. We will let you know if an EBM related entity is involved in the services we provide to you.

Further details of these associations and benefits are set out in EBM's Financial Services Guide, which we can provide to you on request.

Dispute Resolution

What if you have a complaint?

If you are unhappy with our services, you can make a complaint. All complaints in relation to our services are managed through EBM's internal dispute resolution process.

EBM's internal dispute resolution process is available on [EBM's complaints and disputes page](#).

How to make a complaint

You can make a complaint using any of the following methods:

Phone: 1300 755 112

Email: ebm@ebm.com.au

Online: via [EBM's complaint form](#)

Post: Complaints Manager, EBM Insurance & Risk, PO Box 1065, West Perth WA 6872

How your complaint will be handled

EBM will acknowledge receipt of your complaint within one business day (or as soon as practicable). The team will investigate your complaint, let you know if more information is required, and keep you updated on its progress.

EBM will provide a final response within 30 calendar days of the date your complaint was first received, unless certain exceptions apply.

If you are not satisfied

If you are not satisfied with EBM's final response, or if your complaint has not been resolved within 30 days, you may refer it to the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent service to help consumers and financial firms resolve complaints. EBM is a member of AFCA and are bound by AFCA's final determination. You can contact AFCA by phone on 1800 931 678 (free call) or by email at info@afca.org.au.

Professional Indemnity arrangements

EBM, as an AFSL holder, maintains professional indemnity (PI) insurance. This insurance covers EBM, its staff, and its authorised representatives – including Mitchell Risk Management Pty Ltd – for claims made by clients in relation to the financial services described in this FSG, subject to the terms and conditions of the policy.

The PI insurance also covers claims relating to the conduct of former staff and authorised representatives, as long as the conduct occurred while they were authorised and the claim is notified to the insurer within the policy period.

EBM's compensation arrangements comply with the requirements of section 912B of the Corporations Act 2001 (Cth).

Privacy

As an authorised representative of EBM, we use your personal information to provide the financial services described in this guide. Your information may be used and disclosed to insurers, underwriters, premium funders, claims handlers and other parties as required to arrange and manage your insurance. We handle your personal information in accordance with the Privacy Act 1988 (Cth).

For more information about how to access and update the personal information EBM holds about you, or how to make a privacy complaint, please request a copy of EBM's Privacy Policy or visit **EBM's website**.

Authorisation

This Financial Services Guide has been authorised for distribution by EBM (Elkington Bishop Molineaux Insurance Brokers Pty Ltd, ABN 31 009 179 640, AFSL 246986).



Mitchell Risk Management

Our contact details

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For details of other EBM offices around
Australia, please visit ebm.com.au.