



New South Wales
Plumbing Industry



Financial Services Guide

Updated 9 September 2026

Distributor

Plumbing Industry Income Protection (PIIP) is acting as a Distributor of Windsor Management Insurance Brokers in relation to the Accident & Illness Benefits Program for plumbers and sprinkler fitters in New South Wales.

The insurance policy is arranged by Windsor Management Insurance Brokers.

The purpose of this guide

This Financial Services Guide (FSG) contains important information about:

- The services we offer you
- How we and our associates are paid
- What to do in the event of a complaint
- Any potential conflicts of interest we may have

Who is responsible for the financial services provided

Windsor Management Insurance Brokers holds a current Australian Financial Services Licence (No. 230747) to provide general insurance broking services. They subscribe to the Insurance Brokers Code of Practice and are authorised to advise and deal in general insurance products.

In order to be granted and then retain their licence they are required to commit to meeting stringent requirements in areas such as staff training, organisational competence, management expertise, financial control and compliance disciplines.

They have an ongoing requirement to maintain and enhance their professionalism to ensure that their clients receive fair and honest Financial Services.

Who does the Insurance Broker act for

Windsor Management Insurance Brokers acts on your behalf and in your interests in all matters. Sometimes, it may be more appropriate for them to access insurance or manage claims where they act as an agent of the insurer. If and when this situation arises they will explain and highlight this to you.

Non Independence

As your appointed insurance broker, Windsor Management Insurance Brokers may receive commissions based on your premium for the period they manage your insurance

policy and they retain that commission to operate our business. Pursuant to section 923A of the Corporations Act, because they may receive commissions, they are deemed to not be independent, impartial or unbiased.

Retail clients

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional levels of protection from other insurance purchasers. A Retail Client includes anyone who is provided with a financial service or product that relates to Sickness and Accident, and other classes as prescribed by The Act.

Some of the information in this FSG only applies to Retail Clients and it is important that you understand whether you are covered by the additional protection provided.

Retail client issues

Plumbing Industry Income Protection (PIIP) do not provide any advice. Please contact Windsor Management Insurance Brokers if you require specific advice in relation to your circumstances.

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.

Windsor Management Insurance Brokers' sources of income

Windsor Management Insurance Brokers has the following sources of income in relation to the product distributed:

When they place insurance for you, they will usually receive payment from the insurer. The amount payable varies between 0% and 12.5% 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.

Steadfast Network Broker

Windsor Management Insurance Brokers is a Steadfast Network Broker and has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

Services provided by Plumbing Industry Income Protection (PIIP) and sources of income

The insurance policy is arranged by Windsor Management Insurance Brokers. The Plumbing Industry Income Protection (PIIP) has committed considerable resources and time to implement the insurance cover for their members. Some of the work undertaken and continue to be provided includes:

- Arrange and review the program to meet the requirements of the EBA and our members.
- Meet with Windsor Management Insurance Brokers to review how the program is performing and review the benefits, if required.
- Provide resources on the road to distribute the insurance program to workers and employers.
- Assist members in lodging claims and assist in having claims reviewed.
- Oversee compliance and assist with premium recovery.
- Market the program.
- Arrange site talks and tool box meetings to help promote the program.

To undertake and provide the above services there is an administration fee of \$4.00 per person per week, to cover the administration and operating costs. The Plumbing Industry Income Protection (PIIP) does not receive any additional benefits.

Compensation

Plumbing Industry Income Protection (PIIP) is covered under our own Professional Indemnity policy to cover for claims made against us by clients as a result of the conduct of our staff, in our capacity as distributor of the insurance program.

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.

Electronic delivery of disclosure notices

Please note that where possible we prefer 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 us 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.

When does this FSG apply from

This FSG was prepared on 9 September 2026. Please retain this document for your reference and any future dealings with us.



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