

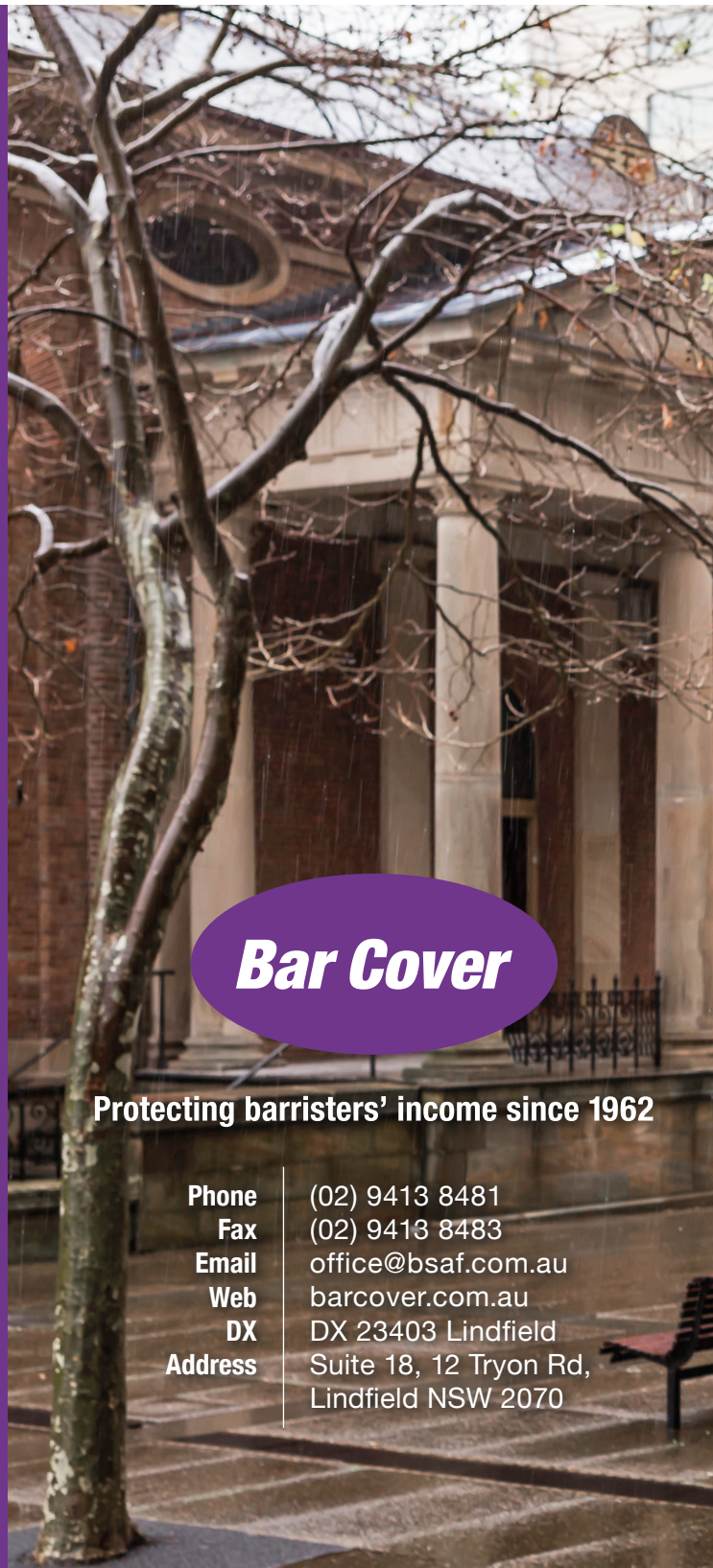


"I was having fun trampolining with my kids when I came down on the metal edge. It broke my leg and tore ligaments in my knee.

My legal practice came to an abrupt halt with hospital and a knee reconstruction. It was six months before I could walk again without crutches.

Bar Cover provided me with uninterrupted cash flow from day one until I got back to work. Their safety net was there when I needed it."

Bridie Nolan, Barrister,
12 Wentworth Selborne Chambers



Bar Cover

Protecting barristers' income since 1962

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Run by barristers
exclusively for barristers



Bar Cover

Protecting barristers' income since 1962

This document includes our
Financial Services Guide

What you need to know

about Bar Cover Sickness & Accident insurance

Membership

Membership of Bar Cover is available exclusively to practising barristers – Class A (NSW) or Class B (Interstate) members of the NSW Bar Association.

Claims

Claims are paid from day one – no waiting period. You can claim up to 52 weeks off work due to sickness or accident. Claims are paid promptly.

Premiums

Premiums are highly competitive, enabling you to insure 100% of your gross income, up to \$10,000 per week.

Linked

Your Bar Cover policy can be linked to other financial products such as life insurance and your mortgage.

Readers

Readers' privileges apply – contact us for more information.

FINANCIAL SERVICES GUIDE

The purpose of this Financial Services Guide (FSG) is to assist you to decide whether to use any of the services which we provide, including information about how we are remunerated and how you can make a complaint about our services.

This FSG was prepared on 10/7/2015.

WHO WE ARE

Bar Cover is issued by Barristers Sickness and Accident Fund Pty Ltd ABN 81 343 104 276, AFSL 263 713, as Trustee for the Barristers' Sickness and Accident Fund 1961 ABN 78 600 371 397 ('we', 'our' or 'us').

We are an Australian insurer set up in 1962 to provide insurance to members of the NSW Bar Association. Our directors are all practising barristers who provide their services to us on a voluntary basis.

We are authorised to provide general financial product advice for general insurance products and to issue general insurance products under our AFS Licence.

We issue Sickness and Accident insurance exclusively to practising barristers as retail clients. We may provide general insurance advice in connection with the Sickness and Accident insurance we issue.

We do not act as a representative of any other party in relation to the insurance or advice we provide to you.

We have distribution agreements with some insurance brokers to whom we may pay a commission.

REMUNERATION

We charge annual premiums in respect of the Sickness and Accident insurance we issue.

Our office staff and professional service providers are remunerated on an hourly basis. They receive no commissions or bonuses in relation to the issue of insurance or the general insurance advice we provide.

If your insurance is placed with us through an insurance broker with whom we have a formal relationship, they may be paid a commission which is not to exceed 12.5% of the premium you pay for this insurance.

COMPLAINTS & DISPUTE RESOLUTION

If you have a complaint about our services you should contact us in writing at the address shown. We will do our best to resolve your complaint quickly and fairly and in accordance with the procedures set out in our Product Disclosure Statement (PDS).

If we are first unable to resolve your complaint using our internal dispute resolution procedure, or you are dissatisfied with the resolution we propose, you have the right to make your complaint to the Financial Ombudsman Service Australia (FOS). FOS is an independent dispute resolution service of which we are a member – their contact details are available at fos.org.au.

As a registered general insurer that is subject to prudential supervision, Bar Cover is exempt from the requirement to hold professional indemnity insurance and will meet any requirements for financial compensation from its own resources.

PRODUCT DISCLOSURE STATEMENT

This document contains general advice that was prepared without reference to any person's financial circumstances, objectives or needs. You should obtain a copy of our Product Disclosure Statement (PDS) before making a decision in relation to this product. Our PDS sets out the significant features of our Sickness and Accident insurance as well as other information required by law.

Our PDS is available at barcover.com.au or, if you contact our office, we will arrange to send you a copy by DX, post or email.

How to join Bar Cover

- 1 Contact us (details on the back) or visit barcover.com.au to download a Product Disclosure Statement and proposal form.
- 2 Send us your completed proposal form. We will process it and send you a no-obligation offer – usually within two weeks.