1Cover Travel Insurance

Supplementary Financial Services Guide

Date: 23 October 2026

This Supplementary Financial Services Guide (SFSG) supplements the Financial Services Guide (FSG) contained in the 1Cover Travel Insurance Combined Financial Services Guide and Product Disclosure Statement dated 4 March 2026, and should be read together with it. It does not change the Product Disclosure Statement or your cover. Words in bold have the meaning given in that document.

This SFSG was prepared by 1Cover Pty Limited ABN 91 105 954 265, Authorised Representative No. 269304 (1Cover) who is the authorised representative of Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457 (Coffre-Fort) in so far as it relates to financial services provided by 1Cover. Coffre-Fort has authorised its distribution.

The following section "Remuneration and Associations" is inserted into the Financial Services Guide in its entirety immediately after the "General Advice" section.

Remuneration and Associations

How we are paid

Coffre-Fort receives a commission from the **insurer** for each **policy** it arranges and issues, and passes part or all of that commission to 1Cover. The standard commission rate is 37% of the premium, excluding GST, stamp duty and other government charges. The commission is included in the premium you pay and is not an additional cost to you. The applicable commission rate may vary for individual policies under different commercial arrangements, and amounts payable may be subject to subsequent reconciliation with the **insurer**.

Coffre-Fort may also receive a profit commission from the **insurer**, depending on the underwriting profitability of the relevant insurance business. This commission is calculated using a sliding scale based on net underwriting profit, taking into account premiums, claims and other applicable costs. It is paid retrospectively in stages and may be subject to further adjustments and reconciliation. This is not an additional cost to you.

You may request particulars of the remuneration, including commissions and other benefits described in this SFSG, by contacting us. Any request must be made within a reasonable time after you receive this SFSG and before any financial service identified in the FSG is provided to you.

Referral arrangements

If you were referred to 1Cover by a comparison website, affiliate or other referral partner, we may pay that partner a referral fee. Referral fees are not an additional cost to you.

Our staff

Our contact centre staff, who help with enquiries and sales, are employed by 1Cover Pty Limited. Claims are handled by staff employed by Coffre-Fort. Our staff receive a salary and may be eligible for discretionary bonuses.

Associations

Coffre-Fort acts for the **insurer** under a binding authority and is paid by the **insurer** as described above. Coffre-Fort, 1Cover Pty Limited and The Insurance Geeks Pty Ltd (trading as Zoom Travel Insurance) are related companies, wholly owned by 1Cover Group Pty Ltd, with common directors. The **insurer** has no ownership interest in our group, and our group has none in the **insurer**.