



Cerberos Brokers Pty Ltd T/as Tailored Underwriting Product Design, Development and Sales

Cerberos Brokers Pty Ltd's (Cerberos) Commitment

We are committed to selling products and services to our customers that will support them in meeting their financial, economic and social needs. We use a thorough process to assess product development, performance and suitability.

What is product development?

Product development is the structured process Cerberos uses to develop, monitor and review all our products. We use this process to ensure our products meet the standards that are expected by our customers, regulators and industry bodies.

How do we assess product performance?

Our products regularly undergo monitoring activities to include the review of customer feedback, sales and claims performance and any potential changes to products that will improve value for our customers.

How do we assess product suitability?

HSUA has defined who our products are designed for and the appropriate way to sell to this target market. These Target Market Determinations are available on Cerberos's website.

How does Cerberos sell our products?

Cerberos hold an Australian Financial Services Licence and our products are designed to be distributed by Cerberos Insurance Brokers.

Only Cerberos is authorised to distribute this product as we understand the market that this product has been designed for.

Our Target Market Determinations also include information on the selling conditions of our products.

We continuously monitor our sales practices including the review of customer feedback. In addition, we review systems, processes and training to ensure the right information and questions are being shared with our customers.

Who can I contact for further information?

Please contact us on 03 9021 9090 if you require further information.