
FINANCIAL SERVICES GUIDE



Auto & General Services

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the services provided by 1300 Insurance Pty Ltd ACN 124 845 727 (**1300 Insurance**) and Auto & General Services Pty Ltd ACN 003 617 909 (**AGS**). It provides information about the services offered, the remuneration paid for those services, and how any complaints you may have will be dealt with.

Before purchasing an insurance product, you will be given a Product Disclosure Statement (PDS). The PDS contains information about the product to help you make an informed decision about whether or not to buy the product.

OUR SERVICES AND AUTHORISATIONS

1300 Insurance is an authorised representative of AGS. 1300 Insurance is authorised to provide you with factual information and general advice on, and to arrange for the issue of, motor vehicle and home and contents insurance. When 1300 Insurance arranges for the issue of your insurance, it acts on behalf of AGS (and the insurer) and not on your behalf.

AGS is an insurance intermediary and an Australian Financial Services Licensee (AFSL 241411), and is licensed to deal in, and provide general advice on, general insurance products. AGS acts under a binding authority authorising it to arrange and administer the insurance on behalf of the insurer, Auto & General Insurance Company Limited (AFSL 285571). AGS is a related company of the insurer, Auto & General Insurance Company Limited. When arranging and administering the policy under binding authority, AGS acts on behalf of the insurer and not on your behalf. However, any general advice given by 1300 Insurance or AGS is given for your benefit.

HOW ARE WE PAID?

1300 Insurance and AGS receive a commission calculated as a percentage of the premium you pay (excluding taxes and charges). All commissions are included in the cost of the product.

The commission varies depending on the product but 1300 Insurance receives commission from AGS of up to:

- a) 25% of the premium (excluding taxes and statutory charges) whenever a policy is issued to a person introduced by it; and
- b) 10% of the premium (excluding taxes and statutory charges) whenever a policy is renewed.

AGS receives a commission of up to 22% of the premium from the insurer whenever a policy is issued to a person introduced to it by 1300 Insurance. 1300 Insurance's and AGS' sales staff are paid a salary and may receive bonuses based on performance.

Fees (inclusive of GST) that you could incur once you have purchased insurance through AGS are:

Early Cancellation	\$40.00
Monthly Instalment Processing	12 payments of 61 cents per \$100 of premium or part thereof
Fortnightly Instalment Processing	26 payments of 31 cents per \$100 of premium or part thereof
Payment Resubmission	\$11.00

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about the services provided by 1300 Insurance or AGS, or about the insurance product, you should:

- Step 1 – Contact the appropriate department manager on the contact details shown on your Insurance Certificate or if you haven't yet purchased insurance, contact 1300 Insurance on (03) 9510 0689.
- Step 2 – If the matter is not resolved to your satisfaction within 14 days, please write to the Dispute Resolution Manager at PO Box 342, Toowong, QLD, 4066.

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- Step 3 – If you are still not happy with the response, you can refer the complaint to the Financial Ombudsman Service (FOS), an external dispute resolution service of which AGS is a member. FOS can be contacted on 1300 780 808 or you can lodge details of your dispute online at www.fos.org.au.

COMPENSATION ARRANGEMENTS

As required by law, AGS has professional indemnity insurance arrangements in place to compensate its retail clients for loss suffered because of a breach by AGS or its authorised representatives of relevant obligations of AGS under Chapter 7 of the Corporations Act.

HOW WE USE YOUR PERSONAL INFORMATION?

1300 Insurance and AGS are committed to protecting your privacy. Information supplied by you will be used to arrange and issue the insurance. We do not trade, rent or sell your information. You can check the personal information we hold about you at any time. For further information on our respective privacy policies, please contact us for a copy.

CONTACT DETAILS

Auto & General Services Pty Ltd
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AFS Licence No: 241411
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TOOWONG QLD 4066
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Fax (07) 3377 8822

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