



## FINANCIAL SERVICES GUIDE

### This Document

This document is the Financial Services Guide (FSG) for Commercial and Trucksure Pty Ltd - ABN 78 078 661 220 – ACN 078 661 220.

### Purpose

The purpose of this guide is to inform you of our relationship prior to providing you with a financial service, the charges or remuneration that may be paid to us for the services we can provide and our internal and external dispute resolution schemes.

### Information to assist you

This information is provided to assist you in determining whether to use the services outlined in this guide.

### About Us

The services covered in this FSG are provided by:

Commercial and Trucksure Pty Ltd  
ABN: 78 078 661 220  
**AFS License Number: 238151**  
Address: Level 3 131 Clarence Street SYDNEY NSW 2000  
Telephone: (02) 9299 5777  
Facsimile: (02) 9299 1222

We are a licensed underwriting agency authorised in General Insurance Products.

### Remuneration

We receive commission from The Insurer each time you buy a policy (including renewals), and for some variations to your policy which increase the premium payable. The commission is calculated as a percentage of the base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

Where you have been referred to us by a third party, we may pay them a part of the commission we earn.

Any such commission we pay to a referrer is at no extra cost to you. We pay our staff and representatives an annual salary for their services and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

From time to time, we may participate in sales incentive schemes and may provide other benefits such as promotional items, financial assistance for promotion of its products, business related conferences, study trips or other functions.

We may also be eligible to qualify for other benefits such as awards or hospitality events. These benefits are provided to us at no additional costs to you.

We may also charge an annual policy fee to assist in covering our expenses. The amount we charge depends on the premium payable by you. We may also receive a profit share

commission from The Insurer in the future if a particular portfolio of business reaches a certain level of profitability.

We may receive a profit share commission from The Insurer for insurance placed by us (or renewed) within each calendar year. If an agreed profit threshold is exceeded (determined according to a formula that takes into account matters such as premium received, claims and expenses incurred), we receive an agreed percentage of the excess, up to a cap of 30% of the net result (total income minus total outgoing expenses).

In the event of a refund for the cancellation or adjustment of a policy, we reserve the right to retain our remuneration.

If you require further details about any of the above remuneration received from The Insurer, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

### **General Advice Warning (GAW)**

It is important that you understand and are happy with the policy(ies) we and our representatives can offer.

We can give you general information to help you decide, but do not advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. You should carefully read the relevant PDS and any other document that we tell you forms part of the policy before deciding.

### **Complaints Handling**

If you are dissatisfied with our service in any way, please contact us and we will seek to resolve the issue in accordance with our Internal Dispute Resolution procedures. To obtain a copy of our procedures please call us.

A dispute can be referred to the Financial Ombudsman Service (FOS), subject to its terms of reference. It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms and its contact details are:

The Financial Ombudsman Service  
Free Call: 1300 780808 or (03) 9613 7366  
Post: GPO Box 3, Melbourne, VIC 3001  
Website: [www.fos.org.au](http://www.fos.org.au)

### **Compensation Arrangements**

We and our employees/representatives are covered under professional indemnity insurance that complies with the requirements of Section 912B of the Corporations Act. Subject to its terms and conditions the insurance will continue to cover claims in relation to our employees/representatives who have ceased to act or work for Commercial and Trucksure P/L (but who did at the time of the relevant conduct).

### **Currency**

This FSG applies from 1 January 2015 and remains current and valid unless a further FSG is issued to replace it.

### **Receiving Instructions**

We are able to receive your instructions by telephone, facsimile, email, letter and in person.