

**Insurance Services (SA) Pty Ltd
FINANCIAL SERVICES GUIDE**

About This Financial Services Guide

This Financial Services Guide is designed to assist you in deciding whether to use the financial services we provide. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

- Part 1 – contains information about us and the services we can provide to you; and
- Part 2 – contains information relevant to the Australian Financial Services Licensee(s) on whose behalf we act in relation to the product(s) we may assist you with and recommend.

Other Documents You May Receive

If we provide you with personal advice in respect to any insurance products, that advice will take into account your personal needs, objectives or financial situation. In this case we will either provide you with a Statement of Advice or prepare a Record of Advice (where we provide you with further advice).

A **Statement of Advice (SOA)** is a separate statement which we will give to you when we provide you with personal advice on Consumer Credit or Personal Accident cover. The SOA will set out the advice we give you, the basis on which that advice is given and information about our remuneration and any associations related to the advice, so that you can make an informed decision about whether or not to act upon that advice.

You may also receive one or more **Product Disclosure Statements (PDSs)** if we recommend that you acquire a policy or offer to arrange for a policy to be issued to you. The PDS contains information about the significant benefits and features of the insurance policy and of the rights, terms and conditions attaching to the policy. It is aimed at assisting you to compare insurance products so that you can make an informed choice about whether to acquire the product.

Financial Services Guide Part 1

**Our Services
Insurance Services (SA) Pty Ltd
ABN: 66 088 042 639**

Authorised Representative No: 254391

Address:

Level 1 Suite 14
198 Greenhill Road
Eastwood
SA 5063

Phone:

08 8271 5388

Fax: 08 8271 5399

Email:

jason@insuranceservicessa.com.au

Our Office Hours Are:

9.00am to 5.00pm Monday to Friday

We are Authorised Representatives of the Licensee(s) detailed in this FSG under Part 2. We are authorised to provide the types of services listed in that part on their behalf and act as their agent.

This Financial Service Guide was prepared on 09 September 2009 and is authorised, by our Licensees, for distribution. Please contact us if we can be of any further assistance in helping you to complete your current insurance needs.

Your questions

Our Answers

Who is your advisor?

Our employed advisors are:
Jason Gioacchino Salvemini-AR No. 255318, Michele Anne Joyce Salvemini-AR No. 271217 * (CGU only) , Ian Salvemini-AR No. 255317
Advisors with an * alongside their name are not authorised to provide advice for products listed in the 'Our Products at a Glance' table in Part 2 of the FSG which also have an * alongside them

What services do we offer?

We can offer you a wide range of services and access to insurance products to meet your insurance needs and financial requirements. Please refer to Part 2: Our Products at a Glance.

How are we paid?

We receive commission from our Licensees. The commission is a percentage of the premium paid by you, less any taxes or government charges and is detailed in Part 2 of this FSG. Commission may also be paid when you renew or vary your insurance.

Where a third party has referred you to us, we may share with them a part of the commission we earn. Any commission we pay to a referrer is at no extra cost to you and is detailed in Part 2 of this FSG.

	<p>We may also charge a fee for our services to you. Any fee we charge is an additional cost to you and is detailed in Part 2 of this FSG.</p> <p>Part 2 sets out more detailed information regarding our remuneration, including commission, from each of our Licensees and associated business partners. If you require more detailed information on our fees or remuneration, please ask.</p> <p>Our staff are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. Our Licensee(s) and product issuers may provide other benefits, such as profit sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.</p>
<p>What advice and information will we give you?</p>	<p>Advice we provide to you is authorised by each Licensee we act for. More information is detailed in Part 2.</p> <p>Personal Advice</p> <p>If we provide you with personal advice in respect to any insurance products that advice will take into account your personal needs, objectives or financial situation. In this case we will either provide you with a Statement of Advice or prepare a Record of Advice. You may request a copy of any Record of Advice by asking your Adviser. You have the right to request a copy of any Record of Advice for a period of 7 years after the day on which the Further Advice is provided.</p> <p>General Advice</p> <p>Unless we have told you otherwise, our advice to you will be of a general nature only. General advice does not take your personal needs, objectives or financial situation into account. We recommend that you carefully read any Product Disclosure Statement and Policy documentation provided by the Insurer and any other information before making your decision.</p>
<p>What happens if you have a complaint or dispute?</p>	<p>If you have a complaint or dispute, about the financial services we provide, please contact us using the contact details on page 1. We will attempt to resolve the issue but, we will also promptly refer it to the relevant Licensee. All Licensees have internal dispute resolution procedures and are required to be a member of an ASIC approved External Dispute Resolution Service ("EDRS"). If we or the Licensee is unable to resolve your complaint internally it will be referred to the EDRS and it may be able to resolve the complaint or dispute.</p>

**Financial Services Guide Part 2
Our Licensees and Products**

We act as the agent of each of these Licensees referred to in this document and not as your agent. Each of our Licensees acts for itself when we provide the authorised financial services on its behalf.

Further information on our relationship with each of our Licensees is set out in the following pages.

Our Products at a Glance

What products are we authorised to provide?	Our authorising Licensee(s)	Commission Payable (% of premiums paid ,net of tax, govt charges)
Business Insurance	QBE	Up to 25%
	Allianz	Up to 20%
	Ansvar	Up to 15%
Farm Insurance (excl PI)	QBE	Up to 25%
	Allianz	Up to 20%
Farm Insurance (incl PI) *	CGU	Up to 20%
Home buildings insurance	CGU, QBE, Ansvar	Up to 25%
	Allianz	Up to 20%
Home contents insurance	CGU, QBE, Ansvar	Up to 25%
	Allianz	Up to 20%
Landlord Insurance	CGU	Up to 25%
	Allianz	Up to 20%
Motor vehicle insurance	Allianz, QBE	Up to 15%
	CGU, Ansvar	Up to 10%
Personal and domestic property insurance	CGU	Up to 25%
	QBE	Up to 15%
Pleasurecraft Insurance	QBE	Up to 20%
	Ansvar	Up to 10%
Sickness and accident insurance *	CGU	Up to 25%
	QBE	Up to 20%
	Ansvar	Up to 15%
Strata Insurance	CGU	Up to 25%
	Allianz, QBE	Up to 20%
Travel insurance	QBE	Up to 35%
	CGU	Up to 25%

Who is the Licensee?	<p>Allianz Australia Insurance Limited (Allianz) AFS License No: 234708 We will generally refer to them as Insurer. Allianz Australia Insurance Limited (Allianz) is a member of the worldwide Allianz Group. We are pleased to be working with this authorised representative under the authorities and terms stated below. General Advice Warning ----- It is important that you understand and are happy with the policy(ies) we and our representatives can arrange. We can give you general information to help you decide but cannot advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Policy Document and other information we provide before deciding.</p>
How do you contact them?	<p>Phone: 1300 300 573 Fax: 02 9266 6996 Email: please_visit_our_website@www.allianz.com.au Address: Level 14 Allianz Centre, 2 Market Street, Sydney, NSW, 2000</p>
Authorised Financial Services	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p>issue, apply for, acquire, vary or dispose of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide general financial product advice (but not personal financial product advice) in relation to the financial products listed in this Part 2.</p>
Associations or Relationships	<p>In relation to any life risk insurance products arranged by Allianz Australia Insurance Limited, it acts on behalf of the relevant life insurer not you. In some cases, Allianz may have a binding authority from the life insurer and will tell you if this is the case. In performing these services, Allianz acts under its own AFS licence.</p>
Other Remuneration, Commission and Benefits	<p>We may also receive an incentive on Motor Equity insurance based on the achievement of agreed sales targets. The incentive is paid periodically and will not exceed 10% of the premium less GST and Stamp Duty.</p> <p>A volume bonus may be earned on Motor Vehicle, Motor Equity and Motor Vehicle Warranty on the achievement of agreed sales targets. A volume bonus is paid periodically and will not exceed 10% of the premium less Stamp Duty and GST.</p> <p>From time to time we may also participate in sales incentive schemes, competitions and/or on-going promotions. We may also receive on occasion sales, marketing and promotional materials or financial assistance to assist in the promotion of Allianz insurance products. The benefit obtained from these promotions and promotional materials will not exceed 5% of annual Motor Vehicle, Motor Equity and Motor Vehicle Warranty premium, less Stamp Duty and GST.</p> <p>Our employees may receive commission of up to \$40 per policy from time to time for the sale of Motor Equity insurance</p>

Who is the Licensee?	<p>CGU Insurance Limited (CGU) AFS License No: 238291 We will generally refer to them as Insurer. The Insurer is an APRA regulated licensee. While this means that the Insurer is exempt from the need to have ASIC approved professional indemnity insurance, the Insurer holds adequate professional indemnity insurance.</p>
How do you contact them?	<p>Phone: 1300 781 780 Address: CGU Centre, 181 William Street, Melbourne, VIC, 3000</p>

Authorised Financial Services	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p style="text-align: center;">arrange for the application for, acquisition, issue, variation or disposal of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide financial product advice (general and personal) in relation to the financial products listed in this Part 2.</p>
Associations or Relationships	CGU Insurance Limited acts for itself when we provide the authorised financial services on its behalf.
Other Remuneration, Commission and Benefits	<p>Insurance Services</p> <p>"When you are issued with or renew one of the financial products listed above we may charge you an administration or processing fee of up to \$55 including GST depending on the time taken to provide financial services to you and the complexity of the services"</p>
Commission	Where we provide personal advice to you, we will tell you the amount (or method of calculation depending on which is available at the time) of the remuneration, commission and benefits that we are to be paid for providing the advice, at the time the personal advice is given or as soon as practicable after that time.

Who is the Licensee?	<p>QBE Insurance (Australia) Limited (QBE) AFS License No: 239545 We will generally refer to them as Insurer. QBE is exempt from the requirement to hold Professional Indemnity Insurance as they are regulated by the Australian Prudential Regulation Authority (APRA). If you require further information in relation to their compensation arrangements, please contact QBE.</p>
How do you contact them?	<p>Phone: 02 9375 4444 Fax: 02 8275 9069 Email: enquiries@qbe.com Address: 85 Harrington Street, The Rocks, NSW, 2000 Emergency Claims After Hours 1800 023 387</p>
Authorised Financial Services	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p style="text-align: center;">arrange for the application for, acquisition, issue, variation or disposal of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide financial product advice (general and personal) in relation to the financial products listed in this Part 2.</p>
Other Remuneration, Commission and Benefits	When you are issued with or renew one of the financial products listed above we may charge you a processing fee of up to \$55 including GST depending on the time taken to provide financial services to you and the complexity of the services.

Who is the Licensee?	<p>Ansvar Insurance Limited (Ansvar) AFS License No: 237826 We will generally refer to them as Insurer. Ansvar Insurance Limited is part of the Ecclesiastical Group plc, UK. Well established in Australia, operating for almost 50 years, Ansvar Insurance provides insurance products with flexible solutions. We are pleased to provide our services through this Authorised Representative in accordance with agreed terms.</p>
How do you contact them?	<p>Phone: 03 8630 3134 Fax: 03 9614 1545 Email: insure@ansvar.com.au Address: Level 18, 303 Collins Street, Melbourne, VIC, 3000</p>

<p>Authorised Financial Services</p>	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p>issue, apply for, acquire, vary or dispose of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide financial product advice (general and personal) in relation to the financial products listed in this Part 2.</p>
<p>Other Remuneration, Commission and Benefits</p>	<p>An agency fee of up to \$55 (including GST) may be charged for each policy issued.</p>