

Insuret Pty Ltd

ABN 42 126 793 379

A Corporate Authorised Representative of The Hollard Insurance Company Pty Ltd
ABN 78 090 584 473, AFS Licence No. 241436

FINANCIAL SERVICES GUIDE

ABOUT THIS GUIDE

This Financial Services Guide ('FSG') has been designed to assist you in deciding whether to use any of the services set out in this document. It also sets out other information and details required by law to be included.

This document is a combined FSG that explains the kinds of financial services that Insuret Pty Ltd ('Insuret') and its licensee, The Hollard Insurance Company Pty Ltd ('Hollard') have to offer. References in this FSG to 'we', 'us' or 'our' are references to Insuret and Hollard, unless otherwise indicated.

This FSG also contains general information about how we, and others are remunerated in relation to those services and information about how you may access our internal and external dispute resolution procedures. We trust it will assist you in deciding whether to use our services.

Our corporate registered address and contact details are shown under "Contact Us", in this document.

DISCLOSURE INFORMATION

Together with this FSG, you may also receive a Product Disclosure Statement ('PDS'). The PDS contains information about the significant features of the product and will assist you to make an informed decision about whether to acquire it. The PDS will be provided to you before you make your purchasing decision where required by law. It may be more than one document.

ABOUT US AND THE SERVICES WE CAN PROVIDE

Insuret is an authorised representative of Hollard. Hollard is an insurance company that is licensed to deal in and provide financial product advice on general insurance products.

Hollard has authorised Insuret to provide general financial product advice on and deal in motor insurance products.

Financial services may be provided to you by one of Insuret's employees who are authorised by Hollard to provide the same services as Insuret.

This FSG has been prepared and is distributed under Hollard's' authorisation.

It specialises in arranging motor vehicle insurance for Vehicle hire Operators. This product is underwritten by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) ('Hollard').

In arranging your insurance we are acting as Hollards agent and not yours.

We have been given a "binding authority" by Hollard authorising us to issue, vary and dispose of and to deal with or settle claims on behalf of this insurer in relation to these insurance products as if we were the insurer.

We will provide you with factual information about the relevant products and in some cases provide general advice.

Where we provide a "general advice" service we provide a general recommendation or opinion to you on the relevant product which is not based on a consideration by us of your personal needs. You should consider whether our general advice is appropriate having regard to those matters and obtain a PDS for the recommended product before making a decision whether to acquire it.

HOW WE ARE PAID

If Insuret charges you a fee for arranging the cover, this will be a dollar amount based on the complexity of the work needed to provide you with the cover you require. This fee will be shown separately on any invoice that it gives you. Our staff are remunerated by means of salary and may receive a bonus or incentives which are based on a number of factors including achievement of company goals.

If you would like more detailed particulars of the above remuneration arrangements, please ask us. You must request this information within a reasonable time after this document is provided to you and before you are provided with any financial services to which it relates.

YOUR PAYMENT TERMS

We will invoice you for the premium including any statutory charges and any fees we charge for arranging your insurances. You must pay us within 14 days of the date of invoice unless otherwise requested, and in the case of a renewal, before the expiry date of your contract of insurance. If you do not pay on time, the insurer may cancel the contract. The insurer may also charge a short term penalty premium for the time on risk.

If you cancel the insurance at any time (except during any policy cooling off period) we shall not rebate any commissions or fees to you. We will require a written request from you to cancel the insurance.

ASSOCIATIONS OR RELATIONSHIPS

Insuret represents only one Australian Financial Services Licensee, Hollard, in the capacity as a corporate authorised representative.

IF YOU HAVE A CONCERN

If you have any concern with us, please contact the person you have been dealing with in the first instance. If they are unable to satisfy your concern, please ask to speak to the Managing Director of Insuret who is obliged to ensure that any concerns you may have are resolved in a speedy and professional manner.

In the event we do not achieve our aim and cannot resolve the matter with you to your satisfaction, Insuret will refer your dispute to Hollards internal dispute resolution process that you can access..

If you are still not happy with our answer or we have taken more than 15 days to respond, you may refer the matter to the Financial Ombudsman Service ('FOS') which is an external disputes resolution body that is free to consumers. They have a review panel that adjudicates on dispute issues.

We are bound by their decision but you are not and if you disagree, you can still pursue the matter further through other channels. The FOS contact number from anywhere in Australia is 1300 78 08 08.

COMPENSATION ARRANGEMENTS

The Corporations Act 2001 (Cth) requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies.

Our licensee is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth).

CONTACT DETAILS

You can contact us during normal business hours at the address and contact details shown below.

Insuret Pty Ltd	The Hollard Insurance Company
Authorised Representative No 316981	AFS Licence No. 241436
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Tel: (07) 3239 7000 Fax: (07) 3239 7001	Tel: (02) 9253 6600 Fax: (02) 9346 6799
Web: www.insuret.com.au	Web: www.hollard.com.au

Please retain this document for your reference and any future dealings with us.