
FINANCIAL SERVICES GUIDE



A & G Insurance 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 A&G Insurance Services Pty Ltd (**AGIS**). 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 AGIS. 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 AGIS (and the insurer) and not on your behalf.

AGIS 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. AGIS 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). AGIS is a related company of the insurer, Auto & General Insurance Company Limited. When arranging and administering the policy under binding authority, AGIS acts on behalf of the insurer and not on your behalf. However, any general advice given by 1300 Insurance or AGIS is given for your benefit.

HOW ARE WE PAID?

1300 Insurance and AGIS 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.

1300 Insurance receives commission from AGIS of up to 10% of the premium whenever a policy is issued to a person introduced by it. 1300 Insurance may also receive annual bonus commission from AGIS of up to 5% of the premium depending upon the volume of new policies issued to people it introduces.

AGIS receives a commission of up to 22% of the premium whenever a policy is issued to a person introduced to it by 1300 Insurance. AGIS' 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 AGIS are:

Policy Amendments	\$11.00
Early Cancellation	\$33.00
Installment Processing – New policies	10 payments of 77 cents per \$100 of premium or part thereof
Installment Processing – Renewing policies	12 payments of 66 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 AGIS, or about the insurance product, you should:

- Step 1 – Contact the appropriate department manager on the contact details shown on your Insurance Certificate.
- 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.
- 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 AGIS is a member.

COMPENSATION ARRANGEMENTS

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

HOW WE USE YOUR PERSONAL INFORMATION?

1300 Insurance and AGIS 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

A&G insurance Services Pty Ltd
ABN: 61 003 617 909
AFS Licence No: 241411
PO Box 342
TOOWONG QLD 4066
Ph (07) 3377 8801
Fax (07) 3377 8822

1300 Insurance Pty Ltd
ACN: 126 093 696
Authorised Representative No: 327609
Suite 302, 566 St Kilda Road
MELBOURNE VIC 3004
Ph (03) 9510 0689
Fax (03) 9533 8889

DIRECT DEBIT CUSTOMER SERVICE AGREEMENT

If you elected to pay by direct debit from a bank account, then the following customer service agreement applies:

DRAWING ARRANGEMENTS

We will advise you, in writing, of the details of the AGIS Pay Plan drawing arrangements prior to the first drawing. Where the due date falls on a non business day, we will draw the amount on the next business day. We will not change the amount or frequency of drawing arrangements without your prior approval.

We reserve the right to cancel the AGIS Pay Plan drawing arrangements if a drawing is returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.

We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential.

YOUR RIGHTS

You may terminate the AGIS Pay Plan drawing arrangements at any time by giving written notice directly to us or through your nominated Financial Institution. Notice given to us should be received by us at least 7 business days prior to the due date.

You may stop payment of a drawing under the AGIS Pay Plan by giving written notice directly to us or through your nominated Financial Institution. Notice given to us should be received by us at least 7 business days prior to the due date.

You may request change to the drawing amount and/or frequency of AGIS Pay Plan drawing by contacting us and advising your requirements no less than 7 business days prior to the due date.

Where you consider that a drawing has been initiated incorrectly you may take the matter up directly with us or lodge a Direct Debit Claim through your nominated Financial Institution.

YOUR RESPONSIBILITIES

It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.

It is your responsibility to ensure that the authorisation given to draw on the nominated account, is identical to the account signing instructions held by the Financial Institution where the account is based.

It is your responsibility to advise us if the account nominated by you to receive the AGIS Pay Plan drawings is transferred or closed.

It is your responsibility to arrange with us a suitable alternate payment method if you wish to cancel the AGIS Pay Plan drawing.