



Financial Services Guide

Insure247 Pty Ltd (AR Number 344559) Trading as "Insure247.com.au" is responsible for this Financial Services Guide (FSG). It provides you with information about Insure247 to help you decide whether or not to use the financial services that we provide. This FSG explains how we can assist you, who we represent, how we are remunerated, and provides details of how any complaints will be dealt with as well as how we can be contacted.

About Insure247 Pty Ltd

Insure247 Pty Ltd T/as Insure247.com.au is an Authorised Representative No. 344559 of Ausure Pty Ltd (AFSL 238433). Insure247 is authorised to deal in and provide advice on Financial services products however, Insure247 makes no recommendations nor gives personal advice of any description. Insure247 have no authority to issue, vary, or cancel policies nor settle claims for products on behalf of any insurer.

Insure247 collects consumer's information and refers that information to a licensed referral partner (Wholesale Broker, underwriting agency or direct insurer) to supply the user with a quote or quotes. The information contained in the Insure247 website is general in nature and may not be relevant to your individual circumstances. You will receive a Product Disclosure Statement (PDS) from the relevant insurer, which explains the significant features of the products before issue of the product. You should consider the PDS in deciding whether to purchase the product.

Ausure Pty Ltd

Ausure Pty Ltd holds an Australian Financial Services License (No: 238433) and is authorised to deal in and provide financial product advice on general insurance products. You can contact Ausure on (02) 49489 1155.

Ausure Pty Ltd has a Professional Indemnity Policy in place that satisfies the requirements of the Australian Securities and Investments Commission (ASIC).

Important Relationships

Insure247 Pty Ltd T/As Insure247.com.au owned and operated by Ausure Pty Ltd (AFSL 238433, ABN: 94 096 971 854). Insure247 acts as a referrer to a number of insurers and underwriters that we refer to as "Referral Partners", these referral partners may pay Insure247 a fee or commission for the referral of website users.

Referral partners may place advertising on the Insure247 website and may also contribute to news and information bulletins posted on Insure247.com.au

Remuneration

Insure247 collects consumer's information and refers that information to a licensed Referral Partner (broker, underwriting agency or direct insurer) Insure247 gains its revenue by those partners paying for that referral, or paying for advertising space on Insure247.

In some cases if an insurance policy is purchased as a result of a referral, Insure247 maybe paid a fee for referral of between \$3.50 and \$100 dollars and in some cases we may also receive a portion of the commission of **up to 5%** of the product premium (excluding GST, fees and Government charges).

How do we resolve complaints?

In the unlikely event that you have a complaint about the service provided Insure247 please contact us by phone (02) 4948 1155 or by writing to Insure247 Pty Ltd, Po Box 21 Cardiff, NSW, 2285. If your complaint remains unresolved, Ausure Pty Ltd's dispute committee will review the matter and respond within 15 days.

Your complaint will be dealt with fairly and promptly but if you remain dissatisfied with the final decision you may refer the matter to the Financial Ombudsman Service (FOS), which acts as our external dispute resolution provider. FOS is an independent body and its service is free to you. FOS can be contacted on 1300 780 808. Insure247 Pty Ltd agrees to accept the FOS decision.

Privacy

We are committed to protecting your personal information in accordance with the National Privacy Principles. To enable you to receive an insurance quote from a referral partner Insure247 may need to share your personal information.

Insure247 Pty Ltd takes every precaution to ensure we only deal with reputable companies however Insure247 Pty Ltd cannot make any guarantee that our referral partners will use your personal information in an appropriate manner. A copy of our privacy policy is available at www.insure247.com.au

Terms of Engagement

Advice

When arranging a quote for your domestic insurance policy our service is limited to obtaining quotes from our selected panel of insurers, advising you of quotation's and if required arrange the selected cover for you without giving you personalised advice.

Any quotations we provide are based on the limited information you have provided to us via our website, you must check all quote and policy documentation carefully to ensure that it is suitable for you needs. Should the details be incorrect or inaccurate please advise us immediately and we will provide you with a new quote based on the correct information.

It is important to remember that any advice that may be given or implied is general advice only, in making any comment or recommendation we have not taken into consideration you personal needs, objectives or financial requirements. It is important to ensure that you carefully read the Financial Services Guide (FSG) from the relevant insurer before deciding to purchase a financial product.

Your Responsibilities

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the period of the policy and when you renew it. It is important that you ensure that all statements you make on proposal forms, claims forms and other documents are full and accurate.

Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover and could mean that part or all of your claim may not be paid. This applies not only at the inception or renewal of your policy, but at all times whilst it is in force, if you are uncertain as to whether information is material or not, then please contact us for guidance.

Please ensure that you carefully consider the sums insured, we are not able to make any comment or recommendation regarding the value of your insured items. Should you require any assistance with valuation please seek professional guidance.

New Business

Contact us as soon as possible if you need cover for your property that is not insured. If you need immediate cover, we can usually obtain an interim contract of insurance (which is generally valid for a month or less). We will then send you a proposal for completion. You will need to complete and sign this and return it to us as soon as possible and before the interim cover expires.

Renewals

We will give you at least 14 days notice of expiry of any insurance policy which we arranged or last renewed for you. Unless you tell us otherwise, we will automatically renew your insurance to ensure you continue to be covered.

At that time we will send you an offer to renew the insurance policy and invoice you for the cost of renewal. If there is a change to your circumstances or if you want to change the details of the cover, contact us as soon as you receive the renewal offer.

Variations

You should carefully monitor and review that your insurance policy is adequate to cover your assets, if you want to vary any cover, eg by increasing the sum insured or adding other property, please provide us with details of the changes you require and any other information you need to disclose to the insurer. We will arrange the variation with the insurer and notify you when it is arranged.

Claims

When you need to make a claim we will assist you to prepare and submit the claim and any necessary documents to the insurer.

If any claims are outstanding when you terminate our appointment as your insurance broker, we will either assist you to negotiate settlement on your behalf but we will charge a claim service fee of \$150 per hour or alternatively we will provide details of the claim(s) to your new insurance broker so that they may continue to negotiate settlement on your behalf.

Accepting Instructions

We normally ask you to give instructions in writing. We may at our discretion accept oral, facsimile or electronic instructions on the condition that written confirmation of any such instruction is provided upon request.

Cancellation

We will only cancel a contract of insurance on the written instructions of a person authorised to represent each of the parties who are named as insured's, however if you have not paid for your insurance within 90 days of its commencement you hereby give us authority to cancel the policy without notice to you.

The insurer will be entitled to seek recovery of a premium from you for time on cover in these circumstances. We cannot cancel any contract of insurance which is subject to the Marine Insurance Act 1909.