

Financial Services Guide

This Financial Services Guide (FSG) sets out key information in relation to CA Insurance Brokers and is intended to assist you to decide whether you wish to use our services.

CA Insurance Brokers holds Australian Financial Services Licensee Number 237092 issued by the Australian Securities and Investments Commission (ASIC). We can be contacted by referring to our details at the bottom of this page.

Where CA Insurance Brokers has appointed Corporate Authorised Representatives, the employees of the Corporate Authorised Representatives who give you advice will also be authorised by CA Insurance Brokers. If your advisor is an Authorised Representative, an Authorised Representative profile will be set out on page 3 of this FSG providing full contact details.

Key information provided in this guide:

- Other documents you are entitled to receive
- About CA Insurance Brokers and how you can contact us
- The financial services we are authorised to provide to you
- Arrangements we have in place to compensate clients for losses
- How we and our associates are paid
- Any potential conflict of interest we may have
- Our internal and external dispute resolution procedures and how you can access them

Other Documents you are entitled to receive:

Product Disclosure Statement

If you are a retail client and we arrange an insurance policy for you, or if we recommend you buy a particular insurance policy, we will give you a Product Disclosure Statement (PDS), unless you already have an up to date PDS from the insurer. The PDS is prepared by the insurer and is designed to give you important information regarding the insurer and the policy.

Statement of Advice

If you are a Retail client purchasing a Personal Accident and Illness policy you will receive a Statement of Advice (SoA) whenever we provide you with personal advice regarding this product. The SoA will contain our advice, the basis of our advice, and information on any remuneration, associations or other interests which might reasonably have influenced us in giving our advice. The SoA will assist you to make an informed decision about your insurance needs.

Record of Further Advice

If you are a Retail client purchasing a prescribed product you may request a record of further details regarding our advice to you if you haven't already been provided with it. This can be requested by contacting our office by telephone, email or fax. We keep this information on file for 7 years.

From when does this FSG apply:

This FSG applies from **25 June 2008** and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover any services not covered by this FSG.

What financial services are CA Insurance Brokers authorised to provide and to what types of financial products do those services relate?

CA Insurance Brokers and its Authorised Representatives are authorised to advise and deal in general insurance products to wholesale and/or retail clients. Our authorisation includes arranging and renewing insurance contracts; assisting with claims; and varying or dispersing such products. We will do this for you as your broker unless we tell you otherwise.

Who is responsible for the financial services provided?

CA Insurance Brokers is responsible for the financial services provided to a client, or through a client to their family members, including the distribution of this FSG. When we provide you with financial services we will act on your behalf.

How does a client instruct CA Insurance Brokers?

A client can give CA Insurance Brokers and its Authorised Representatives instructions in person, by post, phone, fax or email. CA Insurance Brokers contact details are set out at the base of this FSG. If you are dealing with an Authorised Representative you will find their contact details on Page 3.

Does CA Insurance Brokers provide tailored advice?

CA Insurance Brokers and its Authorised Representatives aim to provide tailored advice where possible, based on the information provided by the client. We may need information about your personal objectives, details of your current financial situation and any relevant information to arrange insurance policies for you and give you advice about your insurance needs. We will only ask for the details we need.

In some cases it may not be possible to ask for any of this information or you may not be in a position to provide it to us. If we do not ask, or if you do not give us all the information we ask for, then the advice you receive may not be appropriate to your needs, objectives and financial situation. You should carefully read the PDS and any other documents you receive before making any decision about an insurance policy.

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.



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ABN 23 097 915 574

How does a client pay for the services provided?

Payment for the services we provide to you are payable directly to CA Insurance Brokers. Clients can choose to pay by any of the payment methods set out in the invoice, including cash, cheque, direct debit, premium funding or credit card. You are required to pay CA Insurance Brokers within the timeframe set out on the invoice.

If there is a refund of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any fee we have charged you. We may also retain commission depending on our arrangements with the insurer.

How does CA Insurance Brokers handle premiums paid by a client?

All premiums paid to CA Insurance Brokers are deposited into the CA Insurance Brokers Premium Account as required by Law. This account is subject to periodic audit. Premiums are kept in this account until they are payable to the Insurer. We may invest these premiums until they are paid to the Insurer. Any interest earned on premiums invested will be retained by CA Insurance Brokers.

What type of remuneration will CA Insurance Brokers receive and how will it be calculated?

- CA Insurance Brokers is paid a commission from the Insurer. This commission is calculated as a percentage of the base premium amount, before GST, Stamp Duty and other Government charges. We may also charge you a Broker Fee.
- If we arrange premium funding for you, CA Insurance Brokers may be paid a commission by the Funder based on a percentage of the premium. We may also charge you a fee for this. When you instruct us to arrange premium funding, you can ask us what commission rates CA Insurance Brokers are paid for that funding arrangement compared to other arrangements that may be available to you.
- When we pay any commissions, fees or benefits to others who refer you to us, we will pay them a percentage of our commission (not in addition to these amounts).
- If we provide you with any advice regarding CTP insurance we may receive a commission from the CTP Insurer we refer you to.
- If we arrange insurance products through Miramar Underwriting Agency Pty Ltd (Miramar), we may qualify for reward points under the Miramar rewards program. The number of points we earn will depend on the premium paid to Miramar for the insurance products we arrange with them, subject to a minimum threshold. The points may be redeemed for certain goods or flights.
- Our Authorised Representatives, who may assist you with your insurance needs are paid a commission. Our Employees are paid a market salary that may, on occasion, include bonuses based on performance criteria.

If we are instructed to arrange a policy for you where we have provided you with personal advice as a retail client purchasing a prescribed product, **full details** regarding any remuneration that we and our associates are to be paid will be clearly detailed in the **Important Information regarding our Advice** attachment you will receive with your invoice.

If you require further details regarding the remuneration we may receive, in order to assist you with making a decision to deal with CA Insurance Brokers, you can contact our office by telephone, email or mail **within 7 days** of the receipt of this FSG and this information will be provided to you in writing.

Does CA Insurance Brokers have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

Steadfast: CA Insurance Brokers is a shareholder of Steadfast Group Limited (**Steadfast**). Steadfast has exclusive arrangements with some insurers under which Steadfast will receive between 0.5% – 1.0% marketing and administration fee for each policy arranged by us with those insurers. These payments are used to operate Steadfast. Depending on the operating costs of Steadfast (including the costs of member services provided by Steadfast to us and other Steadfast shareholders) and the amount of total business we place with the participating insurers in any financial year, we may receive a proportion of that fee at the end of the financial year.

As a shareholder of Steadfast CA Insurance Brokers has access to member services, including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidised by Steadfast or available exclusively to shareholders for a fee.

Steadfast is also a minority shareholder in Miramar Underwriting Agency Pty Ltd (Miramar). As a shareholder, Steadfast may receive dividends from Miramar. These amounts will indirectly contribute towards the benefits we receive from Steadfast.

Steadfast has a shareholding in Macquarie Premium Funding. If we arrange premium funding with Macquarie Premium Funding for you, under this agreement, Steadfast will receive 0/5% of your insurance premium (including Government fees or charges). As an equity shareholder of Macquarie Premium Funding, Steadfast may also receive dividends from profits of Macquarie Premium Funding. The amount of the Steadfast dividend is based on the share of the profit attributable to funding arranged by Steadfast shareholders. The payments (commission and dividends) that Steadfast receives from Macquarie Premium Funding are used to operate Steadfast. Depending on the operating costs of Steadfast and the amount of total business we place with Macquarie Premium Funding in any financial year, we may receive a portion of those amounts at the end of each financial year.

You can receive a copy of Steadfast's FSG at www.steadfast.com.au

CQIB: CA Insurance Brokers is also a member of the Council of Queensland Insurance Brokers Inc (**CQIB**) and may receive indirect benefits from arranging cover for CQIB branded products. CQIB negotiates with certain insurers to issue enhanced products with broader cover for the clients of CQIB members. CQIB may receive royalties and/or sponsorship from the insurers depending on the continued support from members. CQIB also receives sponsorship from Insurers and other service providers for its annual convention and monthly member meetings. These royalties and sponsorships also provide members Education programs which offer opportunities for members to enhance their skills and knowledge.



What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, including details of insurance policies we arrange for you. We also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any other documents we are required to keep by law.

How is a client's personal information protected?

CA Insurance Brokers and its Authorised Representatives are committed to protecting your privacy and the security of your personal information. Information collected by CA Insurance Brokers and its Authorised Representatives is only disclosed to third parties who are involved in the provision of insurance services to our clients or to an auditor who is authorised by ASIC to audit our client files and trust account. Details of our Privacy Policy are available at www.caib.com.au and on request.

What should a client do if they have a complaint when dealing with CA Insurance Brokers?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 21 days, please contact our Customer Disputes Officer on (07) 3878 1844 or put your complaint in writing and send it to the address at the bottom of this FSG. We will try and resolve your complaint quickly and fairly.
3. CA Insurance Brokers is a member of the Financial Ombudsman Service (**FOS**). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to FOS who can be contacted on 1800 780 808.

What arrangements does CA Insurance Brokers have in place to compensate clients for losses?

CA Insurance Brokers has a Professional Indemnity Insurance Policy (PI Policy) in place.

Our PI Policy covers us, our employees and our Authorised Representatives for claims made against us by clients as a result of the conduct of us, our employees or Authorised Representatives in the provision of financial services.

Our PI Policy will cover us for claims relating to the conduct of our employees (during the period employed by CA Insurance Brokers) who no longer work for us, however it will not cover us for claims relating to the conduct of former Authorised Representatives.

Any Questions? If you have any further questions about the financial services that we can provide please contact us. Please retain this document for your reference and any future dealings with CA Insurance Brokers.

Version 6 (25 June 2008)

End of FSG



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