



Insurance Brokers Pty Ltd

ACN 095 825 513

ABN 67 095 825 513
AFSL 222626

Unit 43, 10 Gladstone Road, Castle Hill NSW 2154
Phone: (02) 8852 2900 Fax: (02) 8850 7232
Freecall: 1800 780 222
Email: allclass@allclassinsurance.com.au
P.O. Box 6641, Baulkham Hills BC NSW 2153



Financial Services Guide

The financial services referred to in this financial services guide (FSG) are offered by:
All Class Insurance Brokers Pty Ltd ABN [67 095 825 513]

And its trading entities

- Hawkesbury Insurance Brokers	- Katoomba Insurance Brokers
- Burdekin Insurance Brokers	- Penrith Insurance Brokers
- Tradies Insurance Brokers	- Blacktown Insurance Brokers
- The Firm Insurance Brokers	- Castle Hill Insurance Brokers
- Snowline Insurance Brokers	

Address - 43/10 Gladstone Road, Castle Hill NSW 2154
Phone - 1800 780 222
Email - allclass@allclassinsurance.com.au

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.

[A] Statement of advice

You will receive a statement of advice (SOA) whenever we provide you with advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This will enable you to make an informed decision about your insurance needs.

[B] Further information when personal advice is given

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (SOA).

Product disclosure statement

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.

From when does this FSG apply?

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up to date PDS. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that policy.

This FSG applies from **1 July 2009** 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 services not covered by this FSG.

How can I instruct you?

You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.

Who is responsible for the financial services provided?

All Class Insurance Brokers Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.

All Class Insurance Brokers Pty Ltd holds a current Australian Financial Services Licensee no: **222626**. The contact details for **All Class Insurance Brokers Pty Ltd** are on the front of this FSG.

All Class Insurance Brokers Pty Ltd is authorised to Advise and Deal in General Insurance Products.

We will do this for you as your broker unless we tell you otherwise.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

Sometimes we will act under a binder or agency from the insurer. When we act under a binder or agency we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you. We will tell you when we act under a binder or agency to arrange your insurance or advise you about your insurance needs.

We currently have binder agreements with *Hollard Insurance Company P/L for Business and Home Insurance.

Will I receive tailored advice?

Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, issue insurance policies to you or to give you advice about your insurance needs. We will ask you for the details that we need to know.

In some cases we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy.



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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 that we arrange or issue for you. We may 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 SOA or PDS that we give or pass on to you for the period required by law.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our website, www.allclassinsurance.com.au

If you wish to look at your file please ask us. We will make arrangements for you to do so.

How will I pay for the services provided?

For each insurance product the insurer will charge a premium that includes any relevant taxes, charges and levies. We often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to us by the insurers. However, in some cases we will also charge you a fee. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time 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.

When you pay us your premium it will be banked into our trust account. We retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in our trust account or we may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium.

Our commission will be calculated based on the following formula:

$$X = Y\% \times P$$

In this formula:

X = our commission

Y% = the percentage commission paid to us by the insurer. Our commission varies between 0% and 22.5%.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Any fees that we charge you will be based on the estimated time expected to services your account including issuing contracts, claims service and obtaining Certificate of Currency.

We do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 0% to 50% of our commission or fees.

If we arrange insurance products through Miramar Underwriting Agency Pty Limited (**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 employees that will assist you with your insurance needs will be paid a market salary, and in some cases incentive based on volume sales.

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

See below for information on the Steadfast association and commission.

All Class Insurance Brokers Pty Ltd is a shareholder of Steadfast Group Limited (**Steadfast**). Steadfast has exclusive arrangements with some insurers under which Steadfast will receive between 0.5 - 1% commission for each product 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 commission at the end of each financial year.

As a shareholder of Steadfast we have 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 shareholder of Miramar Underwriting Agency Pty Limited (**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 its agreement with Macquarie Premium Funding, 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 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 obtain a copy of Steadfast's FSG at www.steadfast.com.au

If we arrange premium funding for you we may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or changes). If you instruct us to arrange or issue a product, this is when we become entitled to the commission.

How are any commissions, fees or other benefits calculated for providing the financial services?

Do we have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?



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Do we have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?
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What should I do if I have a complaint?

What arrangements do you have in place to compensate clients for losses?

Our Services

How we will look after your Insurance Needs

Our commission rates for premium funding are in the range of 0% to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you. The amount of our commission and any fee that we charge will set out in the premium funding contract.

We may also receive other income or benefits from insurers, including commission or allowances, from insurers for managing binding authorities or other similar facilities and profit commissions or profit shares on certain classes of insurance. In some instances this remuneration is only paid to us if the portfolio is more profitable than the insurer would expect from this type of business. The percentage of profit payable may vary and is not guaranteed.

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 five days, please contact Joanne Bowmaker on 1800 780 222 or put your complaint in writing and send it to her at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. All Class Insurance Brokers Pty Ltd 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 the FOS. FOS can be contacted on 1300780808. Our Membership number is 29.

All Class Insurance Brokers Pty Ltd has a professional indemnity insurance policy (PI policy) in place.

The PI policy covers us and our representatives (including our authorised representatives) for claims made against us and our representatives by clients as a result of the conduct of us, our employees or representatives in the provision of financial services.

Our PI policy will not cover us for claims relating to the conduct of representatives who no longer work for us.

We offer a range of services to assist and protect your assets. These include:-

1. Reviewing and advising on your insurance needs
2. Arranging and renewing insurances contracts on your behalf
3. Arranging premium funding, if required

We can advise about and arrange the following insurances on your behalf:-

1. Home and contents
2. Private and Commercial Motor Vehicle
3. Business Insurance
4. Trade Insurance
5. Farm Insurance
6. Public and Product Liability
7. Compulsory Third Party
8. Industrial Special Risk
9. Marine Transit
10. Marine Hull
11. Accident and Sickness
12. Motor Vehicle Fleet
13. All other classes of general insurance

To enable us to provide advice, which is appropriate to your circumstances, we will need you to provide us with complete information about the risk(s) to be Insured, your situation and your needs and objectives. You should also tell us about any relevant changes to occur.

If you are unable or chose not to provide some information to us, we will be unable to comprehensively review your circumstances. As this may limit our ability to make appropriate recommendations, you will need to assess the appropriateness of our advice to your needs before acting on it.

New Business:-

Contact us as soon as possible if you need cover for a risk that is not currently insured. If you need immediate cover, we can usually obtain an interim contract of insurance (which is generally valid for a month or less). To arrange this, we will need details for the risk and all other information, which you need to disclose to the insurer.

We will then send you a proposal form for completion. You will need to complete and sign this and return it to our office prior to the interim cover expiry date. We can then forward this to your insurer.

We will send the original insurance policy document to you as soon as you insurer issues them correctly. As these are legal documents, you should keep them in a safe place.

Renewals:-

We will give you at least 14 days notice of expiry of any insurance contact, which we arranged or last renewed for you.

We will send you and offer to renew the insurance contact and invoice you for the cost of renewal. If you want to change the details of cover, contact us as soon as you have received the renewal offer. If you wish us to renew the contact on your behalf, you must provide us with written instructions to do so and/or pay the premium and other charges before the date shown on the invoice.

If you arranged or renewed insurance directly with an insurer or through another broker, we will not be responsible for notifying you of expiry or arranging renewal unless you ask us to do so.



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How we will look after
your Insurance Needs
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Variations:-

You should carefully monitor and review that your insurance contract is adequate to cover your assets or business activities.

If you want to vary any cover, eg:- by increasing the sum insured or adding another risk 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 insurer and provide you with written confirmation.

How we will look after
your Insurance Needs

Claims:-

We will receive your claims notifications, assist and advise you regarding scope of cover and pass the information to the insurer.

If a Loss adjustor is appointed we shall with your permission, pass on your contact details and coordinate meetings. In the case of a major loss, we can attend the initial meeting with the loss adjustor if you wish us to.

We will promptly forward to you all claims documentation, insurance company settlement cheques and other information.

If any claims are outstanding when you terminate our appointment as your insurance broker, we will continue to represent you until the claim is finalised.

Terms of Payment

Invoices:-

We will invoice you for the premium, statutory charges (GST, Stamp Duty, Fire Service Levy, etc) and any fees we charge for arranging your insurances. You must pay us within 14 days of the date of the invoice or, in the case of a renewal before the expiry date of the contract of insurance.

If you do not pay the premium on time, the insurer may cancel the contract of insurance and you will not be insured.

The insurer may also charge a short-term penalty premium for the time on risk.

Premium Funding:-

Premium funding products enable you to pay your premiums by instalments. Although they do not usually require any security premium funders do charge interest. We can arrange premium funding on your behalf if require it. We may receive a commission based on a percentage of the premium from the premium funder for doing so.

Cancellations:-

We can not cancel a contract of insurance without written instructions from a person(s) who is authorised to represent each of the parties who are named as insureds in the contract of insurance. We can not cancel any contract of Insurance which is subject to statutory regulations eg:- Workers Compensation or CTP.

If a contract of insurance is cancelled before expiry of the period of insurance we will refund the premium less any commission which we are entitled to retain. All class Insurance Brokers hold the right to also charge a cancellation fee.

Other Key Areas to
be Aware of:

Please note that we publish as part of our invoice, a number of statutory notices, please read these and contact our office should you have any questions.

These include:-

Duty of Disclosure

Under Insurance

Cooling off Periods

Complaints and Disputes

Any questions?

If you have any further questions about the financial services All Class Insurance Brokers Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with All Class Insurance Brokers Pty Ltd.