

Who you can talk to if you have any concerns

We have an internal dispute resolution system which seeks to resolve any complaints or disputes that may arise:

Step one: Come into your local CGU Office and talk to one of our staff or call CGU Insurance on 13 15 32, or if you are a customer of CGU's Motor Trades Division, call 13 23 38.

Step two: If the matter is still not resolved we will advise you of the various external dispute bodies available to help you, including, if appropriate, the external dispute resolution scheme administered by the Financial Ombudsman Service.

For more information

Visit your local CGU Office or call CGU Insurance on 13 15 32. If you are a customer of CGU's Motor Trades Division call 13 23 38.

CGU Insurance Limited
ABN 27 004 478 371
AFS Licence No. 238291

181 William Street
Melbourne VIC 3000

www.cgu.com.au

contact details

Adelaide
80 Flinders Street
Adelaide SA 5000
Tel (08) 8405 6300
Fax (08) 8405 6444

Ballarat
The Gordon
1-3 Bath Lane
Ballarat VIC 3350
Tel (03) 5329 4100
Fax (03) 5329 4194

Brisbane
189 Grey Street
South Bank QLD 4101
Tel (07) 3135 1900
Fax (07) 3212 7898

Hobart
Level 5 188 Collins Street
Hobart TAS 7250
Tel (03) 6230 4748
Fax (03) 6230 4740

Website: www.cgu.com.au

Melbourne
181 William Street
Melbourne VIC 3000
Tel (03) 9601 8222
Fax (03) 9279 5450

Newcastle
3rd Floor The Metro
Cnr Scott & Watt Streets
Newcastle NSW 2300
Tel (02) 4935 7100
Fax (02) 4935 7110

Perth
46 Colin Street
West Perth WA 6005
Tel (08) 9254 3600
Fax (08) 9254 3601

Sydney
388 George Street
Sydney NSW 2000
Tel (02) 8224 4000
Fax (02) 8224 4025

CGU Insurance

financial services guide



Insurer
CGU Insurance Limited
ABN 27 004 478 371



Important information you should know

This guide will help you decide whether to use our services to take out any of the products listed below.

It explains:

- ◆ Who we are
- ◆ What services we are authorised to provide in relation to what products
- ◆ Who is paid for the services we provide to you and how they are paid
- ◆ How you can provide instructions to us
- ◆ Who you can talk to if you have any concerns

We will also provide you with:

- ◆ a Product Disclosure Statement (PDS) if we recommend that you acquire a particular general insurance product, or offer to issue one to you. The PDS sets out the relevant risks, benefits and significant characteristics of the product and is aimed at assisting you to compare and make informed choices about general insurance products; and
- ◆ a Statement of Advice (SOA) if we provide you with personal advice about sickness and accident insurance. Personal advice is advice that takes into account any one or more of your objectives, financial situation and needs. The SOA will set out the advice, the basis on which it is given and information about remuneration received as well as any interests, associations or relationships which could influence the provision of the advice.

Who are we?

We are CGU Insurance Limited and we hold an Australian Financial Services Licence authorising us to deal in and advise on general insurance products, including the products listed below. We act on our own behalf when we provide the authorised services.

You will find our details on the back of this guide.

What services are we authorised to provide in relation to what products?

We deal in and provide advice on a range of CGU Insurance products including but not limited to:

- ◆ Motor vehicle insurance
- ◆ Home buildings insurance
- ◆ Home contents insurance
- ◆ Sickness and accident insurance
- ◆ Travel insurance
- ◆ Personal and domestic property insurance.

Our staff can provide advice on our products and can issue, vary and cancel these products.

CGU is an APRA regulated licensee. While this means we are exempt from the need to have ASIC approved professional indemnity insurance, we do as a matter of prudent business practice hold adequate professional indemnity insurance.

Who is paid for the services we provide and how are they paid?

Our staff are paid a salary and where relevant they may receive a performance related bonus if they achieve an agreed level of revenue growth. This performance bonus may be up to fifteen percent of their salary, paid annually. Where a third party has referred you to us, we may pay them a commission of up to twenty percent if the referral results in the sale of one of our policies. The commission is calculated on the total premium (excluding Commonwealth and State taxes and charges) for each new policy and each time the policy is renewed with us. For example, if the commission is ten percent, for every \$100 premium we will pay the referrer \$10 commission. This commission is paid monthly or quarterly and it is not an additional charge to you.

Where we provide you with personal advice, we will disclose the amount (or method of calculation depending on which is available at the time) of the remuneration, commission and other benefits paid.

How you can provide instructions to us

If you want to provide us with instructions in relation to the financial services and products we can offer, contact us on the details provided on the back page.