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Financial Services Guide (General Insurance Products)

PURPOSE OF THIS DOCUMENT

The purpose of this Financial Services Guide (**FSG**) is to give you important information about the financial services provided by Compare the Market Pty Ltd ACN 117 323 378 (**CTM**) in respect of general insurance products compared via the website www.comparethemarket.com.au (**CTM Website**), and private motor vehicle insurance and home and contents insurance arranged via its call centre (**CTM Call Centre**). This information should assist you to decide if you wish to use the financial services provided by CTM. Importantly, this FSG explains the financial services offered in respect of the Products, the remuneration paid for those services and how any complaints you may have will be dealt with.

This FSG does not provide information about the financial services offered by CTM in respect of life insurance and income protection insurance. Further information regarding those products can be found in our Financial Services Guide (Life Insurance Products).

If you decide to purchase a Product, you will also receive access to a Product Disclosure Statement (**PDS**) for the Product from the relevant insurance provider. You should read the PDS before deciding to purchase any Product. The PDS contains information about the Product to help you make an informed decision about whether or not to buy the Product.

OUR SERVICES

CTM is an Australian Financial Services Licensee (AFSL 422926) and is licensed to deal in, and provide advice on, general insurance products. CTM provides factual information and general advice only. We do not take into account your individual financial objections, personal circumstances, needs or situation in providing that advice.

CTM provides the following financial services via the CTM Website and CTM Call Centre:

1. **Car Insurance** – compare features and indicative prices of a range of car insurance products that participate on the CTM Website (**Car Insurance Comparison**), in addition to blogs and web pages contained on the CTM Website. CTM may call you to discuss the arrangement of private motor vehicle insurance via its CTM Call Centre;
2. **Travel Insurance** – compare features and indicative prices of a range of travel insurance products that participate on the CTM Website (**Travel Insurance Comparison**), in addition to blogs and web pages contained on the CTM Website;
3. **Home & Contents Insurance** – compare features and indicative prices of a range of home and/or contents insurance products that participate on the CTM Website (**Home & Contents Comparison**), in addition to blogs and web pages contained on the CTM Website. CTM may call you to discuss the arrangement of home & contents insurance via its CTM Call Centre;
4. **Business Insurance** – provide a limited range of general financial product advice in respect of Business Insurance products, in addition to blogs and web pages contained on the CTM Website;

5. **Pet Insurance** – provide a limited range of general financial product advice in respect of Pet Insurance products, in addition to blogs and web pages contained on the CTM Website.

The Products compared on the CTM Website and CTM Call Centre are not representative of all products in the market.

The CTM Website currently allows you to compare and obtain quotes from the following participating insurance brands:

Product	Brands Participating on CTM Website	Other Important Information
Car Insurance	Budget Direct, Retirease, Virgin Money, Ozicare, 1st For Women, Woolworths Car Insurance, Huddle Insurance, Carpeesh, Stella and Oceania Insurance.	<p>If you decide to purchase on the CTM Website, all of these Products, other than Woolworths Car Insurance, Huddle Insurance, Carpeesh and Stella are arranged by Auto & General Services Pty Ltd ACN 003 617 909 AFSL 241411(AGS), under a binder, for and on behalf of the insurer, Auto & General Insurance Company Limited (Auto & General) ACN 111 586 353; AFSL 285 571 (AGS Car Brands). CTM, AGS and Auto & General are related entities.</p> <p>If you decide to apply for an AGS Car Brand online, AGS will arrange the policy for and on behalf of Auto & General. If you decide to apply for any other Car Insurance Product compared on the Car Insurance Comparison, CTM will refer you to the relevant insurance provider.</p> <p>If you decide to apply for an AGS Car Brand through the CTM Call Centre, CTM will arrange the issue of the policy for and on behalf of AGS, who act under a binder, for and on behalf of the insurer Auto & General.</p>
Travel Insurance	Fastcover, Tick Travel Insurance, World2Cover Travel Insurance, Travel Insuranz, insure4less, Travel Insurance Saver and InsureandGo.	If you decide to apply for a Travel Insurance Product compared on the Travel Insurance Comparison, CTM will refer you to the relevant insurance provider.
Home & Contents Insurance	Budget Direct, Virgin Money, Huddle, CHU and Woolworths.	<p>If you decide to purchase on the CTM Website, all Home & Contents Insurance Products, other than Woolworths, Huddle and CHU are arranged by AGS under a binder, for and on behalf of the insurer, Auto & General (AGS Home Brands). CTM, AGS and Auto & General are related entities.</p> <p>If you decide to apply for an AGS Home Brand online, AGS will arrange the policy for and on behalf of Auto & General. If you decide to apply for any other Home & Contents Insurance Product compared on</p>

Product	Brands Participating on CTM Website	Other Important Information
		<p>the Home & Contents Insurance Comparison, CTM will refer you to the relevant insurance provider.</p> <p>In the event that CTM's participating brands decline to quote you online, you may be referred to Shielded Pty Ltd, who are an Insurance Broker who may be able to assist.</p> <p>If you decide to apply for an AGS Home & Contents Brand through the CTM Call Centre, CTM will arrange the issue of the policy for and on behalf of AGS, who act under a binder, for and on behalf of the insurer Auto & General.</p>
Business Insurance	Dual, Point and QBE.	<p>On our business home page and business information pages, we give you information about the business insurance products available to you.</p> <p>When you compare Business Insurance Products on the CTM Website or through the call centre advertised on the website, those services are provided to you by BizCover Pty Ltd (ABN 68 127 707 975, AFSL 501769).</p> <p>If you decide to apply for a Business Insurance Product compared on the Business Insurance Comparison, BizCover will refer you to the relevant insurance provider.</p>
Pet Insurance	RSPCA Pet Insurance, Australian Seniors Insurance Agency, Real Insurance, Prime Pet Insurance, Guardian Insurance and Guide Dogs Pet Insurance.	<p>On our pet insurance home page and pet information pages, we give you information about the Pet Insurance Products available to you.</p> <p>When you compare Pet Insurance Products on the CTM Website or through the call centre advertised on the website, those services are provided to you by Choosi Pty Ltd ABN 15 147 630 886 AFSL 402397.</p> <p>If you decide to apply for a Pet Insurance Product compared on the Pet Insurance Comparison, Choosi will refer you to the relevant insurance provider.</p>

HOW ARE WE PAID?

CTM and AGS may receive a fee or commission for each Product issued in respect of, or attributable to, the financial service provided by CTM as follows:

The below fees and commissions are included in the cost of the Product. These fees and commissions do not increase the cost of the Product to you.

Product	CTM Fee	AGS Commission
Car Insurance	Up to \$250 (plus GST) or up to 40% of the Car Insurance Product premium (including any fees or government taxes and charges) (plus GST), from the relevant provider, per vehicle.	Up to 27% of the Car Insurance Product premium (excluding any fees or government taxes and charges) from Auto & General for the AGS Car Brands.
Travel Insurance	Up to 25% of Travel Insurance Product premium (including any fees or government taxes and charges) (plus GST) from the relevant provider.	N/A
Home & Contents Insurance	Up to \$250 (plus GST) or up to 40% of the Home & Contents Insurance Product premium (including any fees or government taxes and charges) (plus GST), depending on the Product, from the relevant provider. If you elect to purchase an insurance product through Shielded Pty Ltd, CTM will be paid a fee by Shielded of up to 65% of the commission earned by Shielded itself in relation to that purchase.	Up to 27% of the Home & Contents Insurance Product premium (excluding any fees or government taxes and charges) from Auto & General for the AGS Home Brands.
Business Insurance	13% of all Business Insurance Products premium payments (plus GST).	N/A
Pet Insurance	Up to 25% of Pet Insurance Product premium (including any fees or government taxes and charges) (plus GST) from the relevant provider.	N/A

CTM Call Centre consultants are paid a salary and may receive bonuses, which may be based on a number of factors including; customer service excellence, quality assurance outcomes, and performance in relation to sales targets.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about the Services provided by CTM, you should:

Step 1 - Contact CTM on the contact details below;

Step 2 - If the matter is not resolved to your satisfaction within 14 days, please contact CTM's Dispute Resolution Manager;

Phone: 13 32 32

Email: customerresolutions@comparethemarket.com.au

Step 3 - If an issue has still not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is available to you, at no cost.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

CONTACT DETAILS

Compare the Market Pty Ltd

ACN: 117 323 378

AFS Licence No.: 422926

PO Box 301

Toowong QLD 4066

Phone: (07) 1800 777 712

Email: email@comparethemarket.com.au

COMPENSATION ARRANGEMENTS

As required by law, CTM has professional indemnity insurance arrangements in place to compensate its retail clients for loss suffered because of a breach by CTM of relevant obligations of CTM under Chapter 7 of the Corporations Act. This insurance covers the Services provided by CTM and its staff on the CTM Website and CTM Call Centre and includes the period after staff cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period. You should contact CTM immediately you consider you have suffered loss in these circumstances.