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this document for future reference***



Financial Services Guide (General Insurance Products)

This Financial Services Guide (FSG) is designed to give you important information to assist you to decide if you wish to use the financial services provided by Compare The Market Pty Ltd (**CTM**) ACN 117 323 378 in respect of general insurance products via the webpages of the “Compare The Market” website.

This FSG provides information about the services offered in respect of general insurance 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 \(Life Insurance Products\)](#).

Before purchasing an insurance product that is compared on the “Compare the Market” website, you will be given a Product Disclosure Statement (**PDS**) by the relevant insurance provider. The PDS contains information about the product to help you make an informed decision about whether or not to buy the product.

OUR SERVICES

“Compare The Market” is a brand, trading name and website licensed to or owned by CTM.

In respect of general insurance products, CTM is an Australian Financial Services Licensee (AFSL 422926) and is licensed to deal in, and provide advice on, general insurance products.

On the “Compare the Market” website, CTM will provide factual information and general advice on general insurance products. Any advice given by CTM on the “Compare the Market” website (including the comparison service) is given for your benefit.

Comprehensive Car Insurance

The “Compare the Market” website provides a comparison service for comprehensive car insurance (**Car Insurance Comparison**) which allows you to compare (including in respect of price) the car insurance brands which choose to participate on the CTM Website.

The car insurance products compared on the Car Insurance Comparison on the “Compare the Market” website are not representative of all products available in the market. The site compares the following car insurance brands: Australia Post Car Insurance, Budget Direct, ibuyeco, Virgin Car Insurance, Ozicare, 1st For Women, CarSure, Real Insurance, AI Insurance and Woolworths Car Insurance.

All car insurance brands, other than CarSure, Real Insurance, AI Insurance and Woolworths Car Insurance (**AGS Car Brands**) are arranged by Auto & General Services Pty Ltd (**AGS**) ACN 003 617 909 AFSL 241411, under a binder, for and on behalf of the insurer, Auto & General Insurance

Company Limited (**Auto & General**) ACN 111 586 353; AFSL 285 571. CTM, AGS and Auto & General are related bodies corporate.

If you decide to apply for:

- a) an AGS Car Brand, AGS will arrange the policy for and on behalf of Auto & General;
- b) CarSure branded car insurance, CTM will arrange the policy for and on behalf of the insurer, AVEA Insurance Limited ACN 009 129 793; AFSL 238 279 (**AVEA**), via web pages owned and operated by CTM and co-branded "Compare the Market".

If you decide to apply for any other comprehensive car insurance products compared in the Car Insurance Comparison on the "Compare the Market" website, CTM will refer you to the relevant insurance provider.

CTM acts under an arrangement with AVEA authorising it to arrange CarSure branded comprehensive car insurance products on behalf of AVEA via web pages owned and operated by CTM and co-branded "Compare the Market". When arranging a CarSure branded comprehensive car insurance policy issued by AVEA, CTM acts on behalf of AVEA and not your behalf.

Travel Insurance

The travel insurance products compared on the "Compare the Market" website are not representative of all products available in the market. The site compares the following travel insurance brands: Online Travel Insurance, Worldcare Travel Insurance, Simply Travel Insurance, Insure4less, Travel Insuranz, InsureandGo, DUinsure, Fastcover, American Express, Easy Travel Insurance, Columbus Direct, Virgin Money, 1st for Women, Budget Direct, Under 30, Kango Cover, Ski Insurance, 1Cover, iTrek, Citibank Travel Insurance, Travel Insurance Saver and Woolworths Travel Insurance. Budget Direct and 1st for Women are brand names owned by AGS and Budget Direct and 1st for Women travel insurance products are arranged by AGS and underwritten by the insurer, Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 234708) (**Allianz**). As mentioned above, CTM and AGS are related bodies corporate.

If you decide to apply for a travel insurance product which is compared on the "Compare the Market" website, CTM will refer you to the relevant insurance provider.

Compulsory Third Party Insurance

CTM does not itself provide a comparison service for compulsory third party (**CTP**) insurance. If you wish to compare CTP insurance, the "Compare the Market" website will:

- a) refer you (via a link) to the New South Wales CTP comparison service offered by the Motor Accident Authority;
- b) refer you (via a link) to the Queensland CTP comparison service offered by the Motor Accident Insurance Commission; or
- c) refer you (via a link) to the website of the other relevant State or Territory authority responsible for CTP insurance.

HOW ARE WE PAID?

Whenever a car insurance policy (other than an AGS Car Brand policy or a CarSure branded policy) is issued to a person by another participating insurance provider through, or as a result of a referral from, the Car Insurance Comparison on the "Compare the Market" website, CTM receives a referral fee of up to \$250 plus GST from the relevant provider.

Whenever an AGS Car Brand policy is issued to a person introduced to Auto & General through or as a result of the Car Insurance Comparison on the “Compare the Market” website, AGS receives a commission of up to 27% of your premium (excluding any fees or government taxes and charges) from Auto & General.

If a CarSure branded comprehensive car insurance policy is arranged by CTM on behalf of AVEA via the web pages owned and operated by CTM and co-branded “Compare the Market”, CTM receives a commission of up to 25% of the premium (excluding taxes and statutory charges) plus GST from AVEA.

Whenever a travel insurance policy is issued to a person by a participating insurance provider through, or as a result of a referral from, the “Compare the Market” website, CTM receives a fee of up to 15% of your premium (including any fees or government taxes and charges) plus GST from the relevant provider or in the case of Budget Direct and 1st for Women travel insurance products, from AGS.

Whenever a Budget Direct or 1st for Women travel insurance product is issued to a person introduced to Allianz through or as a result of the “Compare the Market” website, AGS receives a commission of up to 30% of your premium (including any fees or government taxes and charges) plus GST from Allianz.

CTM's (and AGS's) commission and fees are included in the cost of the insurance product.

CTM does not receive any fee or commission for referring you to a State or Territory authority to compare CTP insurance. If you buy a CTP insurance product on referral from the “Compare the Market” website, CTM does not receive any fee or commission.

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 (07) 8877 8872;
- **Step 2** - If the matter is not resolved to your satisfaction within 14 days, please write to the Dispute Resolution Manager at PO Box 301, Toowong, QLD 4066;
- **Step 3** - If you are still not happy with the response, you can refer the complaint to the Financial Ombudsman Service (FOS), an external dispute resolution service of which CTM is a member. FOS can be contacted by phone on 1300 780 808 or by fax on (03) 9613 6399.

CONTACT DETAILS

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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

including after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.