

The purpose of this Financial Services Guide (FSG)

The financial services referred to in this FSG are offered by Auto & General Services Pty Ltd ACN 003 617 909 which holds Australian Financial Services Licence Number 241411 (AGS, us, we).

The purpose of this FSG is to give you important information to assist you to decide if you wish to use any of the financial services provided by us as set out in this FSG. This FSG does not provide information about the financial services offered by AGS in respect of life and income insurance products. Further information regarding those products can be found in our FSG for these insurances.

The FSG explains the services we can offer to you, how we (and others) are remunerated and details of our complaint handling procedures and how you can access them.

Before purchasing any financial product through us, you should read the *Product Disclosure Statement (PDS)* applicable to the insurance product you are purchasing which is available from us. The PDS contains information about the particular product to help you make an informed decision about whether or not to buy that product. Any advice given is general in nature and does not take into account your objectives, financial situation or needs.

Authorised financial services

AGS is licensed to deal in, provide general financial product advice, and provide a claims handling and settling service, to retail clients on general insurance products.

Associations and relationships

Auto & General Insurance Company Limited (AFSL 285571) (Insurer) issues and underwrites the insurance products.

For general insurance products, other than pet and travel insurance, AGS acts under a binder agreement with the Insurer. AGS is authorised by the Insurer under the binder agreement to enter into insurance policies, and to vary, amend, or cancel insurance and administer claims on behalf of the Insurer. AGS acts on behalf of the Insurer when providing these services and not on your behalf.

Telesure Group Services (Proprietary) Limited (TGS) (AR Number 299513) is an Authorised Representative of AGS. TGS acts for and on behalf of AGS. TGS is authorised to provide the same financial services for the same products that AGS provides and works for us and on our behalf in relation to the general insurance products (other than pet and travel insurance) that we offer.

For pet insurance products, Pet Health Insurance Services Pty Ltd ACN 638 910 675 (PHIS) acts under a binder agreement with the Insurer. PHIS is authorised by the Insurer under the binder agreement to enter into pet insurance policies, and to vary, amend or cancel pet insurance and administer pet insurance claims on behalf of the Insurer. PHIS also acts as an Authorised Representative of the Insurer under a written agreement (AR Number 1282153) and can provide factual information and general financial product advice, arrange for the issue of pet insurance products, and provide a claims handling and settling service, to retail clients, as Authorised Representative of the Insurer. When providing these services, PHIS acts on behalf of the Insurer and not on your behalf.

The Insurer, AGS, TGS and PHIS are related companies.

For travel insurance products, AGS arranges and promotes insurance under a distribution agreement with, Travel Insurance Partners Limited (TIP) (ABN 73 144 049 230, AFSL 360138). TIP acts on behalf of Zurich Australian Insurance Limited (Zurich) (ABN 13 000 296 640, AFSL 232507) under a binder authority with Zurich to enter into travel insurance policies, and to vary, amend or cancel travel insurance and administer travel insurance claims on behalf of Zurich. When providing these services, TIP acts on behalf of Zurich and not on your behalf.

How we are paid

For general insurance products, other than pet and travel insurance, AGS receives a commission of up to 23% of your premium (excluding any fees or government taxes and charges) from the Insurer for providing the services described above. We may also receive remuneration by way of additional commission to cover referral or administration fees.

For pet insurance, AGS receives a benefit in the form of a direct reimbursement of its marketing costs for the pet insurance product from the Insurer.

For travel insurance, AGS receives a commission of up to 37% of your premium (excluding any fees or government taxes and charges) from TIP for providing the services described above. AGS may also receive additional commission should certain conditions be met.

How others are paid

Where you have been introduced to us by one of our partners and you decide to acquire one of those products, we may pay our partner. The payment amount depends on the product type, premium, and the specific arrangement entered into with that partner.

The remuneration may also be paid on renewal and premium adjustments. Any remuneration paid to our partners is not charged directly to you. If you would like more details about the remuneration (including commission) or other benefits the partner receives, please ask for it within a reasonable period after you receive this document and before the relevant insurance is issued to you.

The Insurer remunerates PHIS by covering their administrative costs which are attributable to the services they provide to us (including the processing of any claims) plus, in some cases, a 10% mark-up over these costs.

AGS remunerates TGS by covering their administrative costs which are attributable to the services they provide to us (including the processing of any claims), plus in some cases, with a 25% mark-up over these costs, and payment of their assessment fees.

AGS and TGS sales staff and representatives are paid a salary and may receive bonuses.

Fees that may be charged

Fees (inclusive of GST) that you could incur once you have taken out a policy through AGS are:

Early Cancellation	\$40.00
Monthly Instalment Processing	12 payments of 66 cents per \$100 of premium or part thereof
Fortnightly Instalment Processing	26 payments of 31 cents per \$100 of premium or part thereof




What you should do if you have a complaint

We want to resolve any complaint for you as quickly as possible. Should you have a complaint you can contact the appropriate department using the contact details shown on the Cover Letter to your *Insurance Certificate*.

Our teams will try and resolve your complaint immediately. If we are unable to resolve your complaint to your satisfaction, we will escalate it to our Customer Disputes Resolution team who will work together with you to try and resolve your complaint.

We aim to resolve complaints within 30 days. If we are unable to do so or you are dissatisfied with our final decision we will provide you with the contact details for the external dispute resolution scheme run by the Australia Financial Complaints Authority (AFCA).

You can contact AFCA using the following details:



-  Visit www.afca.org.au
-  Phone 1800 931 678 (free call)
-  Write to Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001
-  Email info@afca.org.au

Compensation arrangements

AGS has professional indemnity insurance arrangements in place to cover retail clients for losses suffered because of breaches of financial services laws, negligence, and other misconduct. Subject to the terms of the insurance these arrangements cover claims in relation to conduct of employees/representatives of AGS, even after they have ceased employment. These arrangements comply with the requirements of s 912B of the Corporations Act.

How to contact AGS and TGS

You may instruct and contact us by any of the following ways:

-  By calling the number shown on the Cover Letter to your *Insurance Certificate* if you already have a policy with us, or
-  by writing to us at PO Box 342, Toowong QLD 4066.

Date prepared

This FSG was prepared on 12 December 2024 and its distribution has been authorised by AGS.

The Insurer is a signatory to the General Insurance Code of Practice (Code). The Code commits the Insurer to, among other things, provide a high standard of customer service and a fair and effective complaints process. General insurers' compliance with the Code is monitored and enforced by an independent body called the Code Governance Committee (CGC).