

This Financial Services Guide (FSG) version 3 is valid from 4 January 2017 and contains information about the services we provide, our fees and charges and your rights as a client. Also outlined in this document are things you may need to know in relation to general insurance matters as well as our process for handling any complaints you may have.

If you engage us to act on your behalf as your general insurance broker, we will do so based on the terms set out in this FSG. This document will be the basis of our workings and we assume that you agree with the terms unless otherwise stated in writing.

About Us

The financial services referred to in this FSG are provided by:

Adam Pile	Chad Jones
Director	Insurance Broker
Authorised Representative No. 314707	Authorised Representative No. 1252689

Insurance HQ Pty Ltd

Trading as Truck Insurance HQ, Earthmoving Insurance HQ,

Gym Insurance HQ and Your Risk Adviser

Corporate Authorised Representative No. 1244546

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Authorised Representatives of :

ORACLE GROUP (AUSTRALIA) PTY LTD

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Website : www.oraclegroup.com.au

Oracle Group (Australia) Pty Ltd trading as Oracle Group Insurance Brokers holds an Australian Financial Services Licence No. 363610 and is authorised to deal in general insurance products and to provide related advice to wholesale and retail clients. Oracle Group (Australia) Pty Ltd is responsible for the financial services provided to you.

Who We Act For

We act on your behalf, as your insurance broker, unless we tell you otherwise.

Our Services

We are committed to provide comprehensive and sound advice on general insurance products based upon your needs and our industry knowledge. We offer a range of services to assist you in protecting your assets. These include:

- Review and advise you in relation to your insurance needs;
- Arrange and renew insurance contracts on your behalf;
- Arrange premium funding, if required;
- Assist with insurance claims.

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 and your past claims history. Please also tell us about any relevant changes as they occur.

If you elect to withhold, or are unable to provide information to us, our ability to comprehensively review your circumstances will be affected. This may limit our ability to make appropriate recommendations when it comes to your individual insurance requirements. You will then need to assess our professional advice in relation to your needs and act accordingly.

Typically, we only provide General Advice to our Retail Clients. General Advice does not take into account your particular needs and requirements and you should consider the appropriateness of this advice to your circumstances prior to acting upon it. We will provide you with a General Advice Warning in such cases.

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the 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 insurance providers we deal with regularly. If we recommend the purchase of a particular financial product, we will also give you a Product Disclosure Statement at that time, which sets out details specific to that product and the key benefits and risks in purchasing the product.

Financial Services and the Products we are authorised to provide

The range of general insurance products we are authorised to provide to **retail clients** include *but are not limited to*:

Motor Vehicle, Home Building and Contents, Sickness and Accident, Motor Cycle, Pleasure Craft and Travel.

Our range of products for **wholesale clients** can include *but are not limited to*:

Business Insurance, Commercial Property, Public and Products Liability, Cyber and Privacy Protection, Management Liability, Professional Indemnity, Tax Audit, Marine Hull, Marine Transit, Marine Cargo, Protection and Indemnity, Motor Fleet, Construction and Workers Compensation.

How to Contact Us

We are able to receive your instructions personally or by phone, fax, email or letter. Where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email or links to websites etc. If you have provided your email address to us we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us and we will update our records accordingly.

Remuneration

Generally, we are paid a commission by the insurer for arranging the policy which is based on a percentage of the premium less government charges, taxes, fees or levies. The amount of the commission varies between 0% and 40% of the base premium that you pay. Where a policy is cancelled before the period of insurance has ended we will usually retain the commission on any return premium involved as well as our broker fee, as we deem that was earned at inception.

Oracle Group (Australia) Pty Ltd may receive additional remuneration of up to 3% of the premium from insurers with whom they have profit share or volume bonus arrangements. This remuneration is payable if they meet certain agreed sales and/or profitability targets set by the insurer.

We may also charge you an administration and/or broker fee, which will appear separately on your Tax invoice. The amount we charge is based on the individual product and on the time and complexity in arranging the insurance. Oracle Group (Australia) Pty Ltd will retain any interest on premiums paid by you that is held in our trust account before paying the insurer. In addition to the above, we may receive commission for premium funding, if we arrange this service on your behalf. Premium funding products enable you to pay your premiums by instalments. Premium funders do charge interest. The commission we receive is usually calculated as a percentage of the premium and may be up to 3%. In addition to this commission payment, Oracle Group (Australia) Pty Ltd may also be entitled to receive a volume bonus up to 2% of funded premium depending on the total amount we fund with some providers.

In some cases, our Representatives or Authorised Representatives may be paid a percentage of the commission earned in addition to their salary.

Important Relationships

Oracle Group (Australia) Pty Ltd is a shareholder of IBNA Limited (Insurance Brokers Network Australia). IBNA is a national marketing group that provides us with access to a range of resources and develops products and services for our particular clients. Our relationship with IBNA allows us to provide better services to you by providing us with:

- access to insurance products underwritten by a wide range of insurers;
- access to insurance products that offer wide insurance cover;
- access to consultants with specialised skills in certain risk products and services.

IBNA have exclusive arrangements with some insurers where they receive between 0.5%-2.5% commission on the premium placed by us with those insurers. These payments are used to operate IBNA. Depending on the operating costs of IBNA (including the costs of shareholder services provided to us and other shareholders) and the amount of total business Oracle Group (Australia) Pty Ltd place with the participating insurers in any financial year Oracle Group (Australia) Pty Ltd may receive some of that total commission at the end of each financial year.

As an IBNA shareholder we can access services including operating and compliance tools, advice and assistance from professional bodies, group insurance arrangements, product comparison and placement support, claims support and purchasing arrangements. These shareholder services are either funded or subsidised by IBNA or available exclusively to shareholders for a fee.

Oracle Group (Australia) Pty Ltd have entered into an agreement with Lombard Australia Pty Ltd to provide new products and services to clients of Oracle Group (Australia) Pty Ltd which will be underwritten by The Holland Insurance Company Pty Ltd. The shareholders of Lombard Australia Pty Ltd are Oracle Group (Australia) Pty Ltd. As shareholders of Oracle Group (Australia) Pty Ltd the Directors may from time to time receive a share in the company's profit based on a profit share formula after deduction of claims and expenses. The percentage of profit payable may vary and is not guaranteed.

Privacy

The privacy of your personal information is important to us. We collect personal information to ensure that we are able to provide you with the products and services most appropriate to your needs.

We have adopted the principles set out in the Privacy Act 1988 as part of our continuing commitment to client service and maintenance of client confidentiality. For further details, please refer to our Privacy Policy on www.oraclegroup.com.au.

Insurance HQ Pty Ltd may utilise the services of Ins HQ (Asia) LLC Company Limited based in Vietnam in processing and supporting our Australian staff. Acceptance of our services indicates your acceptance of the use of Ins HQ (Asia) for processing services. The outsourced service requires the disclosure of personal information to an overseas recipient and, a consequence of your consent is that we will be required to take reasonable steps to ensure that the Australian Privacy Principles are complied with by Ins HQ (Asia) and its staff.

Compensation Arrangements

Oracle Group (Australia) Pty Ltd holds a Professional Indemnity Policy which extends to cover our Authorised Representatives, and satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.

What should I do if I have a complaint?

If you have any complaints about the service provided to you please contact our Complaints Officer on (08) 6454 0911 or put your complaint in writing to contact Oracle Group (Australia) Pty Ltd at PO Box 1859 Osborne Park DC WA 6916, or by info@oraclegroup.com.au.

Your complaint will be handled in accordance with our internal disputes resolution procedures. Whilst we will do our best to resolve your complaints as quickly as possible, if your complaint cannot be resolved to your satisfaction within 20 days you have the right to refer the matter to the Financial Ombudsman Service (FOS), an external dispute resolution scheme of whom we are a member. FOS can be contacted on 1800 367 287 or via email at info@fos.org.au. The address for FOS is level 5, 31 Queen Street, Melbourne VIC 3000 (Postal: GPO Box 3, Melbourne, VIC, 3001).

Terms of Business

By choosing to place your general insurance policy through Oracle Group (Australia) Pty Ltd you agree to the following terms of business.

Deemed Understanding/Acceptance

You have received a copy of this notice because you are a client of Oracle Group (Australia) Pty Ltd. It is deemed that you have read, understood and accepted these terms of business unless arrangements to the contrary have been made.

Completion of Insurance Forms

You understand that all documents relating to insurance contracts should be completed in your own handwriting, however at times this may be done by Oracle Group (Australia) Pty Ltd with your consent. It is your responsibility to ensure that all answers and details disclosed are true and correct. You discharge Oracle Group (Australia) Pty Ltd of all and/or any liability in this regard.

Contact Agreement

To ensure that we provide you with appropriate products and services, you agree to us contacting you to discuss any new products and services. If you do not wish to receive such calls please advise us and we will place you on our Do Not Call register.

Renewals

Unless otherwise agreed in writing, prior to the expiry date, Oracle Group (Australia) Pty Ltd at its discretion may renew each policy of a renewable nature for its usual term to protect your interests.

Termination

Either party may terminate this appointment by written notice of not less than 30 days to the other.

Contractual Liability

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

Privacy Policy

Oracle Group (Australia) Pty Ltd is an Australian Financial Services Licensee (AFSL No. 363610). Oracle Group (Australia) Pty Ltd supports the Australian Privacy Principles and operates in accordance with the requirements of the Privacy Act 1988 (Cth) including the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

Your privacy is important to us and we are committed to handling your personal information in a responsible way in accordance with the Act. This is our Privacy Policy and sets out how we collect, store, use and disclose your personal information.

By asking us to provide you with our financial services, you consent to the collection and use of the information you have provided to us for the purposes described above.

The information we collect

We only use your information for the purpose for which it was provided to us, related purposes and as permitted by law. We will usually provide some or all of this information to our product suppliers to allow us to provide advice to you, and arrange financial services on your behalf. Some of these product suppliers may be located outside Australia.

When a claim is made under an insurance policy, to enable us to assist in the claim process, we and our representatives and those of the insurer (including loss adjusters, investigators, medical advisers and lawyers) collect information about the claim, some of which may be personal information. We may collect the information from you or from third parties.

We provide this information to the insurer and or their agents and those appointed to assist you in making a claim. Again this information may be passed on to your underwriters and reinsurers. We may use your personal information internally to help us improve our services and help resolve any problems. In some circumstances, we may also collect sensitive information (such as medical conditions and criminal records) which are required to obtain insurances on your behalf.

We can only apply for and arrange financial service products if we have all relevant information. The insurance laws also require insureds to provide all the information required by the end insurer to help them decide whether to insure you and on what terms. Credit Providers also require specific information to help them assess any credit applications that we may facilitate on your behalf.

Security of your information

We hold the information we collect from you in our computer system and in our hard copy files. We ensure that your information is safe by following the usual security procedures expected by our clients. How we disclose your information

We may disclose information to:

- Financial institutions, other Australian Financial Service Licensees, insurers, underwriters, underwriting agencies, wholesale brokers and reinsurers (for the purpose of seeking recovery from them or to assist them to assess insurance risks);
- Premium funders / Credit providers for the purposes of gaining quotations on and arranging funding of your insurance premiums / financial investments.
- An investigator, assessor, State or Federal Health Authorities, lawyers, accountants, medical practitioners, hospitals or other

professional advisors (for the purposes of investigating or assessing your claim);

- A lawyer or recovery agent (for the purpose of defending an action by a third party against you or for the purpose of recovery costs including your excess);
- Contractors who supply services to us, e.g. to handle mailings on our behalf;
- An immediate family member;
- Ins HQ (Asia) LLC Company Limited in relation to policy processing;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event.

Some of these parties may be located overseas for example, Lloyds of London syndicates or brokers and other overseas based insurers and intermediaries or in situations where we utilise "Cloud Computing" services that are situated outside Australia.

In all such cases we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent.

However, you acknowledge, by agreeing to the disclosure of your information to these entities outside of Australia, we will no longer be required to take reasonable steps to ensure overseas recipient's compliance with the Australian privacy law in relation to your information and we will not be liable to you for any breach of the Australian privacy law by these overseas recipients and, on this basis, you consent to such disclosure.

Accuracy, access and correction

We take reasonable steps to ensure the information we collect and hold about you is accurate, complete and up to date. However, we rely on you to advise us of any changes to your information or corrections required to the information we hold about you.

Please let us know as soon as possible if there are any changes to your information or if you believe the information we hold about you is not accurate, complete or up to date.

We will, on request, provide you with access to the information we hold about you unless otherwise required or permitted by law. We will notify you of the basis of any denial to access your information. We do not charge for receiving a request for access to personal information or for complying with a correction request. We do however reserve the right to charge you for all reasonable costs and outgoings specifically incurred in meeting your request for information.

Complaints about Privacy

Should you have a complaint regarding a breach of this Privacy Policy, or the privacy principles of the Act, you can contact us at:
Oracle Group (Australia) Pty Ltd
Suite 3.1 Level 3, 110 Erindale Road
BALCATTA WA 6021

PO Box 1859
OSBORNE PARK DC WA 6916
Ph: (08) 6454 0911
Fax: (08) 6270 1015
info@oraclegroup.com.au

We will refer your complaint to our Operations Manager who will investigate the issue and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the determination of the Operations Manager.

If you are not satisfied with our determination, you can contact us to discuss your concerns or complain to the Australian Privacy Commissioner via www.oaic.gov.au.

Revision of our Privacy Policy

We reserve the right to revise this Privacy Policy or any part of it from time to time. Please review this policy periodically for changes. Your continued use of our products and services, requesting our assistance, applying for or renewal of any of our products or services or the provision of further personal information to us after this Privacy Policy has been revised constitutes your acceptance of the revised Privacy Policy.

Website Privacy

Anonymous Data

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider may log your server address, the date and time of your visit, the pages and links access and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies

In order to collect this anonymous data we may use "cookies". Cookies are small pieces of information which are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained

from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Forms

Our website may allow visitors to submit information via Self-Service forms (Quotes, Claim Forms, Employment and Contact request). The information submitted via the Forms may not be encrypted. Should you be concerned about the confidentiality of any information provided by any Self Service forms please do not hesitate to lodge this information with us via phone or email.

We may also use your contact information that you supply on this website to send you product information and promotional material and to enable us to manage your ongoing requirements, eg renewals, and our relationship with you, eg invoicing, client surveys etc.

We may also notify you via direct marketing about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.

We may also use your information internally to help us improve our services and help resolve any problems.