

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

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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 Hollard 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.

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.