

Plan 4 Insurance Services Pty Ltd

FINANCIAL SERVICES GUIDE

About This Financial Services Guide

This is our Financial Services Guide(FSG) for products of QBE Insurance. This and similar documents that cover other licensees make up our FSG. The FSG is designed to assist you in deciding whether to use the financial services we offer ie arranging general insurance products for you. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

Other Documents You May Receive

Where required we will also provide you with:

A **Product Disclosure Statement** (PDS) before or at the time you buy any financial product as a retail client. The PDS sets out the significant features of the product(s) and is designed to assist you make informed choices about the financial product(s).

A **Statement of Advice** (SOA) when we provide you with personal advice on Consumer Credit or Personal Accident cover. The SOA will set out the advice we give you, the basis on which that advice is given and information about our remuneration and any associations related to the advice, so that you can make an informed decision about whether or not to act upon that advice.

If we provide you with personal advice in respect to any insurance products, that advice will take into account your personal needs, objectives or financial situation, we will either provide you with a Statement of Advice or prepare a Record of Advice (where we provide you with further advice).

ABOUT Plan 4 Insurance Services Pty Ltd

We and our Employee Advisors are Authorised Representatives of QBE Insurance (Australia) Limited.

We are authorised to deal in general insurance products as set out in Part 2 – Our Authorised Products. We can arrange to issue, vary or cancel general insurance products to retail clients as QBE's agent in accordance with their underwriting guidelines.

QBE as the insurer of the product and we, as their agent, do not act on your behalf.

We are authorised to provide financial product advice (general and personal) in relation to the financial products as provided in Part 2 – Our Authorised Products.

Personal Advice

If we provide you with personal advice in respect to any insurance products that advice will take into account your personal needs, objectives or financial situation. In this case we will either provide you with a Statement of Advice or prepare a Record of Advice. You may request a copy of any Record of Advice by asking your Adviser. You have the right to request a copy of any Record of Advice for a period of 7 years after the day on which the Further Advice is provided.

General Advice

Unless we have told you otherwise, our advice to you will be of a general nature only. General advice does not take your personal needs, objectives or financial situation into account. We recommend that you carefully read any Product Disclosure Statement and Policy documentation provided by the Insurer and any other information before making your decision.

The distribution of this FSG has been authorised by QBE Insurance.

Contact Details

Plan 4 Insurance Services Pty Ltd
ABN: 28 065 260 344
Trading as: Plan 4 Insurance Services Pty Ltd
Authorised Representative No: 253683

115b Portrush Road
Evandale SA 5069

Ph: 08 8362 9241
Email: jeff@plan4ins.com.au

Employee Advisors:

	Name of Advisor	AR Number
1.	Jeffrey Graham Dixon	252464
2.	Roger Wayne Glaetzer	251888

OUR LICENSEE:

QBE Insurance (Australia) Limited (QBE)
ABN 78 003 191 035 AFS License No: 239545

2 Park Street
Sydney, NSW, 2000
Phone: 02 8275 9579
Emergency Claims After Hours
1800 023 387
[Email: enquiries@qbe.com](mailto:enquiries@qbe.com)

The Corporations Act 2001 (Cth) requires that we have compensation arrangements in place, should you suffer any loss as a result of our AR breaching their obligations to you in their capacity as our AR. QBE is a general insurer, regulated by the Australian Prudential Regulation Authority (APRA) and satisfy the requirements of the Corporations Act. If you require further information please contact QBE.

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OUR REMUNERATION

We receive commission from QBE, which ranges from 0% to 35% of the total premium payable (excluding government charges) by you to them for the product. The commission is paid to us by QBE for each policy issued or renewed. Where a third party has referred you to us, we may share with them a part of the commission we earn.

We may also charge a fee for our services to you. Any fee we charge is an additional cost to you.

Our staff are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. QBE may provide other benefits, such as profit sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.

IF YOU HAVE A COMPLAINT

If you ever have a complaint, you should ask your adviser for assistance or you can write to or call us using the contact details provided here. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction you may request that your complaint be referred to QBE and handled under their dispute resolution process.

PART 2- OUR AUTHORISED PRODUCTS

QBE Product List	Commission
Business Insurance	30%
Farm Insurance (Ex PI)	15%
Home Building Insurance	20%
Home Contents Insurance	20%
Landlord Insurance	20%
Motor Vehicle Insurance	20%
Personal & Domestic Property Insurance	25%
Pleasure Craft Insurance	20%
Strata Insurance	30%
Sickness & Accident Insurance	20%
Travel Insurance	35%