

Financial Services Guide (FSG)

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Ray White Insurance



This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client.

This guide contains important information about the services we offer you, how we and other relevant persons are paid and how complaints are dealt with.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains information on the significant benefits and characteristics of the product and of the rights, terms and conditions attached to the policy to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with your policy documents in a safe place for future reference.

Who we are and what services do we offer?

Name: REVA INSURANCE PTY LTD trading as RAY WHITE INSURANCE
AR Number: 267687
ABN: 95 105 230 046
Address: Riverside Centre, Level 7, 123 Eagle Street, Brisbane, QLD, 4000
Contact Details: Mailing address: PO Box 2394, FORTITUDE VALLEY BC, QLD, 4006
Telephone: 1800 221 773
Fax: 07 3257 4386
Email: insurance@raywhite.com

We are an Authorised Representative of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 of Level 12, 2 Market Street, Sydney NSW 2000 (Allianz). Allianz can be contacted on 1300 658 390. When providing the types of service listed in this FSG, we act as an agent of Allianz and not as your agent.

We have a binding authority from the insurer, Allianz, to enter into, vary and/or dispose of certain insurance products on their behalf as if we were them (subject to the scope of authority provided to us by them).

Allianz has authorised us to provide general advice on certain insurance products issued by it.

You may be provided with financial services by one of our employees who has also been authorised by Allianz to arrange and provide general advice on insurance products as its authorised representative and to provide you with this FSG. Our employees will tell you when this is the case.

General Advice Warning

It is important that you understand and are happy with the products we and our representatives can arrange. We can give you general information to help you decide but do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about whether or not to purchase the product please carefully read the Policy Document to decide if it is appropriate for you.

Information on Remuneration

You will be charged an agreed premium for the product/s you select (plus relevant taxes and charges) which we will calculate and tell you before you purchase the products.

We may receive a commission from the insurer each time you buy a policy (including renewals) and for some variations. It is calculated as a percentage of the premium payable by you (less stamp duty, GST and other government taxes, charges and levies).

We pay our staff and representatives an annual salary for their services and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

From time to time, we may participate in sales incentive schemes and Allianz may provide other benefits such as promotional items, financial assistance for promotion of its products, business related conferences, study trips or other functions. We may also be eligible to qualify for other benefits such as awards or hospitality events. These benefits are provided to us at no additional costs to you.

If you cancel the policy during the period of insurance the commission paid to us may not be refunded to you.

If you require further details about any of the above remuneration received from Allianz, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

Compensation Arrangements

Allianz is a general insurer authorised under the *Insurance Act 1973 (Cth)* to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority (APRA) and subject to the prudential requirements of the Insurance Act. Because of this Allianz is exempted from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

What happens if you have a complaint?

If you are dissatisfied with our service in any way contact us and we will attempt to resolve the issue and promptly refer it to Allianz who will attempt to resolve the matter in accordance with their Internal Dispute Resolution procedures. To obtain a copy of Allianz's procedures contact us using the contact details on page 1. A dispute can be referred to the Financial Ombudsman Service (FOS) subject to its terms of reference. It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms and its contact details are:

The Financial Ombudsman Service

Free call: 1300 78 08 08

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Further information

If you need further information about the products or our services, or you have any queries please contact us using the contact details on page 1.

Allianz has authorised the distribution of this FSG.