

If you have a complaint

Complaints Handling Procedures

If you have a complaint, we will do everything possible to resolve the matter on your initial contact with us. If your complaint is not resolved, we will treat it as a dispute and will enter it into our Internal Dispute Resolution process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of WFI with the appropriate experience, knowledge and authority to deal with it.

Details of our Complaints Handling Procedures are set out in our brochure "Handling Complaints and Dispute Resolution Our Commitment to You" and in our "Privacy" brochure. You can contact us for these brochures or access them online at www.wfi.com.au.

To access our Complaints Handling Procedures, simply contact your local WFI Area Manager, Client Service Team or the Claims Officer handling your claim.

External Dispute Resolution

If we are unable to resolve your complaint through our Complaints Handling Procedures, you may be able to have your complaint dealt with by the Financial Ombudsman Service Limited, which is a free, independent and impartial external dispute resolution service.

Its contact details are as follows:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne Victoria 3001
General Enquiries: 1300 78 08 08
Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

If your complaint is to do with a privacy issue, you may refer it to the Federal Privacy Commissioner.

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FINANCIAL SERVICES GUIDE

Contact Details

You may apply for, vary or cancel your financial product, give us instructions or make a complaint by contacting the local WFI representative as shown on your Certificate of Insurance or letters from WFI. If you do not have a Certificate of Insurance or letter then contact WFI on **1300 934 934** or on the number provided for your State below.

Western Australia

184 Railway Parade, Bassendean WA 6054
Locked Bag 1, Bassendean DC WA 6942
Tel: (08) 9273 5333 Fax: (08) 9378 2172

Queensland, New South Wales and A.C.T

9 Sherwood Road, Toowong QLD 4066
PO Box 712, Toowong QLD 4066
Tel: (07) 3721 5100 Fax: (07) 3871 0776

Victoria, Tasmania and South Australia

Level 4, 440 Collins Street
Melbourne Vic 3000
PO Box 16213 Collins St West
Melbourne Vic 8007
Tel: (03) 9342 1200
Fax: (03) 9342 1260

Or visit

www.wfi.com.au

Wesfarmers General Insurance
Limited ABN 24 000 036 279
AFSL 241461

Good people to know.



About this Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about whether to use the financial services we can provide to you. It also sets out information and details required by law to be included in an FSG.

For example, this FSG contains information about the services we can offer you, how we and other persons or organisations are remunerated in relation to the services offered and information about how we deal with complaints.

References in this FSG to 'we', 'us' or 'our' are references to Wesfarmers General Insurance Limited (WGIL) and WFI, a trading name of WGIL, unless otherwise indicated.

Other documents we may give you

When we provide you with financial services as a retail client, we may give you:

- **A General Advice Warning to let you know that any recommendation we have made is of a general nature and does not take your personal needs, objectives or financial situation into account.**
- **A Product Disclosure Statement (PDS) or Policy Wording before or at the time you acquire any of our products.** These documents contain information on the relevant risks, benefits and significant characteristics of the product and are aimed to assist you in making an informed decision about whether to buy it or not.

Compensation Arrangements

The *Corporations Act 2001 (Cth)* requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of this Act, unless an exemption applies. We are exempt from this requirement because we are an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the *Insurance Act 1973 (Cth)*.

About WFI and WGIL

WFI is a trading name of Wesfarmers General Insurance Limited (WGIL).

ABN: 24 000 036 279
AFSL: 241461

WGIL is an Australian Financial Services licensee authorised under the *Corporations Act 2001 (Cth)* to provide the financial services set out below. WGIL is also an insurer authorised by the Australian Prudential Regulatory Authority under the *Insurance Act 1973 (Cth)*.

About the services we provide

We are authorised under our licence to deal in and provide advice in relation to general insurance products. We limit any advice we provide to general advice only.

We will give you factual information about the general insurance products we issue to help you decide whether to buy them. If you apply to buy one of our products, we will collect information from you for the purpose of deciding whether to give you insurance, and if so, on what terms. If accepted, we will arrange and underwrite the relevant insurance and use the information to manage your and our rights and obligations under it. This is a dealing service.

In some cases, we may make a general recommendation or give an opinion about the general insurance products. We do this without consideration of your specific individual objectives, financial situation or needs. This is a general advice service.

As WGIL is the issuer of the products it recommends and deals in, it acts on its own behalf in making those recommendations. You need to consider the appropriateness of any information or advice we give you, having regard to your specific objectives, financial situation and needs, before acting on it. You should also refer to the policy documentation we give you (including the PDS) in deciding whether to acquire the products.

How we are remunerated

Our remuneration

When we issue a general insurance product to you, we will charge you a premium for that product based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to stamp duty, GST, fire services levy, or other government charges, taxes, fees or levies. Our staff receive an annual salary that may include bonuses based on performance criteria.

Authorised Representatives

In some circumstances, our staff may issue a general insurance product (including renewals and some variations which increase the premium payable) on behalf of one of our Authorised Representatives. WGIL may pay a commission to that Authorised Representative at rates between 2% and 7.5% of the premium (depending on the product), which is the cost of the product exclusive of amounts paid in relation to stamp duty, fire services levy, GST or other government charges, taxes, fees and levies. Any commission our Authorised Representatives receive is not charged directly to you. They may also receive termination benefits for up to 18 months after they are no longer an Authorised Representative of WGIL, at rates between 7.5% and 20% of the commission amounts they would have normally received, depending on their years of service to WFI.

Referrals

Any remuneration paid to third party referrers is not charged directly to you. Where you have been referred to us by a third party and you decide to acquire a general insurance product from us, we may pay the referrer a commission at rates between 5% and 20% of the premium you pay for the product. The actual rate we have agreed to pay to the referrer will depend on who the referrer is and what insurance product you purchase. The commission may also be paid on renewal and premium adjustments.

If we are unable to provide a product to you, we may refer you to another Australian Financial Services licensee. If you enter into an insurance policy with that licensee we may receive a commission for the referral service we provide. The amount of commission we receive is usually a percentage of the premium (exclusive of government charges, taxes, fees and levies) you pay the licensee.

If you would like more information about the remuneration that our referrers receive, please ask us. This request should be made within a reasonable time after this FSG is provided to you and before we provide you with a financial service to which this FSG relates.