



WageCover Australia Pty Limited

1. This document is the Financial Services Guide (FSG) for WageCover Australia Pty Limited ABN 31 070 231 748 required by section 941A or 941B to be given in accordance with Division 2 of Part 7.7.
2. The purpose of this guide is to inform you of our relationship prior to providing you with a financial service, the charges or remuneration that may be paid to the financial services licensee for the services offered and information on how complaints against the licensee might be dealt with.
3. This information is provided to assist you in determining whether to use the services outlined in this guide.
4. In addition to this guide you are entitled to receive either or both of a Statement of Advice (SOA) and Product Disclosure Statement (PDS) (if applicable).
5. It is not our normal practice to advise on financial products, however if we were to recommend that you acquire a financial product we will provide you with an SOA. We will also provide you with a PDS containing information about that product. This will enable you to make an informed decision about the acquisition of that product.
6. **Providing Entity**
The entity providing the advice is:
WageCover Australia Pty Limited
Licence Number: 246276
Address: 6/3 Vuko Place, Warriewood, NSW, 2102
Telephone: (02) 9970-8411
We are a licensed insurance broker able to provide you with advice in relation to General Insurance Products.
7. **Currency**
This FSG applies from 31 May 2007 and remains valid unless a further FSG is issued to replace it.
8. **Receiving Instructions**
We are able to receive your instructions by telephone, fax, email, letter and in person.
9. **Our role when providing services**
When providing you with advice we will be acting on your behalf. Any matters where conflict of interest may arise will be specifically provided to you prior to advice being given. Our advice to you will be based on the information you have provided to us about your circumstances. If this information is inaccurate or incomplete the advice given may not ultimately suit your particular circumstances. In such cases we will not be responsible for any loss that may result. You should ensure any information you provide to us is complete, factual and accurate.

If required we will make your file available to you for confirmation. Should you require additional information about the product recommended you should make your request in writing.

10. Remuneration

Generally we are paid a commission by the insurer for arranging the policy which is based on a percentage of the premium less stamp duty, fire services levy, GST and any other government charges, taxes, fees or levies. The rate depends on the policy and may range from 5-25%. The commission is included in the premium charged and covers various expenses we incur in arranging the insurance as well as a profit component.

Where business is introduced to us by another we may pay to them a share of our commission or fees, or pay them a referral fee.

We may also receive a profit share commission from insurers in the future if a particular portfolio of business reaches a certain level of profitability. Our staff receives an annual salary that can include a bonus based on business performance criteria.

In the event of a refund for the cancellation or adjustment of a policy, we reserve the right to retain our remuneration. We receive standard bank interest on our trust account funds from monies collected from you and remitted to Insurers. Any interest shall be entirely to the benefit of WageCover.

11. Complaints Handling

We are current members of the Insurance Brokers Disputes Limited (IBD).

We have in place an internal dispute process. If you have a complaint you should contact our office to explain the complaint. We will attempt to satisfy your complaint within 20 working days. Our Complaints Officer is Leonard Dalton. If we are unable to satisfy your complaint within the time you may wish to take your complaint to the IBD. Their contact number is 1800 064 169.

12. Privacy Policy

At WageCover, 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.

WageCover has adopted the principles set out in the Privacy Act as part of our continuing commitment to client service and maintenance of client confidentiality.

For further details, please refer to our Privacy Policy.