

This Financial Services Guide is designed to assist you in deciding whether to use the insurance services provided by Maxxia Pty Ltd (**Maxxia**) and A & G Insurance Services Pty Ltd (**AGIS**). It explains the services Maxxia and AGIS can provide, how Maxxia and AGIS are remunerated for their services, the compensation arrangements Maxxia and AGIS have in place and how any complaints you may have will be dealt with.

WHO WE ARE AND OUR SERVICES

Maxxia is authorised to provide general advice and arrange insurance on behalf of AGIS. This means that Maxxia acts as AGIS's agent to arrange insurance policies, not on your behalf. AGIS is an insurance intermediary and Australian Financial Services Licensee (AFS Licence No. 241411) and is licensed to deal in, and provide advice on, general insurance products.

Maxxia can give you factual information and general advice about insurance for your motor vehicle, home building and home and contents and Maxxia can assist you by arranging for the issue of insurance on behalf of AGIS through its website or call centre or by referring you to AGIS.

Maxxia is an authorised representative of AGIS and its authorised representative number is 278683.

AGIS acts under a binding authority with the insurer, Auto & General Insurance Company Ltd ACN 111 586 353, AFS Licence No 285571 (**Insurer**), authorising it to arrange motor vehicle, home building and home and contents insurance on behalf of the Insurer. This means that AGIS acts as the Insurer's agent to arrange insurance policies, not on your behalf. AGIS is a related company of the Insurer.

While Maxxia and AGIS do not act as your agent, any general advice given by them is given for your benefit.

If you are interested in the insurance Maxxia or AGIS offers, they will provide you with a Product Disclosure Statement (**PDS**) describing the main features of the policy. Reading it will help you to decide if the policy suits your needs, objectives and financial situation.

HOW WE ARE PAID

Maxxia receives a commission from AGIS when it arranges for you to buy the insurance and when your insurance is renewed. The commission varies depending upon the product, but is up to 30% of the premium (excluding taxes and statutory charges). Maxxia's commission is included in the premium quoted to you.

AGIS receives a commission from the Insurer when they arrange your insurance. The commission varies depending upon the product, but is up to 20% of the premium (excluding taxes and statutory charges). Their commission is included in the premium quoted to you.

AGIS's and Maxxia's sales staff are paid a salary and may receive bonuses based on performance.

Fees (inclusive of GST) that you could incur once you have purchased insurance through AGIS are:

Policy Amendments	\$11.00
Early Cancellation	\$33.00
Installment Processing – New policies	10 payments of 77 cents per \$100 of premium or part thereof.
Installment Processing – Renewing policies	12 payments of 66 cents per \$100 of premium or part thereof.
Payment Resubmission	\$11.00

COMPENSATION ARRANGEMENTS

As required by law, we have professional indemnity insurance in place to compensate retail clients for loss suffered because of a breach by AGIS or Maxxia of relevant obligations under Chapter 7 of

the Corporations Act. The policies cover the services provided by AGIS and its staff and Maxxia and any of its staff, including after they cease working with either AGIS or Maxxia, provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to complain about the insurance services of AGIS or Maxxia, or about the insurance product you should:

- **Step 1** – Contact the appropriate department manager on the contact details shown on your Insurance Certificate or if you haven't yet purchased insurance, speak to your sales representative or contact Maxxia on 1800 066 908.
- **Step 2** – If the matter is not resolved to your satisfaction within 14 days, please write to the Dispute Resolution Manager at PO Box 342, Toowong, QLD, 4066.
- **Step 3** – If you are still not happy with the response, you are entitled to take your complaint to the Financial Ombudsman Service (**FOS**) an external dispute resolution scheme of which AGIS is a member. They can be contacted on 1300 780 808 or you can lodge details of your dispute online at www.fos.org.au. You can access this scheme for free and any decision they make is binding on Maxxia and AGIS but not on you.

HOW WE PROTECT YOUR PRIVACY

Maxxia and AGIS are committed to protecting your privacy. Maxxia and AGIS use the information you provide, to advise you about and assist you with your insurance needs. Maxxia and AGIS provides your information to the Insurer (and their representatives). Maxxia may also use your information to provide you with updates about their other products and services. Maxxia and AGIS do not trade, rent or sell your information. You can check the information Maxxia or AGIS hold about you at any time. For more information about our Privacy Policy, ask us for a copy.

HOW CAN YOU CONTACT US?

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AR No: 278683

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