

IF YOU HAVE A COMPLAINT

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 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.yig.com.au.

To access our Complaints Handling Procedures, simply contact us by phone, fax, email or mail using the contact details overleaf.

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 VIC 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.

This FSG is dated 1 October 2009.

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Contact us

1300 855 141

www.yig.com.au

GPO Box 9939 Melbourne VIC 3001

t. 1300 855 141 f. 1300 797 544

e. info@yourinsurance.com.au

You may apply for, vary or cancel your insurance product, give us instructions or make a complaint by contacting us using the contact details above.

Please retain this document for your reference and any future dealings with us.

YOUR INSURANCE GROUP Financial Services Guide



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 how we and other persons 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 Your Insurance Group, 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 US

Your Insurance Group 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.

WGIL will usually be the issuer of the products we recommend and deal in, but we may also act as agent for other insurers. In such cases, we do not act for you.

When we act for another insurer, we may have a binding authority from them that allows us to enter into, vary or dispose of a contract on their behalf as if we were them. We tell you if this is the case before you buy any product.

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.

Our staff receive an annual salary that may include bonuses based on performance criteria.

Referrals

Where we act for other insurers in arranging their insurance, we may receive a commission from them which is a percentage of the base premium (i.e. premium excluding any amounts paid in relation to government charges, taxes, fees or levies).

The commission is paid to us when you enter into the policy (including renewal and some variations which increase the premium).

Where we act as a referrer, we may receive a fee or commission from the person to whom we have referred you. We may also pay other parties a commission for referring you to us.

If you would like more detailed particulars of the above remuneration arrangements, please ask us. You must request this information within a reasonable time after this document is provided to you and before you are provided with any financial services to which it relates.

ASSOCIATIONS

We are part of the group of companies owned by Wesfarmers Limited (ABN 28 008 984 049) which includes OAMPS Insurance Brokers Ltd (ABN 34 005 543 920).