

## FINANCIAL SERVICES GUIDE

### iSelect General Pty Ltd

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#### Who is iSelect General Pty Limited?

iSelect General Pty Limited (“us”, “we”, “our”) ABN 90 131 798 126 is an Australian Financial Services Licensee and has an AFS Licence No.334115.

We can offer a range of financial services listed within this Financial Services Guide (“FSG”). These services will be delivered by us via our website [www.iselect.com.au](http://www.iselect.com.au) or one of our authorised General Insurance Consultants who will have the necessary skills and accreditation to assist you with the service you require.

#### Purpose of this Financial Services Guide?

The purpose of this FSG is to help you decide whether to use our financial services. It informs you, our valued customer, of certain basic information that relates to:

- Our relationships;
- How we are remunerated;
- The type of services we offer;
- Our complaints handling processes.

#### Documents you may receive from us

You may receive the following documents, designed to help you make an informed decision on any financial product selected.

#### Product Disclosure Statement (PDS)

We will provide you with a Product Disclosure Statement (“PDS”) that describes certain products you may wish to purchase. A PDS will be provided when we present a product to you. You should read it before making any decision in relation to that product.

#### Statement of Advice (SOA)

If we provide you with personal advice you will receive an SOA. Personal advice takes into consideration your objectives, financial situation and needs. The SOA will set out the advice, the basis on which the advice is given, details of the providing entity and information about any payments or benefits the consultant or licensee will receive.

#### Relationships

iSelect General Pty Ltd is a wholly owned subsidiary of iSelect Pty Ltd.

iSelect General Pty Ltd has contracted Compare the Market to provide financial product advice in relation to Car and Home & Contents insurance.

A number of the general insurance brands participating on the iSelect Web Pages are arranged by Auto & General Services Pty Ltd ACN 003 617 009 on behalf of Auto & General Insurance Company Limited ACN 111 586 353, both of which are related entities of iSelect. iSelect's relationship with these companies does not impact the integrity of iSelect's comparison service.

#### Are there any relationships that exist that may influence us when we provide advice?

iSelect, its Directors, Officers and/or Representatives do not have any relationships that would influence the advice we provide.

See below our list of insurance providers in respect of Car, Home, Travel and Pet insurance:

- Auto & General Insurance Company Limited (AFSL 285571).

- Fast Cover Pty Ltd ABN 98 143 196 098, AFSL 538708. Policies are arranged, administered and varied in accordance with the binder issued to Fast Cover by Certain Underwriters at Lloyd's, led by Canopus Managing Agents Limited (Syndicate 4444) acting through its agent, Fast Cover Pty Ltd.
- Huddle Insurance is a business name of Open Insurance Pty Ltd, ABN 23 166 949 444, AFSL no. 451712 (Open) and is arranged and issued on behalf of Certain Underwriters at Lloyd's.
- Insure4Less is issued by Chase Underwriting Solutions Pty Ltd ABN 50 156 554 808 (AFSL No. 454344). Chase Underwriting Solutions Pty Ltd is Authorised by ASIC to issue, deal in and provide general advice on general insurance products. Chase Underwriting Solutions Pty Ltd issues certificates under a binding authority granted by Lloyds's.
- InsureandGo is underwritten by Mitsui Sumitomo Insurance Company Limited (MSI), ABN 49 000 525 637, AFSL 240816. Europ Assistance Australia Pty Ltd, ACN 140 219 594, AFSL 552106, trading as InsureandGo holds a binding authority from the insurer, MSI to issue contracts of insurance and to deal with or settle claims on MSI's behalf and as MSI's agent.
- Southern Cross Travel Insurance is issued and underwritten by Southern Cross Benefits Limited ABN 99 133 401 939, AFS License 331058 trading as Southern Cross Travel Insurance
- ReadySet Travel Insurance is a trading name of 360 Leisure Travel Pty Ltd (ABN 81 681 928 254) and is an Authorised Representative (AR 1315592) of 360 Underwriting Solutions Pty Ltd (ABN 18 120 261 270, AFSL 319181).
- Tick Travel Insurance is underwritten by Mitsui Sumitomo Insurance Company Limited (MSI), ABN 49 000 525 637, AFSL 240816. Europ Assistance Australia Pty Ltd, ACN 140 219 594, trading as Tick Travel Insurance is an Authorised Representative appointed by Mitsui Sumitomo Insurance to distribute and administer this insurance product. Mitsui Sumitomo Insurance also engages Europ Assistance Australia to provide claims handling services in relation to this insurance product.
- Travel Insurance Saver (TIS) Travel Insurance is arranged by Insurance Saver Pty Ltd, ABN 18624 919 366, AR 1263726 and is issued by Chase Underwriting Solutions Pty Ltd ABN 50 156 554 808 (AFSL No. 454344). Chase Underwriting Solutions Pty Ltd is Authorised by ASIC to issue, deal in and provide general advice on general insurance products. Chase Underwriting Solutions Pty Ltd issues certificates under a binding authority granted by Lloyds's.
- Travel Insuranz is issued by Chase Underwriting Solutions Pty Ltd ABN 50 156 554 808 (AFSL No. 454344). Chase Underwriting Solutions Pty Ltd is Authorised by ASIC to issue, deal in and provide general advice on general insurance products. Chase Underwriting Solutions Pty Ltd issues certificates under a binding authority granted by Lloyds's.
- Travel Protect Insurance is administered by Battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536280) and is underwritten by Pacific International Insurance Pty Ltd (ABN 83 169 311 193). Travel-Protect is a business owned and operated by Wise & Silent (AR 1301320) which is an authorised representative of Battleface and acts on behalf of Battleface.
- Wise and Silent (WAS) Insurance is administered by Battleface Insurance Services Pty Ltd (ABN 28 650 606 045, AFSL 536280) and is underwritten by Pacific International Insurance Pty Ltd (ABN 83 169 311 193). Wise & Silent (AR 001301320) is Battleface's authorised representative and acts on behalf of Battleface.

- World2Cover is provided by Tokio Marine Management (Australasia) Pty Ltd ABN 69 001 488 455 as an authorised representative AR 1313066 of the product's issuer, Tokio Marine & Nichido Fire Insurance Co. Ltd. ABN 80 000 438 291 AFSL 246 548.
- Zoom Travel Insurance is a registered business name of The Insurance Geeks Pty Ltd ABN 35 612 507 785. The Insurance Geeks is an authorised representative (AR 1249296) of Coffre-Fort Pty Limited ABN 66 125 358 518, AFS Licence No. 472457.
- We presently do not offer a comparison service in relation to pet insurance products on our website.

#### What Financial Services do we Offer?

iSelect General Pty Ltd is licensed by ASIC to deal in, and provide general and personal advice on, general insurance products.

We deal in and provide advice on general insurance products from those Insurers we have an agreement with (our "Participating General Insurers").

We have contracted with Compare the Market to provide financial product advice in relation to Car and Home & Contents insurance when you commence a Car or Home & Contents insurance comparison via the iSelect website.

iSelect may call you to discuss the arrangement of car and home and contents insurance on behalf of Budget Direct via the Call Centre.

Budget Direct products are arranged by Auto & General Services Pty Ltd ACN 003 617 909 AFSL 241411 (AGS), under an arrangement called a 'binder,' which authorises AGS to issue and administer the products, for and on behalf of the insurer, Auto & General Insurance Company Limited ACN 111 586 353 (Auto & General / AGIC); AFSL 285571. iSelect, AGS and Auto & General are related entities.

Please refer to the Financial Services Guide (Car and Home & Contents) located on the iSelect website for details of the financial services provided by Compare the Market.

When we provide general advice, we do not take into account your financial situation, objectives or needs or whether the product is or particular features of the product are appropriate for you. Before acting on our advice, you should consider whether it is appropriate, in light of these factors.

If we provide personal advice, it is limited in scope to recommending (an) appropriate product(s) available from our Participating General Insurers, and it is based solely on the information you provide us.

If you provide us with information that is incomplete or inaccurate, then any advice we provide will be based on this information. In this situation, you must consider whether the advice is appropriate, having regard to your relevant personal circumstances.

You can provide instructions to us by contacting us online – see over for details.

#### How do we provide our services?

We act as an intermediary offering you financial product advice in relation to general insurance products from our Participating General Insurers. The Insurers and Products compared on the iSelect Web Pages are not representative of all products in the market. At times, certain brands or products may not be available or offered to you.

If you choose to apply for, or vary, a general insurance product using our website, you will be transferred through to the relevant insurer to arrange the policy.

**Not Independent:** Because iSelect General receives commissions from the General Insurance companies, iSelect General is not independent, impartial, or unbiased. The Corporations Act states that if a licensee receives commissions from a product issuer, it cannot claim to be independent, impartial or unbiased.

#### How do we remunerate our staff?

Our Consultants are paid a salary and may receive bonuses, which may be based on a number of factors including:

- Customer service excellence;
- Performance in relation to sales targets and referrals;
- Compliance; and /or
- Annual salary.

#### How is iSelect remunerated?

We receive commissions (and, in some cases, a marketing services fee) from our Participating General Insurers. If we provide personal advice and are able to give you more information about remuneration, we will do this as soon as practicable after the advice is provided.

With respect to Car and Home & Contents insurance products, please refer to the Financial Services Guide (Car and Home & Contents Insurance) for commission amounts paid to iSelect General Pty Ltd.

With respect to travel insurance products iSelect General Pty Ltd will receive a commission of up to 27.5% of Travel Insurance Gross Written Premium (GWP) for each sold policy.

All of these fees are paid by the relevant Insurer and are not an additional cost to you.

#### Other benefits

iSelect General and/or your General Insurance Consultant may receive other benefits based on the number of policies written and/or maintained from product providers over a specified time frame. These benefits are not an additional charge to you.

#### Our Privacy Policy

We collect personal information to ensure we can offer or provide you with products and services as outlined in this FSG. We value your privacy and have adopted the principles set out in the Privacy Act 1988 as part of our commitment to maintain client confidentiality in the collection, use, disclosure or handling of personal information. For further information about our privacy policy, please call us on 03 9276 8000 or email us at [privacy@iselect.com.au](mailto:privacy@iselect.com.au) or visit our website at [www.iselect.com.au/car](http://www.iselect.com.au/car)

We will maintain a record of your personal information including details of your objectives and any insurance products purchased. If you wish to examine your file please ask your General Insurance Consultant and they will make arrangements for you to do so. Alternatively, please contact us on 13 19 20.

It is important to note that in order to provide you with financial services and advice, your General Insurance Consultant may need to disclose your personal information to other parties, typically General Insurance Companies as part of your application.



### How can I make a complaint about the services provided?

We have a complaints process for you to follow in the event you wish to lodge a complaint in relation to the services you received from us.

**Step 1:** Please call our Call Centre on 13 19 20 and we will discuss the issue and if possible, resolve it immediately. We will acknowledge your complaint within one business day or as soon as practicable, and endeavour to resolve within 30 calendar days. If the complaint is not resolved within 30 calendar days, we will keep you informed as to the status of your complaint.

If you have any queries in relation to our complaints handling process, please contact us as follows:

Telephone: 13 19 20  
Email: [info@iselect.com.au](mailto:info@iselect.com.au)  
In writing: iSelect General Pty Ltd  
Level 11, Tower 1, Collins Square, 727 Collins Street,  
Docklands VIC 3008  
Website: [www.iselect.com.au](http://www.iselect.com.au)

**Step 2:** If you are dissatisfied with the decision or the way we handled your complaint or dispute, you can also contact the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a free service to customers and is an independent and impartial body that will deal with your complaint directly or follow up the matter on your behalf in accordance with its applicable terms of reference.

AFCA can be contacted on:  
Telephone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
In writing: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)

### Professional Indemnity Insurance

We have professional indemnity insurance in place to cover us for the financial services we and our Consultants provide. We understand it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims in relation to the conduct of Consultants who no longer work for us (but who did at the time of the relevant conduct).

### How can we be contacted?

Telephone: 13 19 20  
Email: [info@iselect.com.au](mailto:info@iselect.com.au)  
In Writing: iSelect General Pty Ltd  
Level 11, Tower 1, Collins Square, 727 Collins Street,  
Docklands VIC 3008  
Website: [www.iselect.com.au](http://www.iselect.com.au)