

Financial Services Guide

This Financial Services Guide (FSG) describes the insurance services offered by All Parks Insurance Pty Limited (All Parks) and The Hollard Insurance Company Pty Limited (Hollard) and is designed to help you decide whether to use those services. This FSG explains who All Parks represent and how All Parks are remunerated and provides details of how any complaints will be dealt with as well as how All Parks can be contacted.

In this FSG references to:

- **we, our and us** means All Parks Insurance Pty Ltd. (ABN: 25 151 703 525)
- **Hollard** means The Hollard Insurance Company Pty Ltd. (ABN: 78 090 584 473)

About All Parks

All Parks is an Authorised Representative (409791) of Hollard and is authorised to deal in, home, motor and commercial insurance products and to distribute this FSG. All Parks does not act for you, All Parks issues the products on behalf of Hollard and has authority to issue, vary and cancel the products. Therefore All Parks has not considered whether the products are appropriate for your personal objectives, financial situation or needs. Before you acquire the product you should use the Product Disclosure Statement (PDS) to decide whether to purchase the product.

All Parks Remuneration

All Parks receives a portion of the underwriting profit for administering the insurance products issued by Hollard. This remuneration could be up to 45% of the premium in the unlikely event that no claims are submitted. On average All Parks seek to generate an underwriting profit of 10% of the premium. Where a broker has introduced you to us, they will receive a commission of between 5% - 15%.

Compensation Arrangements

The Corporations Act 2001 (Cth) requires Australian Financial Services 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. Hollard is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth).

About Hollard

Hollard issues products administered by All Parks. Hollard is an insurance company authorised under the Insurance Act 1973. Hollard holds an Australian Financial Services License (No.241436) and is authorised to deal in and provide financial product advice in general insurance products. You can contact Hollard on (02) 9253 6600.

Your privacy

The privacy of your personal information is important to Hollard and All Parks and all parties are committed to ensuring privacy and security of your personal information.

The parties collect your personal information so that they can provide you with assistance in relation to insurance and related products and services and to comply with their legal and other obligations. They may not be able to perform

these functions if you do not provide them with your personal information. They may collect your personal information from a person responsible for the management of your policy or other authorised persons. Generally, you have the right to gain access to personal information All Parks, and Hollard holds about you.

From time to time, All Parks may send you marketing materials about other products or services which they think could be of interest to you. They may send these materials by post, email or text message.

If you wish to withdraw your consent for All Parks to send you marketing materials, either by mail or electronically, please contact All Parks.

The latest version of All Parks Privacy Policy is available on request by: email to allparks@allparks.com.au or phone (02) 4355 4027. A copy of Hollard's privacy policy is available on request or can be viewed at www.hollard.com.au.

How do we resolve complaints?

If you have a complaint, in the first instance, please phone All Parks on (02) 4355 4027. If you prefer, you may also address the matter in writing to:

All Parks Insurance Pty Ltd
PO Box 588, Wyong, NSW 2259

If your concern remains unresolved, our Dispute Resolution Committee will, on written request from you, review the matter and respond within 15 working days. Your concern will be dealt with fairly and promptly.

If your concern still remains unresolved to your satisfaction we will assist you in directing your issue for further review. If your concern still remains unresolved to your satisfaction you may refer the matter to the Financial Ombudsman Service (FOS) subject to its terms of reference, which acts as our external dispute resolution provider. FOS is an independent body and its service is free to you.

FOS can be contacted on:

Free call: 1300 78 08 08

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email address: info@fos.org.au

Contact details & office hours:

Tel (02) 4355 4027

9:00am – 5:00pm (EST) Monday – Friday

Mail: PO Box 588, Wyong, NSW 2259

Email: allparks@allparks.com.au

Please retain this document for your future reference.

Authorised for issue

This FSG was prepared on 8th March 2013 and its distribution has been authorised by The Hollard Insurance Company Pty Ltd.