

# Financial Services Guide

Australian Warranty Network Pty Ltd trading as AWN Insurance (AWN);

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## WHAT IS THE PURPOSE OF THIS DOCUMENT?

This Financial Services Guide (FSG) for this Motor Vehicle Insurance is designed to assist You in deciding whether You wish to use any of the services we provide. It contains information about AWN Insurance's Motor Vehicle Insurance and how we are remunerated in relation to the services, and about how you may access internal and external dispute resolution procedures.

## GENERAL ADVICE WARNING

General information only has been supplied and as we don't know your financial needs we can't advise if this insurance will suit you. Please consider your needs along with your own financial objectives and please read the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before making a decision to buy this product.

## THIS FSG CONTAINS INFORMATION ABOUT

- The services We are authorised to provide to you;
- How We are remunerated for providing these services;
- How complaints are dealt with; and
- Other important information.

## HOW YOU CAN PROVIDE INSTRUCTION TO US

If you want to provide AWN with instructions in relation to the financial services and products we can offer, contact us using the details provided above..

## OUR SERVICES AND RELEVANT AUTHORISATIONS

The AWN Car Insurance or AWN Home and Contents Insurance policy is;

- arranged by Australian Warranty Network Pty Ltd trading as AWN Insurance (AWN); ACN 075 483 206; AFSL No. 246469.
- issued by Auto & General Insurance Company Limited; ABN 42 111 586 353; AFSL 285571 (AGIC) as the insurer.
- distributed by Auto & General Services Pty Ltd; ABN 61 003 617 909; AFSL 241411 (AGS).

## HOW ARE WE REMUNERATED?

AWN Insurance receives commission from AGIC where we introduce a person to AGIC and they are issued a AWN Car Insurance or AWN Home and Contents Insurance policy. The commission can be up to 20% of the premium paid. All commissions and bonuses are included in the cost of the insurance product. AWN team members are paid a salary. They do not receive any commission, fees or bonuses for giving general financial product advice.

## HOW WE PAY OTHER PARTIES

If you have been introduced to us by another person or entity with whom we have an arrangement to provide this service, AWN may pay them a referral fee of up to 60% of the commission AWN received, should you take out an AWN Car Insurance or AWN Home and Contents Insurance policy. All referral fee costs are included in the insurance premium and are not an additional cost to you.

## HOW WE USE YOUR PERSONAL INFORMATION

We are committed to protecting your privacy. Information supplied by you will be used to assist you with your insurance needs. We do not trade, rent or sell your information. AWN may use your personal information to offer you other products and services from ourselves and our affiliated partners we think you may be interested in. Our full privacy policy is available at [www.awninsurance.com.au](http://www.awninsurance.com.au).

## WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

Complaints about policy & claim administration matters

If you wish to make a complaint about service matters such as general administration of your policy the first thing You should do is contact AWN, and your complaint will be referred to their Internal Dispute Resolution Committee (IDRC) to review the dispute at no cost to You. This review will normally be completed within 15 business days. Please address all correspondence to;

Internal Dispute Resolution Committee, AWN, PO Box 4301, Loganholme, QLD, 4129, Phone: (07) 3802 5577.

If not resolved, a dispute may also be referred to an External Dispute Resolution scheme after an internal dispute resolution response has been completed. The External Dispute Resolution scheme is:

## AFCA

by phone on 1800 931 678 (free call)

by emailing them at: [info@afca.org.au](mailto:info@afca.org.au)

by post: GPO Box 3, Melbourne VIC 3001

on the web: [www.afca.org.au](http://www.afca.org.au)

Access to the External Dispute Resolution scheme is free.

## PROFESSIONAL INDEMNITY INSURANCE OF LICENSEE

Australian Warranty Network Pty. Ltd. maintains appropriate Professional Indemnity Insurance cover as required by the Corporations Act 2001.

AWN Insurance holds Professional Indemnity (PI) insurance. The following applies to the applicable PI cover;

- the PI cover is maintained in accordance with the law;
- is subject to its terms and conditions; and
- provides indemnity up to the sum insured for the activities of the employees and Authorised Representatives in respect of the financial services authorised under the Australian Financial Services Licence of AWN Insurance.

## DATE PREPARED

This FSG was prepared and authorised by AWN on 25th October 2018.