

Financial Services Guide



About this Financial Services Guide

This Financial Services Guide (FSG) has been designed to assist you in deciding whether to use the financial services we provide, i.e. arranging home, contents, landlord or motor vehicle insurance for you. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

Where required we will also provide you with a Product Disclosure Statement (PDS) before or at the time you buy any financial product as a retail client. The PDS sets out the significant features of the product and is designed to assist you to make informed choices about the financial product.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

About QBE Insurance (Australia) Limited

QBE Insurance (Australia) Limited (QBE) ABN 78 003 191 035 AFS Licence No. 239 545 of 82 Pitt Street, Sydney, NSW 2000 Telephone 1300 727 538 is authorised to deal in and provide general advice on general insurance products.

QBE is one of the world's leading insurers and reinsurers and has been taking care of the insurance needs of Australians since 1886..

About Teachers Health Fund

Teachers Federation Health Limited ABN 86 097 030 414 Authorised Representative No. 270604 trading as Teachers Health Fund of Tower A, Level 4, 260 Elizabeth Street, Surry Hills, NSW 2010 Telephone 1300 727 538 is an authorised representative of QBE Insurance (Australia) Limited (QBE).

Teachers Health Fund is authorised by QBE to provide general advice on QBE insurance products (home, contents, landlord, motor vehicle) underwritten by QBE. Teachers Health Fund acts for QBE and does not act on your behalf.

The distribution of this FSG has been authorised by QBE.

Professional indemnity insurance arrangements

QBE and its representatives (including authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the *Corporations Act 2001* (Cth). The insurance (subject to terms and conditions) will continue to cover claims in relation to QBE's representatives/employees who no longer work for it (but who did at the time of the relevant conduct). If you require further information please contact QBE.

Remuneration

The premium for this insurance policy is payable to QBE as the insurer.

Teachers Health Fund receives a commission from QBE, which is paid monthly. The commission for motor vehicle insurance is 5% of the total premium payable (excluding government charges) and for home building, contents and landlords insurance, it is 10% of the total premium payable (excluding government charges). The commission is paid to Teachers Health Fund by QBE for each policy issued or renewed. Teachers Health Fund may also receive a marketing allowance of up to 2% of the monthly gross written premiums paid. In addition to this, Teachers Health Fund may also be entitled to an incentive payment or profit share, .

Employees of Teachers Health Fund and QBE are paid an annual salary. Bonus payments or rewards may also be paid to QBE employees if certain sales targets are achieved. Bonuses are based upon sales targets for all of the activities of QBE staff, not only those related to financial services.

The above remuneration is included in the premium you pay,

If you would like more information about the remuneration that Teachers Health Fund, or employees and representative of Teachers Health Fund or QBE receive, please ask us. This request should be made within a reasonable time after this FSG is provided to you and before the financial service are provided to you.

If you have a complaint

If you have a complaint or dispute arising out of this insurance or our employees or authorised representatives, please call QBE on 133 723 or put the complaint in writing and send it to QBE Insurance GPO Box 82, Sydney NSW 2001.

We have procedures in place to help resolve any issues you may have.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process, please call 1300 780 808. Alternatively, you can write to the FOS at GPO Box 3, Melbourne Victoria 3001. Access to FOS is free.

Privacy statement

Teachers Health Fund and QBE are committed to ensuring the privacy and security of your personal information. We adhere to the privacy terms set out in **privacy promise** in the PDS and in our respective Privacy Policy, available on our website.

Contact us

If you have any queries, you can contact Teachers Health Fund or QBE or provide them with instructions using the contacts details outlined in this FSG. Please keep this document in a safe place for your future reference.

Date prepared

This FSG was prepared on 1 September 2014.

QBE Insurance (Australia) Limited

ABN 78 003 191 035, AFSL 239545

www.qbe.com.au