

Financial Services Guide

Effective from 1 November 2010



Trident
INSURANCE GROUP

Trident Insurance Group

The financial services referred to in this financial services guide (FSG) are offered by Trident Insurance Group Pty Ltd ABN 94 247 973 307 AFSL 237360

1st Floor, 186 Scarborough Beach Rd, Mt Hawthorn WA 6016
Phone: 08 92028000 Fax: 08 92028010
Email: info@tridentinsurance.com.au

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and our associates are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.

Product Disclosure Statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up to date PDS from the insurer. The PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that policy.

From when does this FSG apply?

This FSG applies from 1 November 2010 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.

How can you instruct us?

You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned above.

Who is responsible for the financial services provided?

Trident Insurance Group Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.

Trident Insurance Group Pty Ltd holds a current Australian Financial Services Licensee no: 237360. The contact details for Trident Insurance Group Pty Ltd are noted above.

Do we have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?

Trident Insurance Group Pty Ltd may receive a performance based incentive (which may vary over time according to the volume and mix of business we place with the Insurer) including allowances and bonuses as well as discounted service and awards. Trident Insurance Group Pty Ltd may receive financial, marketing and training assistance from the Insurer. These commission or brokerage amounts are not additional costs to you.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

Trident Insurance Group Pty Ltd is authorised to advise and deal in general insurance products.

We act under a binder or agency from the insurer. When we act under a binder or agency we will be acting as the agent of the insurer. This means that we represent and act for the insurer, not for you.

The insurer that has given us that binder is QBE Australia Pty Ltd.

Will I receive tailored advice?

Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, issue insurance policies to you or to give you advice about your insurance needs. We will ask you for the details that we need to know.

In some cases we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.

You should carefully read the warnings contained in any documents that we give you, before making any decision about an insurance policy.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, including details of insurance policies that we arrange or issue for you. We also maintain records of any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any PDS that we give or pass on to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request.

If you wish to look at your file please ask us. We will make arrangements for you to do so.

How will I pay for the services provided?

We receive a payment called commission, which is paid to us by the insurers and we will also charge you a fee. These will all be shown on the invoice that we send you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice.

How are any commissions, fees or other benefits calculated for providing the financial services?

Our commission will be calculated based on the following formula:

$$X = Y\% \times P$$

In this formula:

X = our commission

Y% = the percentage commission paid to us by the insurer.

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

The percentage commission we are paid is in a range between 5% and 27.5%.

Any fees that we charge you will be included in the total shown, which is based upon the time and complexity involved in arranging your insurance.

Our employee that will assist you with your insurance needs will be paid a market salary.

We will you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

What should I do if I have a complaint?

Contact us and tell us about your complaint. We will do our best to resolve it quickly.

If your complaint is not satisfactorily resolved within 20 days, please contact Rick Wolozy on (08) 9202 8000 or put your complaint in writing and send it to him at the Trident Insurance Group Pty Ltd address noted above. We will try and resolve your complaint quickly and fairly.

QBE Australia Pty. Ltd. is a member of the Financial Ombudsman Service (FOS). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to the FOS. The FOS can be contacted at:

Street Address

Financial Ombudsman Service,
Level 12, 717 Bourke Street, Docklands 3008

Mailing Address

Financial Ombudsman Service, GPO Box 3, Melbourne 3001

Phone 1300 780 808

Fax 03 9613 6399

Email info@fos.org.au

Any questions?

If you have any further questions about the financial services Trident Insurance Group Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with Trident Insurance Group Pty Ltd.

