



FINANCIAL SERVICES GUIDE

Prepared July 2009

INTRODUCTION

ACSIS Ltd can assist you to obtain insurance to protect your business. We are an authorised representative of Indemnity Corporation Pty Ltd (IC) who are licensed insurance brokers.

This Financial Services Guide (FSG) describes the insurance services that we can provide to you. It also covers how IC and we are paid for those services and how any complaints you may have will be dealt with.

IC, the Licensee, is a member and shareholder of Steadfast Group Limited. This relationship is detailed in Indemnity Corporation's FSG. You can obtain a copy by logging onto www.indemnitycorp.com.au.

HOW WE CAN HELP WITH YOUR INSURANCE

If you ask us to facilitate insurance, we will, if required, arrange for you to receive a Product Disclosure Statement (PDS) for the policy you have asked us to arrange. This PDS describes the main features of the policy. Before deciding whether to obtain the insurance, you should read the PDS to decide if it suits your need, objectives and financial situation.

If you require assistance in obtaining this insurance we can advise you. If personal advice is provided on a retail product a Statement confirming that Advice will be forwarded to you with your Insurance Certificate.

DISTRIBUTION AUTHORITY

IC holds Australian Financial Services Licence numbered 234578 and has authorised the distribution of this FSG by ACSIS Ltd Corporate Authorised Representative number 255283.

HOW WE ARE PAID

For facilitating your insurance, we may receive remuneration up to 10% of the premium, for each policy we arrange. This helps fund the activities of ACSIS Ltd.

IC may receive up to 10% of the premium for each policy. The amount varies depending on the type of policy.

Should premiums paid via the Licensee earn interest, the Licensee will retain it.

If we provide general advice in association with a financial service recommendation, you have the right to seek further particulars about any of our remuneration arrangements or other benefits related to that recommendation. We will respond to your request, provided it is made within 14 days of receiving this FSG and, before any financial service identified in the FSG is provided to you.





PRODUCTS & SERVICES

Products

ACSIS Ltd facilitates the following Spatialcover products for the benefit of its members:

- Business Insurance • Financial Investments • General Property Insurance • Income Protection
- Leasing • Life Insurance • Management Liability • Motor Insurance • Professional Fee Facility
- Professional Indemnity • Residential • Salary Continuance • Superannuation • Travel Insurance
- Workers' Compensation

Services

Our services to the Spatial Industry include assistance with:

- Provision of claims services with all insurance products placed through IC.
- Risk Management Seminars & Materials • Policy adjustments • Renewal negotiations
- Publications • OH&S Consulting

COOLING OFF PERIOD

A cooling off period may apply to an insurance policy issued to you as a retail client. During the period you may return the policy. Details of your cooling off rights will be included in the relevant Product Disclosure Statement.

RELATIONSHIPS

All quotes or recommendations made to ACSIS Ltd members will indicate whether the insurance is being offered subject to a binding authority.

BINDER

IC may hold a binding authority from an insurer to issue contracts of insurance and to deal with claims on their behalf. When IC arranges insurance under a binding authority they will be acting as the agent of the insurer, and not as your agent. When IC processes claims they will be acting as your agent, and not as the agent of the insurer.

NON-BINDER

When IC arranges insurances that are not subject to a binding authority, they will be acting as your agent for both, the insurances effected and the claims, and not as the agent of the insurer.





COMPLAINTS OR DISPUTES

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

If you have a complaint about ACSIS services, you should, in the first instance, contact us on our Member Services number 1800 133 100.

If you have a complaint about service provided to you, Indemnity Corporation Pty Ltd has a Complaints and Dispute Resolution Procedure which undertakes to respond to your complaint within 15 working days, provided they have all necessary information and have completed any investigation required. Where further information, assessment or investigation is required, they will agree to reasonable alternative time frames with you. You will also be kept informed of the progress of your complaint

To enable review of your complaint by Indemnity Corporation Pty Ltd please contact the Complaints Manager on telephone number 02 9034 5555 or put your complaint in writing and post to:

**Complaints Manager
Indemnity Corporation Pty Ltd
Level 1, 56 Delhi Road NORTH RYDE NSW 2113**

If lodging a complaint by mail, please be sure to mark the envelope **"Notice of Complaint"**.

In the unlikely event that this does not resolve the matter or you are not satisfied with the way your complaint has been dealt with, it will then be reviewed as a dispute by QBE within 15 business days.

Following receipt of your dispute, you will be advised by QBE whether the dispute will be handled by them or their External Dispute Body, The Financial Services Ombudsman (**FOS**).

EXTERNAL DISPUTE BODY - FINANCIAL SERVICES OMBUDSMAN

QBE and Indemnity Corporation are members of the Financial Services Ombudsman (**FOS**).

FOS is an independent body that operates nationally in Australia and aims to resolve disputes between you and your insurer. Your dispute must be referred to the **FOS** within 3 months of the date of QBE's final decision.

HOW MUCH WILL THIS PROCEDURE COST YOU?

This service is free of charge to policyholders.

