

## Purpose

This Financial Services Guide ("FSG") contains important information about:

- the property insurance services which La Trobe Financial staff ("your contact") offer you and information designed to assist you in deciding whether to use any of the services;
- how your contact and other relevant persons are paid in relation to the services;
- any potential conflict of interest your contact and his or her associates may have in providing you with the services; and
- the internal and external dispute resolution procedures and how you can access them.

## Providers

Your contact is:

- the provider of the services related to the general insurance product mentioned in this FSG;
- an authorised individual of CGU Insurance (CGU); and
- an employee of La Trobe Financial Services Pty Limited ("the Agent" or "La Trobe Financial").

The Agent is a corporate authorised representative of CGU and operates its business as an agent of CGU. Contact details are:

### La Trobe Financial Services Pty Limited

GPO Box 2289, Melbourne VIC 3001

Telephone: 1800 819 075

Email: [insurances@latrobefinancial.com](mailto:insurances@latrobefinancial.com)

Fax: 03 8610 2852

Website: [www.latrobefinancial.com](http://www.latrobefinancial.com)

ASIC Auth Rep No: 278015

Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance (CGU) is the product issuer of the general insurance products to which this FSG relates. Your contact is acting on behalf of CGU when providing you the services related to those general insurance products. CGU holds an Australian Financial Services Licence and has authorised your contact to distribute this FSG.

Contact details are:

### CGU Insurance

181 William street, Melbourne VIC 3000

Telephone: 13 24 81

Facsimile: 03 9279 5450

Website: [www.cgu.com.au](http://www.cgu.com.au)

AFSL: 227681

NOTE: The Agent and your contact may be authorised by other licensees to advise or sell the products of those licensees. Your contact may give you other FSGs pertaining to other services it offers on behalf of the other licensees.

## Advice

Your contact is not authorised to give you personal advice about the appropriateness of each property insurance product to your objectives, situation or needs. Your contact can only provide general advice as to the features, nature and benefits of the property insurance being provided.

Where your contact arranges to issue you a particular property insurance product, he or she will give you a Product Disclosure Statement (**PDS**) or policy book issued by CGU. The PDS or policy book will assist you to make an informed decision about that product and you have a fourteen day cooling off period in the event you wish to cancel your purchase of the product. So that you can review this information prior to purchase of the product, the relevant PDS or policy book is also available on request from La Trobe Financial's Insurance Desk on 1800 819 075 or via La Trobe Financial's website at [www.latrobefinancial.com](http://www.latrobefinancial.com)

## Your Obligations

You have a duty of disclosure under law to answer questions honestly and disclose any information that a reasonable person would expect to include in the answer to a question. In relation to the renewal of a policy you are obliged to inform us of everything that you know, or could reasonably be expected to know, that is relevant to the determination of whether to offer a renewal of your insurance policy. Further details of these obligations are outlined in the PDS or policy book for each product.

## Privacy

We maintain a record of your personal profile including details of your objectives and needs. We also maintain records of any recommendations made to you.

We aim to ensure the privacy and security of your personal information. You can obtain a copy of La Trobe Financial's and CGU's privacy policies by visiting their respective websites at [www.latrobefinancial.com](http://www.latrobefinancial.com) and [www.cgu.com.au](http://www.cgu.com.au).

## Authorised Services

CGU's licence authorises it to advise on and deal in general insurance products. Your contact has been authorised by CGU under its licence to advise on and arrange contracts of insurance in the following general insurance products on CGU's behalf:

- Home and Contents
- Landlords Protection

Neither CGU nor your contact acts on your behalf in connection with the general insurance products. CGU acts on its own behalf when your contact provides you with the services to which this FSG relates.

## Remuneration

Your contact is paid a fixed salary, and is not paid any commission, bonuses or incentives.

The Agent receives commissions from CGU when any of its employees who are authorised individuals of CGU (such as your contact), arrange insurance policies on CGU's behalf. The commission rate paid by CGU to the Agent is 10-25% (plus GST) of the value of the base premium which excludes Government charges, such as fire levies and stamp duty, and varies depending on the type of general insurance product issued.

## Complaints

La Trobe Financial and CGU take very seriously any dissatisfaction that you may have about any aspect of the services provided to you. Both La Trobe Financial and CGU have internal dispute resolution services which are free of charge. In the event that your contact is unable to resolve a complaint to your satisfaction, there is a three-tiered escalation process:

1. If your complaint is not satisfactorily dealt with by your contact, please contact La Trobe Financial's Chief Operating Officer, Mr Rowan Donohoue on 03 8610 2800 or put your complaint in writing to him at: GPO Box 2289, Melbourne VIC 3001.
2. If your complaint is not satisfactorily resolved within 7 days, please contact CGU by telephoning 131 532. Alternatively put your complaint in writing to CGU at the address listed previously. We will try and resolve your complaint quickly and fairly. CGU will completely review your complaint and may ask you to attend a formal conciliation meeting.
3. If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the independent industry body, Financial Ombudsman Service Limited on 1300 780 808. Alternatively you can write to them at GPO Box 3, Melbourne VIC 3001.

**Please retain this document for your reference and any future dealings with us.**

### Property Insurance Financial Services Guide

**La Trobe Financial Services Pty Limited**  
ABN 30 006 479 527; and

**Insurance Australia Limited**  
ABN 11 000 016 722 trading as  
CGU Insurance

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