

## Our Sources of Income

When placing your insurance we usually receive a commission from the insurer. The amount varies between 0% and 20% of the base premium you pay.

If there is a refund of premium owed to you because of a cancellation or alteration to a policy, we will retain any Broker Fees we have charged you. We may also retain commission depending on our arrangements with the insurer.

If you are a Retail Client and we give you Personal Advice, commission amounts will be provided in any SOA or (where an SOA is not required to be provided) included on any relevant invoices. When we give you General Advice, full commission information (including dollar amounts) will be provided on request.

All fees payable for our services will be advised to you at the time of providing the advice or service.

We retain the interest on premiums paid by you that are held in our trust account before paying the insurer.

If you pay by credit card we may charge you a credit card (incl. arrangement & handling) fee., which is disclosed and shown separately on our invoices, they are non refundable. This fee covers the cost of bank charges, etc., associated with such facilities.

Premium funding products enable you to pay your premiums by instalments. Premium funders do charge interest. We can arrange premium funding if you require it. We may receive a commission based on a percentage of the premium from the premium funder for doing so. We will tell you the basis and amount of any such payment if you ask us.

## How our Representatives are Paid

Our representatives do not receive any benefit directly from the sale of a product to you. Our representatives may receive bonuses payable based on the overall performance of our business.

## Conflicts of Interest

As a business we have relationships with and receive income from various third parties as detailed in this FSG. For Retail Clients receiving Personal Advice, details of relationships that impact the advice will be included in any SOA or invoice documentation we send you. All material conflicts that impact our advice, that are not mentioned in this FSG, will be advised to you on the invoices related to that advice.

### For further information contact

**DanceSurance**<sup>®</sup>  
Insurance for dancers, by dancers

### Aussie Insurance Brokers Pty Ltd

**Postal Address:** PO Box 4408, Knox City Centre, Vic, 3152

**Location:** Westfield Knox Office Tower  
Wantirna South, Vic 3150

**Telephone:** 1300 55 22 05

**Website:** [www.DanceSurance.com](http://www.DanceSurance.com)

**Email:** [Info@DanceSurance.com](mailto:Info@DanceSurance.com)

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## FINANCIAL SERVICES GUIDE

### The Purpose of this Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of our services and contains important information about:

- The services we offer you
- How we and our associates are paid
- Any potential conflicts of interest we may have
- What to do in the event of a complaint

### Responsibility for Services Provided

We hold an Australian Financial Services Licence No 432882 and are authorised to advise and deal in the full spectrum of general insurance products.

We are responsible for the financial services provided to you, or through you to your family members, including the distribution of this FSG.

We are required to meet high standards for staff training, organisational competence, management expertise, financial control and compliance disciplines.

### **Who do we Act for**

We usually act on your behalf and in your interests in all matters. Sometimes, it may be more appropriate for us to access insurance or manage claims where we act as an agent of the insurer. If and when this situation arises we will explain and highlight this to you.

### **Further information when personal advice is given**

We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on my remuneration and any relevant associations of interests. This information may be contained in a statement of advice (SOA).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

### **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 it FSG apply ?**

This FSG applies from 1st of March, 2013 and remains valid unless a further FGS 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 to Contact Us**

You are able to contact us by phone, in writing, by facsimile, email or in person. Details mentioned on page 6.

### **Our Services**

We offer a range of services to assist you to protect your assets and guard against unexpected liabilities including:

- Reviewing and advising on your insurance needs
- Identifying risk factors to avoid claims
- Seeking competitive premium quotations

### **Retail Clients**

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional protection from other clients. The Act defines Retail Clients as:

Individuals or a manufacturing business employing less than 100 people or any other business employing less than 20 people and that are purchasing the following types of insurance covers:

Motor vehicle, home building, contents, personal and domestic, sickness / accident / travel, consumer credit and other classes as prescribed by regulations.

Some of the information in this FSG only applies to Retail Clients and it is important that you understand if you are covered by the additional protection provided.

### **What we Expect From You**

To enable us to provide the right advice we need you to provide us with complete information about the risk(s) that you face and those that you want to be insured for. You should also tell us about any relevant changes as they occur so that we can review your insurance needs accordingly.

### **Personal Information**

The Federal Privacy Act 2000 sets out standards for the collection and management of personal information. With your consent, we will only use your personal information for general insurance services.

### **Cooling Off Provisions**

All retail products are subject to a 14 day 'cooling off period'. This means that if you are not happy with the product, you have 14 days to withdraw from the contract at no cost to you.

### **Complaints**

If a client is not satisfied with our services they should contact our Complaints Officer. We are members of the Financial Ombudsman Service (FOS), a free consumer service. Further information is available from our office, or contact FOS directly on 1300 780 808 or visit [www.fos.org.au](http://www.fos.org.au). We also follow The Insurance Brokers Code of Practice.

### **Compensation**

We hold a Professional Indemnity Policy. This policy is designed to pay claims by Third Parties (including our clients) arising out of our Professional Negligence. The policy extends to covers us for work done for us by representatives / employees after they cease to work for us and satisfies the requirements for compensation arrangements under Section 912B of The Act.

### **Contact Agreement**

To ensure that we provide you with appropriate products and services, you agree to us calling you to discuss any new products and services. If you do not wish to receive such calls please advise us and we will place you on our Do Not Call Register.