



Issue Date 17th March 2009

FINANCIAL SERVICES GUIDE (FSG)
March 2009

This document constitutes the Financial Services Guide (FSG) for Austruck Insurance Pty Ltd and applies from 1 March 2009 and remains valid until a further FSG is published to replace it.

INTRODUCTION

Thank you for considering the purchase of an Austruck Insurance Pty Ltd insurance product. The purpose of this FSG is to ensure you are informed of the nature of our relationship before we provide you with a financial service. This information is provided to help you decide whether to use the services outlined in this guide. It contains important information about:

- Who we are and the nature of our relationship;
- How you can contact us;
- Who we act for;
- How we are remunerated;
- What you should do if you have a complaint;
- Our Privacy Policy; and
- Compensation arrangements

Whilst provision of this FSG is only a requirement for Retail Clients as defined under the Corporations Act 2001, it is our policy that it shall be available to both Retail and Wholesale Clients and is published on our website www.austruckin.com.au.

In addition to this FSG, Retail clients are also entitled to receive other documentation such as a Statement of Advice, a General Advice Warning and Product Disclosure Statement (PDS) (if applicable) These are all designed to assist you to make an informed decision regarding the acquisition of the general insurance product concerned. We will provide these documents to you only when you deal directly with us, otherwise, they will be provided by your insurance intermediary.

WHO WE ARE AND THE NATURE OF OUR RELATIONSHIP

Austruck Insurance is an authorised representative of Austruck Holdings Pty Ltd (Austruck Holdings). Austruck Holdings is an underwriting agency licensed by the Australian Securities and Investment Commission and authorised to provide general financial product advice on, and deal in, general insurance products. Austruck Insurance acts under Austruck Holdings' licence conditions and they will be responsible for any Financial Service that Austruck Insurance provides to you.

Austruck Holdings is the entity that provides the Financial Services referred to in this FSG. Austruck Insurance is the entity that will deal with you.

Austruck Insurance is fully owned and operated by Austruck Holdings.

Set out below are the details of the applicable AFS licence, Authorised Representative and Australian Business Numbers (ABN):

Austruck Holdings Pty Ltd, ABN 33 133 273 631,
AFS Licence No: 333234

Austruck Insurance Pty Ltd, ABN 77 123 519 862,
Authorised Representative (of Austruck Holdings Pty Ltd) No: 334885

HOW YOU CAN CONTACT US

You may contact us by telephone, e-mail, facsimile, letter or in person. The office address and contact details for both Austruck Insurance and Austruck Holdings are shown below.

Address	Level 5, Garden City Commerce Tower 14 Mount Gravatt – Capalaba Road Upper Mount Gravatt QLD 4122 PO Box 6824 Upper Mount Gravatt QLD 4122
Phone	07 3420 8888
Fax	07 3420 8899

Further information in relation to Austruck Holdings and Austruck Insurance is available on our website www.austruckin.com.au

WHO WE ACT FOR

Austruck Insurance acts on behalf of the insurer issuing the policy and are authorised to do so under the terms of binding authority agreements. The insurer issuing the policy is "certain underwriters at Lloyd's of London". As an authorised representative of a licensed underwriting agency we provide financial services to insurance brokers and when we arrange insurance or deal with claims Austruck Insurance will be acting as the agent of the insurer, not your agent.

HOW WE ARE REMUNERATED

COMMISSION AND ADMINISTRATION FEES

The insurer pays Austruck Insurance a commission for arranging the policy. This commission is based on a percentage of the premium less stamp duty, fire services levy, GST and any other government charges, taxes or levies. The actual rate of commission is ultimately dependent on the claims experience of the policies we have arranged and can vary from 9% to 14%.

This commission is contained within the premium and is charged to cover operating expenses and to provide a profit component for Austruck Insurance. Austruck Insurance may also charge Administration Fees for administering the policies arranged. Administration Fees are shown separately from the premium on invoices and they also contribute to cover our operating expenses.

INTEREST

We may also receive bank interest on any premiums that are collected from you and remitted to the insurers via Austruck Insurance's trust account. Interest received on such funds is entirely to the benefit of Austruck Insurance.

REMUNERATION OF OUR STAFF

All of our staff are remunerated by way of an annual salary. This may include a performance related bonus component.

WHAT YOU SHOULD DO IF YOU HAVE A COMPLAINT

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

If our staff cannot resolve the matter with you immediately, our Complaints and Dispute Resolution Procedure undertakes to provide an answer to your complaint within 15 working days. Our Complaints Policy is available for your guidance on our website, www.austruckin.com.au.

If you do have a complaint, you must forward the details of your concern in writing and address it to:

The Complaints Manager,
Austruck Insurance Pty Ltd,
PO Box 6824,
Upper Mount Gravatt QLD 4122

If you are not happy with our answer, or we have taken more than 15 working days to respond, you may contact:

Lloyds Underwriters' General Representative in Australia,
Suite 2, Level 21 Angel Place,
123 Pitt Street,
Sydney NSW 2000

If the complaint still remains unresolved you may take it to the Financial Ombudsmen Service (FOS), who are an independent body to whom we subscribe to assist with resolution of disputes. This service resolves certain disputes between consumers and insurers and will provide an independent review at no cost to you.

The address and contact details of the Financial Ombudsman Service are:

Address Financial Ombudsman Service Ltd,
GPO Box 3,
Melbourne VIC 3001

Phone (toll free) 1300 780 808

Fax 03 9613 6399

Email info@fos.org.au

Web www.fos.org.au

If you are a Wholesale client, Lloyd's Australia will refer your dispute to the Policyholder & Market Assistance Department at Lloyd's. Complaints that cannot be resolved by the Policyholder & Market Assistance Department may then be referred to the Financial Ombudsman Service (UK).

Further details will be provided at the appropriate stage of the complaints process.

OUR PRIVACY POLICY

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). Our Privacy Policy follows the principles set out in the Act and explains our policies and practices in relation to the handling and use of personal information. Our Privacy Policy can be viewed in full on our website - www.austruckin.com.au, or, you can ask our office for a printed copy.

COMPENSATION ARRANGEMENTS

Austruck Holdings has a Professional Indemnity insurance that covers us and our representatives. This insurance complies with section 912B of the Corporations Act and, subject to its terms and conditions, covers claims made in relation to the conduct of employees/representatives of Austruck Holdings and/or Austruck Insurance who no longer work for Austruck Holdings and/or Austruck Insurance (but who did at the time of the relevant conduct).

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