

## Financial Services Guide (FSG)

This document is the Financial Services Guide (FSG) for Total Insurance Network Pty Ltd ABN 85 008 536 785 required by section 941A or 941B of The Corporations Act 2001 as amended to be given in accordance with Division 2 of Part 7.7 of the act. (Revised 2015)

The purpose of this guide is to inform you about the person providing advice to you, the charges or remuneration that may be paid to the financial services licensee for the services offered and information on how complaints against the licensee might be dealt with.

This information is provided to assist you in determining whether to use the services outlined in this guide.

In addition to this guide you may also receive either or both of a Statement of Advice (SOA) and Product Disclosure Statement (PDS).

The SOA will be provided to you if you are a Retail Client whenever we provide advice to you about Retail Products and will be based on information supplied by you about your needs, situation and financial position.

Where we recommend a financial product we will provide you with a PDS so that you have detailed information in order to make an informed decision about the possible acquisition of that particular product.

### Providing Entity: the entity providing the advice is Total Insurance Network Pty Ltd

License Number: 239237  
Address: Level 5, 21 Bolton St Newcastle NSW 2300  
Telephone: 02 49297941  
Adviser: May be one of the following qualified people:  
Greg Singleton (Snr Assoc) All or Tiarne Hutchison (Tier 1 All)

The entity is authorised under its license to carry on a financial services business to both retail and wholesale clients and:

- (a) provide financial services product advice for general insurance products and
- (b) deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of general insurance products.

### Receiving Instructions: we are able to receive your instructions by the following means:

By telephone - 02 49297941  
By email - [mail@totalinsurance.net.au](mailto:mail@totalinsurance.net.au)  
By letter - PO Box 275 Newcastle NSW 2300  
In person - Our office address at Level 5, 21 Bolton St Newcastle 2300

Where instructions are received other than in person we will reconfirm to you within 5 working days of receipt.

### Our role as adviser:

When providing you with advice we will be acting on your behalf. Any matters where conflict of interest may arise will be specifically provided to you prior to advice being given. Our advice to you will be based on the information you have provided to us about your circumstances. If this information is inaccurate or incomplete the advice given may not ultimately suit your particular circumstances. In such cases we will not be responsible any loss that may result. You should ensure any information you provide to us is complete, factual and accurate. If required we will make your file available to you for confirmation. Should you require additional information about the product recommended you should contact us as soon as possible.

### Remuneration

When advice is provided to you that results in the commencement of a General Insurance product, we will receive usually receive remuneration in the form of commission (0-35% of company premium) and/or brokerage fees. In order to produce the most economical cost structure, in many instances any commission payable to us will be deducted from your invoice (netting) and a higher broker fee charged. Fees and commissions relate to our costs in conducting research in the insurance market for suitable products and issuers, professional placement of the insurance business with the recommended insurer, general administration and the ongoing servicing of your policy for the period of insurance including claims support and general enquiries. Our remuneration is detailed in your SOA; while applicable Broker fees are included on your GST invoice.

### Conflicts of Interest

In providing this advice we declare that there were no circumstances or relationships existing with the product issuer that would influence our decision to recommend their product.

### Complaints Handling

We are current members of Financial Ombudsman Service (FOS).

Our membership number is 14200

We have in place an internal dispute process. If you have a complaint:

1. You should contact our office to explain the complaint
2. We will attempt to satisfy your complaint within 5 working days
3. If we are unable to satisfy your complaint within the time you may wish to take your complaint to FOS. Their contact number is 1300 78 08 08.

### Privacy Policy

We are committed to maintaining your privacy and as such have implemented a Privacy Policy. A copy is available upon request.