

DEFENCE SERVICE HOMES INSURANCE SCHEME FINANCIAL SERVICES GUIDE

ABOUT THIS FINANCIAL SERVICES GUIDE

This is our Financial Services Guide (FSG) for products of QBE Insurance (Australia) Limited. This and similar documents that cover our other licensees make up our FSG. The FSG has been designed to assist you in deciding whether to use the financial services we provide. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint. Where required we will also provide you with a Product Disclosure Statement (PDS) before or at the time you buy any financial product as a retail client. The PDS sets out the significant features of the product and is designed to assist you to make informed choices about the financial product.

ABOUT Defence Services Homes Insurance Scheme

Defence Service Homes Insurance Scheme is an Authorised Representative (AR) of QBE Insurance (Australia) Limited (QBE).

We are authorised by QBE to deal in general insurance products on their behalf. These may include home building, home contents, private motor, pleasure craft, residential landlord, caravan, domestic trailer and motorcycle insurance.

We can directly issue, vary or cancel QBE insurance products as their agent in accordance with their underwriting guidelines (this is called a binder authority). In some cases we may need to arrange for QBE to do this if we are not able to act under our binder authority.

We act as agent of QBE/the insurer and not as agent for the insured/you.

The Defence Service Home Insurance advisor providing you with this FSG is authorised by us to act on our behalf in providing the services we are authorised to provide for QBE.

We are authorised to give general advice only and are not able to tell you whether a general insurance product is appropriate for your specific needs. Accordingly, you need to consider the appropriateness of any general advice or information given having regard to your specific personal objectives, financial situation and needs. Please read the information contained in the Product Disclosure Statement carefully to determine if the relevant general insurance product is right for you before deciding to purchase it.

The distribution of this FSG has been authorised by QBE.

Contact details

The Commonwealth of Australia represented by Defence Service Homes Insurance Scheme (DSHIS).
ABN 97 191 187 638
Authorised Representative No: 269008

Trading As
Defence Services Homes Insurance Scheme (DSHIS)

Address
Gnabra House
21 Genge Street
Canberra, ACT, 2601
Phone: 1300 552 662
Email: dsh@dva.gov.au

OUR LICENSEE:

QBE Insurance (Australia) Limited

ABN 78 003 191 035 AFSL Number 239545

Address

Level 18, 388 George Street
Sydney, NSW, 2000
(02) 8275 9999
Emergency Claims After Hours
1800 023 387

Email: enquiries@qbe.com

The *Corporations Act 2001* (Cth) requires that we have compensation arrangements in place, should you suffer any loss as a result of our AR breaching their obligations to you in their capacity as our AR. QBE is a general insurer, regulated by the Australian Prudential Regulation Authority (APRA) and satisfy the requirements of the Corporations Act. If you require further information please contact QBE.

Defence Services Homes Insurance Scheme REMUNERATION

We receive commission from QBE, the amount received ranges up to a maximum of 20% of the total premium payable (excluding government charges) by you to QBE for the product. The commission is paid to us by QBE for each policy issued or renewed. We may also receive an amount of up to \$55,000 in any one calendar year for management conferences, seminars, promotional items and/or specific training.

Defence Services Homes Insurance employees are paid an annual salary. They may also receive various soft dollar payments or benefits such as business related conferences, study trips, or other functions paid for by the product issuers, our licensees or our principals.

IF YOU HAVE A COMPLAINT

If you have a complaint, you should ask your Defence Services Homes Insurance Scheme adviser for assistance or you can write to or call us using the contact details provided here. We have procedures in place to help resolve any issues you may have.

If your complaint is not resolved to your satisfaction you may request that your complaint be referred to QBE and handled under their dispute resolution process.

Contact details:

If your complaint cannot be resolved by us within 45 calendar days after an internal review, you can contact the Australian Financial Complaints Authority (AFCA) which is an external, independent dispute scheme available to you at no cost.

AFCA will let you know if your dispute falls within its rules and whether they are able to review your dispute. If it is outside of AFCA's jurisdiction, you can seek independent legal advice or any other external dispute resolution options that may be available to you.

Australian Financial Complaints Authority

Contact details:

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Post: Australian Financial Complaints Authority, GPO
Box 3, Melbourne, VIC, 3001

CONTACTING US

If you have any queries, contact your Defence Services Homes Insurance Scheme adviser, or contact us at the address detailed above