

## Financial Services Guide Effective 1 July 2015

Fleet Partners Pty Limited ("Fleet Partners") can assist you to obtain motor vehicle insurance coverage for your vehicle as we are an insurance distributor of Drakco Insurance Brokers Pty Ltd ("DIB"), ABN 65 149 329 233. DIB (PO BOX 45 Morningside QLD 4170) is a licensed insurance broker and hold Australian Financial Services License number 401199.

**This Financial Services Guide describes the insurance services that we can provide to you and is designed to assist you in deciding whether to use our services. It also covers how Fleet Partners and DIB will be remunerated for those services and how any complaints you may have will be dealt with.**

### How we can help with your insurance

Fleet Partners staff members (who are also insurance distributors of **DIB**) can arrange insurance that provides comprehensive cover for loss or damage to your motor vehicle. Our staff can arrange this insurance for you under the Motor Fleet Policy held by Fleet Partners with CGU Insurance Limited (trading as CGU). Alternatively, you can obtain insurance from an insurance company of your own choice.

**If you require Fleet Partners to arrange your comprehensive motor vehicle insurance, we will give you a Product Disclosure Statement (PDS). This PDS describes the main features of the insurance. You should read the PDS to decide if the policy suits your needs, objectives and financial situation before making a decision about the insurance.**

If you need advice that suits your needs, objectives and financial situation or your insurance needs are different from the cover available in the Motor Fleet Policy, we can refer you to **DIB** who will be able to assist you. Fleet Partners staff are covered under professional indemnity insurance that we believe meets the requirements of section 912B of the Corporations Act. Our insurance (subject to its terms and conditions) will continue to cover claims in relation to our employees who no longer work for Fleet Partners (but who did at the time of conduct).

### How we are paid

For arranging for you to be insured, DIB will receive a commission from the insurer (CGU) of 15% of the amount of all future premiums (excluding government charges). DIB will retain 5% and Fleet Partners 10%, of the 15% brokerage paid to DIB from CGU. Fleet Partners may also receive a claims experience discount from CGU depending upon the claims performance of the insured fleet.

### Important Relationships

DIB has arranged a Motor Fleet Policy for Fleet Partners and is authorised by the insurer to extend the insurance policy to customers of Fleet Partners who request comprehensive motor vehicle insurance.

### Who do we act for?

Fleet Partners provides financial services on behalf of **DIB**. DIB is responsible for the financial services it has authorised Fleet Partners to provide to you.

### Complaints and disputes about our services

If you have a complaint about our services you can put your complaint in writing and provide it to Drakco Insurance Brokers Pty Ltd. If your complaint is not resolved to your satisfaction, you can refer it to the external disputes resolution scheme managed by the Financial Ombudsman Service (FOS), of which Drakco Insurance Brokers Pty Ltd is a member. For further information about FOS, contact details below:

- 03 9613 6399 (direct),
- 03 9620 0166 (fax),
- [info@fos.org.au](mailto:info@fos.org.au),
- [www.fos.org.au](http://www.fos.org.au).

### Privacy Statement

Drakco Insurance Brokers Pty Ltd (DIB) is committed to respecting your privacy and protecting your personal information. We are bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. Further information on how we handle your personal information is explained in our Privacy Policy. A copy of our Privacy Policy is available on our website [www.drakcoib.com.au/privacy.html](http://www.drakcoib.com.au/privacy.html)

This FSG has been authorized by Drakco Insurance Brokers Pty Ltd and a representative can be contacted on 0414 512 263.