

FINANCIAL SERVICES GUIDE (FSG) - STUDENTCOVER

This is an important document. Please read it carefully and keep it in a safe place. This FSG (valid from 1 February 2008) is designed to assist you in deciding whether to use any of the services outlined in it and replaces any previous FSG issued to you by us.

This Financial Services Guide describes the insurance services outlined by Elkington Bishop Molineaux Insurance Brokers Pty Limited (EBM) ABN 31 009 179 640, Australian Financial Services Licence No 246986, when you ask us to arrange a StudentCover policy for you. It also covers the charges for services, your rights as a client and how any complaints you may have will be dealt with.

EBM is an independently owned insurance and risk management advisory firm.

EBM is a member of the National Insurance Brokers Association of Australia (NIBA) and subscribes to the General Insurance Brokers' Code of Practice.

WHAT IS STUDENTCOVER?

StudentCover is a personal accident insurance policy for full time students. EBM can assist you to obtain this insurance.

To assist you in making an informed decision about StudentCover, EBM will provide a Product Disclosure Statement (PDS). The PDS contains information about the insurance benefits and the insurer. You should carefully read the PDS to decide if the policy features suit your needs, objectives and financial situation before making a decision.

In respect to StudentCover, we provide general advice only and not personal advice. In giving this advice we have not taken into account your personal circumstances.

WHO WE ACT FOR

EBM holds a binding authority from the insurer to issue the StudentCover policy. When we arrange insurance under this binder we will be acting as the agent of the insurer.

When EBM provides information and general advice about the StudentCover policy we act on your behalf.

FEES FOR OUR SERVICES

We will receive a commission of 20% of the base premium (excluding taxes and duties). We may also charge a broker fee of between \$5.48 and \$7.06 per policy. These fees include GST. Commission is included in the premium.

EBM staff are paid a salary and may receive a bonus based on their performance.

If a Corporate Authorised Representative or an Authorised Representative or Referrer has referred you to us, we may pay them a part of any fees or commission received. This will not increase the amount you pay us.

If you would like details of the specific brokerage EBM receives for arranging your policy(s) please ask your Account Manager.

COMPLAINTS AND DISPUTES

If you are not fully satisfied with our services, please telephone our Customer Relations & Complaints Manager. We will acknowledge your complaint in writing and endeavour to resolve your problem within 20 days.

If you are still not satisfied, we subscribe to Insurance Brokers Disputes Limited (IBD) which handles complaints against brokers relating to a variety of small business and domestic matters. You can refer your complaint to the IBD Consumer Relations Manager who will conciliate with a view to seeking a solution that is acceptable to both parties. This is a free consumer service. The IBD are contactable on 1800 064 169.

If the dispute remains unresolved after a further 20 days, it will be referred to the IBD Referee whose decision is binding on us (but not on you).

Further information about the IBD is available from our office.

EBM INSURANCE BROKERS OFFICES

Sydney

Level 9/333 George Street
SYDNEY NSW 2000
Telephone: (02) 9276 6999
Facsimile: (02) 9276 6998

Melbourne

Suite 4/651 Victoria Street
ABBOTSFORD VIC 3067
Telephone: (03) 9425 1890
Facsimile: (03) 9425 1800

Brisbane

Level 5/150 Edward Street
BRISBANE QLD 4000
Telephone: (07) 3316 2400
Facsimile: (07) 3316 2401

Perth

105 Outram Street
WEST PERTH WA 6005
Telephone: (08) 9213 4567
Facsimile: (08) 9213 4566

Gold Coast

Level 8/64 Marine Parade
SOUTHPORT QLD 4215
Telephone: (07) 5555 6222
Facsimile: (07) 5555 6255

Bunbury

28 Stirling Street
BUNBURY WA 6230
Telephone: (08) 9781 4744
Facsimile: (08) 9781 4745

Kalgoorlie

47-49 Boulder Road
KALGOORLIE WA 6430
Telephone: (08) 9080 1700
Facsimile: (08) 9080 1701

Geraldton

65A Forrest Street
GERALDTON WA 6530
Telephone: (08) 9920 4777
Facsimile: (08) 9920 4778

Margaret River

PO Box 658
MARGARET RIVER WA 6285
Telephone: (08) 9757 1331
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