

# FINANCIAL SERVICES GUIDE

## O'Neil Real Estate

2925 Albany Highway KELMSCOTT WA 6111

Telephone: 08 9495 9999

Fax: 08 9495 9944

ABN: 34749259147

Authorised Representative No: 277925

**This is an important document. Please read it carefully and keep it in a safe place. This FSG is designed to assist you in deciding whether to use the services offered in it.**

We can assist you to obtain insurance to protect your rental property. This is because we are an authorized representative of Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM), a licensed insurance broker.

This Financial Services Guide describes the insurance services that we can provide to you. It also covers how we and EBM are paid for those services and how any complaints you may have will be dealt with.

### **How we can help with your insurance**

We can arrange the following types of insurance for you:

Landlords, Building and Contents, Holiday Rentals, Mortgagees Interest Insurance and Personal Accident.

If you ask us to arrange insurance, we will give you a Product Disclosure Statement (PDS) for the policy(s) you have asked us to arrange. This will describe the main features of the policy. Before you decide whether to obtain the policy, you should read the PDS to decide if it suits your needs, objectives and financial situation.

We cannot advise you about your insurance needs, but if you need advice or your insurance needs are different from the covers that we can arrange, we can refer you to EBM who will be able to assist you.

### **How we are paid**

For arranging your insurance, we receive between 0% and 9% for each policy we arrange. The amount varies depending on the type of policy. Our staff who arrange your insurance are paid a salary. In addition, EBM will receive commission of 7-10% of the premium and will charge a fee of up to \$30 inclusive of GST when we arrange your insurance. EBM's staff who arrange your insurance are paid a salary.

### **Important Relationships**

EBM holds a binding authority from a number of insurers to issue contracts of insurance and to deal with or settle claims on their behalf. When EBM arrange insurance or deal with claims under one of these binders, they will be acting as the agent of the insurer, not as your agent. We will always tell you when this is the case.

### **Complaints and disputes about our services**

If you have a complaint about our services, you may contact EBM's Complaints Officer for Rentcover at EBM on 1800 661 662 who will endeavour to resolve your complaint.

If EBM do not resolve the complaint to your satisfaction, you can refer it to Insurance Brokers Disputes Limited. For further information about IBDL, contact them directly on 1300 780 808.

EBM holds Australian Financial Services Licence number 246986 and can be contacted on 1800 661 662

Distribution of this FSG is authorised by EBM Insurance Brokers.

This FSG was prepared on 15 May 2008