

Financial Services Guide

ABOUT US

This Financial Services Guide (FSG) contains information about the services you will receive from Scott & Broad | Clark Pacific when you purchase Hire Car Excess Expenses Insurance in connection with your rental booking through Auto Europe.

The FSG also contains details of how we and our distributors are paid, your rights as a client and how any complaints you may have will be dealt with.

OUR SERVICES

We are authorised to provide financial product advice on and deal in general insurance products.

Any advice we provide in respect of the Hire Car Excess Expenses Insurance is of a general nature as your current objective's, financial situation or needs have not been considered. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs.

Auto Europe do not make any recommendation as to the suitability of this product.

The Hire Car Excess Expenses Insurance is underwritten by Accident & Health International Underwriting Pty Ltd AFSL 238261. You should carefully read their Product Disclosure Statement to obtain full details of benefits, conditions and exclusions.

REMUNERATION

We are paid commission by the insurer when we arrange insurances on your behalf. We receive between 0 – 25% of the premium excluding stamp duty, fire services levy, GST and any other government charges, taxes, fees or levies (base premium). The commission is included in the premium charged.

Auto Europe will receive a fee of up to 80% for each transaction.

Our remuneration is subject to GST, some of which may be tax deductible.

If we hold your money in trust pending payment to the insurer, we receive the interest.

COMPLAINTS OR DISPUTES

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

We are members of the Financial Ombudsman Service (FOS), a free consumer service. Further information is available from our office, or contact FOS directly on 1300 780 808 or visit www.fos.org.au. We also follow The Insurance Brokers Code of Practice.

COMPENSATION

We hold a Professional Indemnity Policy. This policy is designed to pay claims by Third Parties (including our clients) arising out of our Professional Negligence. The policy extends to cover us for work done for us by representatives /employees after they cease to work for us and satisfies the requirements for compensation arrangements under Section 912B of The Act.

PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit <http://www.scottbroad.com.au>

COOLING OFF PERIOD

The Hire Car Excess Expenses Insurance has a minimum 14 day Cooling Off period which enables you to walk away from the transaction, should you be unhappy with any aspect of the coverage arranged. Note you cannot use this cooling-off period if, you have commenced the hiring of the vehicle, the policy has already expired or if there has been a claim made under the policy.

CONTACT DETAILS

Scott & Broad Clark Pacific
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Gordon NSW 2072
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Fax: 02 9932-6499

If you have any further questions about the financial services we provide, please don't hesitate to contact us.

Please retain this document for your reference and any future dealings with us.

This FSG was prepared on the 2nd September, 2013