

ABOUT THIS FINANCIAL SERVICES GUIDE (FSG)

This FSG contains information about the services HBF Health Limited (**HBF Health**) and its employees can provide to you. 'We' in this FSG means HBF Health and its employees.

This FSG is designed to assist you in deciding whether to use any of the services we can offer. The important information in this FSG includes details about how we are paid and the action you can take if you are not satisfied with your dealings with us.

This FSG applies from 1 July 2011 and remains valid unless another FSG is issued to replace it.

ABOUT THE FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE TO YOU AND THE POLICIES WE CAN ARRANGE

We are authorised to issue and provide general financial product advice about the HBF general insurance products issued by CGU Insurance Limited ABN 27 004 478 371 (**CGU**).

These products include:

- CGU Home insurance
- CGU Landlords insurance
- CGU Travel insurance
- CGU Motor Vehicle insurance
- CGU Boat insurance
- CGU Caravan insurance

See www.hbf.com.au for more information about the general insurance products that we offer.

For these products, we act as an agent of CGU, including in some cases under a binder from CGU.

This means that we act on behalf of CGU when we provide our financial services, not for you.

ABOUT THE PRODUCT DISCLOSURE STATEMENT

In addition to this FSG, you may be provided with a Product Disclosure Statement and policy wording (PDS) if we offer to arrange the issue of a policy. The Product Disclosure Statement sets out information about the policy (including the policy terms and conditions) to assist you to make a decision as to whether to acquire the policy.

ABOUT THE REMUNERATION AND COMMISSION WE MAY RECEIVE

If you choose to purchase or renew a policy issued by CGU, HBF Health will receive a commission calculated as a proportion of the premium you pay, less stamp duty, GST and any other government charges that apply.

The commission will be between 10% and 25% (excluding taxes and charges) plus GST

HBF Health is also entitled to receive payments that relate to the profit derived from, and growth of the portfolio of, general insurance products it issues or arranges in each financial year.

Employees of HBF Health are paid a salary by HBF Health and do not receive commissions from the sale of any policies. From time to time they may receive a bonus which is unlikely to exceed 2% of their salary. These bonuses are based on overall performance and are not charged to you.

ABOUT WHO YOU CAN TALK TO IF YOU HAVE ANY CONCERNS

For any complaints or disputes that may arise, contact HBF Health on 133 423 (8am - 6pm AWST, Mon-Fri, excluding public holidays). If necessary, HBF Health's employees will refer the matter to the appropriate manager who will immediately deal with the matter. If the manager cannot resolve the matter, the manager will escalate the matter to CGU's internal dispute resolution staff, who will review the matter and attempt to reach a satisfactory outcome.

If you do not agree with CGU's final decision, CGU will advise you of the external dispute resolution bodies available to help you.

ABOUT PRIVACY

HBF Health is committed to protecting the privacy and security of your personal information. For a copy of our privacy policy, please call 133 423 or visit www.hbf.com.au.

THE SERVICES DESCRIBED IN THIS FSG ARE PROVIDED BY:

HBF Health Limited
ABN 11 126 884 786
AR No. 406073

HBF House
125 Murray Street
Perth WA 6000

HBF Health is the authorised representative of:

CGU Insurance Limited
ABN 27 004 478 371
AFS Licence No. 238291

CGU Centre
181 William Street
Melbourne VIC 3000

HBF Health's employees who provide the services described in this FSG are also authorised representatives of CGU.

CGU holds a current Australian Financial Services Licence (AFSL 238291) and is responsible for the financial services that HBF Health provides to you. CGU is also responsible for the content and distribution of this FSG. CGU has authorised the distribution of this FSG.