

# financial services guide



This Financial Services Guide is designed to help you decide on whether you wish to purchase general insurance cover from HBF Insurance Pty Ltd ('HBF'). Before you choose to insure with HBF it is important that you understand who we are, the kinds of services we are authorised to provide to you, the policies available, and the extent of the cover offered. This Financial Services Guide contains information about the amounts that may be paid to HBF in connection with the policies. This Financial Services Guide will also make you aware of the action you can take if you are not satisfied with your dealings with us.

In addition to this Financial Services Guide, you may be provided with a Product Disclosure Statement ('PDS') and Policy document where an HBF policy has been recommended to you by an HBF employee. The PDS and Policy document sets out information about the Policy (including the Policy terms) to assist you to make a decision as to whether to acquire the Policy.

## HBF Insurance Pty Ltd

HBF Insurance Pty Ltd is the holder of an Australian Financial Services Licence issued by the Australian Securities and Investments Commission ('ASIC'). This Australian Financial Services Licence authorises HBF to provide advice on, arrange and issue contracts of general insurance in Australia. Our licence number is 229190.

HBF acts on its own behalf. HBF's general insurance products include:

- › Home insurance;
- › Car insurance;
- › Travel insurance;
- › Boat insurance.

## Premiums, Remunerations and Commission

You may choose to purchase any HBF general insurance policy directly from HBF at any Service Centre or by calling us on 133 423. Premiums are calculated based on the level and type of cover chosen by you and your individual circumstances. All amounts paid by way of premium are paid to HBF without deduction. HBF employees do not receive commissions or other amounts payable in connection with the purchase of any HBF policy by any person. HBF employees are paid a salary, the amount of which does not vary dependent upon policy sales.

## Dispute Resolution

Should you have any concerns, we encourage you to discuss the matter with the employee who handled your enquiry. If the employee is unable to satisfy your concerns you can contact our Manager—Product Services, or our Claims Manager in the case of claims.

If your concerns are not resolved to your satisfaction, we encourage you to request that the matter be referred to our Internal Disputes Resolution process. A Senior Manager with delegated authority will review the original decision.

Manager—Dispute Resolution  
HBF Insurance Pty Ltd  
GPO Box C101,  
Perth WA 6809  
or by facsimile on 9265 8895

If you have a concern in regard to your claim or other services, you may also refer your concern to the Insurance Ombudsman Service Limited. They can be contacted on 1300 780 808 (toll free).

## Contact Details

The contact details for HBF Insurance Pty Ltd ABN 11 009 268 277 are:

Head Office  
125 Murray Street,  
Perth WA 6000  
Postal Address  
GPO Box C101,  
Perth WA 6809

Telephone Enquiries  
Telephone 133 423  
Monday to Friday 8am to 8pm  
Saturday 9am to 2pm

Facsimile 9265 6550  
[www.hbf.com.au](http://www.hbf.com.au)