

## **Financial Services Guide**

Insure 247 Pty Ltd (AR Number 344559) trading as “GreatChoice.com.au, from here on referred to as GreatChoice” is responsible for this Financial Services Guide (FSG). It provides you with information about GreatChoice to help you decide whether or not to use the financial services that we provide. This FSG explains how we can assist you, who we represent, how we are remunerated, and provides details of how any complaints will be dealt with as well as how we can be contacted.

### **About Insure 247 Pty Ltd**

GreatChoice is an Authorised Representative No. 344559 of Ausure Pty Ltd (AFSL 238433) GreatChoice is authorised to deal in and provide advice on General Insurance Products however, GreatChoice makes no recommendations nor gives advice of any description. GreatChoice has no authority to issue, vary, cancel policies nor settle claims for products on behalf of any insurer.

Insure 247 Pty Ltd T/as GreatChoice collects consumers information and refers that information to a licensed referral partner (broker, underwriting agency or insurer) to supply the user with a quote or quotes. In providing this information or referral GreatChoice takes all care not to provide any financial advice. In some cases a combination of information and the context of the referral may be sufficient to constitute an implied recommendation or advice. In these situations this implied advice is general in nature and may not be relevant to your individual circumstances. You will receive an FSG from any intermediary you deal with that will help you decide if you wish to use their services. Before you are issued with a retail product you will receive a Product Disclosure Statement (PDS), which explains the significant features of the products. You should consider the PDS in deciding whether to purchase the product.

### **Ausure Pty Ltd**

Ausure Pty Ltd holds an Australian Financial Services License (No: 238433) and is authorised to deal in and provide financial product advice on general insurance products, Life products, deposit & payment products , retirement savings accounts, interests in managed investment schemes, securities and superannuation products . You can contact Ausure on (02) 4948 1155. Ausure Pty Ltd has a Professional Indemnity Policy in place that satisfies the requirements of the Australian Securities and Investments Commission (ASIC).

### **Important Relationships and Remuneration**

GreatChoice is part owned by the Shareholders of Ausure Pty Ltd. GreatChoice acts as a referrer to a number of insurers and underwriters that we refer to as “Referral Partners”, these referral partners may pay GreatChoice a fee or commission for the referral of website users. Referral partners may place advertising on the GreatChoice website and may also contribute to news and information bulletins posted on GreatChoice.com.au.

GreatChoice gains its revenue by those partners paying for that referral, or paying for advertising space on GreatChoice. In some cases if an insurance policy is purchased as a result of a referral, GreatChoice may be paid a fee for referral of between \$3.50 and \$100 dollars and in some cases we may also receive a portion of the commission of up to 5% of the base premium (excluding GST, fees and Government charges).

### **How do we resolve complaints?**

In the event that you have a complaint about the service provided by GreatChoice please contact GreatChoice by phone (02) 4948 1155 or by writing to Insure 247 Pty Ltd, Po Box 21 Cardiff, NSW, 2285. If your complaint remains unresolved, Ausure Pty Ltd’s dispute committee will review the matter and respond within 15 days.

Your complaint will be dealt with fairly and promptly but if you remain dissatisfied with the final decision you may refer the matter to the Financial Ombudsman Service (FOS), which acts as our external dispute resolution provider. FOS is an independent body and its service is free to you. FOS can be contacted on 1300 780 808. GreatChoice agrees to accept the FOS decision.

### **Privacy**

We are committed to protecting your personal information in accordance with the National Privacy Principles. To enable you to receive an insurance quote from a referral partner Insure 247 T/as GreatChoice may need to share your personal information.

GreatChoice takes every precaution to ensure we only deal with reputable companies however GreatChoice cannot make any guarantee that our referral partners will use your personal information in an appropriate manner. A copy of our privacy policy is available at [www.GreatChoice.com.au](http://www.GreatChoice.com.au)