



**FINANCIAL  
SERVICES GUIDE**



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# Financial Services Guide

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## **The Purpose Of This Guide**

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use our services and contains important information about:

- who is responsible for the Financial Services;
- who we act for;
- the services we offer you;
- how we and our associates are remunerated;
- any potential conflict of interest we may have;
- what to do in the event of a complaint.

## **The Service We Offer You**

We can provide general financial product advice about, and arrange General Motor Vehicle and Motorcycle Insurance. In giving advice we do not take into account your objectives, financial situation or needs. Therefore you need to consider the appropriateness of the advice in light of your objectives, financial situation and needs before acting on it.

If we recommend that you acquire or we offer to issue or arrange to issue you a financial product, we will give you information about the particular financial product by providing you with a Product Disclosure Statement (PDS). The PDS will help you make an informed decision about the financial product.

## **Who is Responsible for the Financial Services Provided**

Dawes Underwriting Australia Pty Ltd, trading as Dawes Motor Insurance holds an Australian Financial Services Licence No: 230845 to provide financial product advice and deal in General Motor Vehicle and Motorcycle Insurance products. We are responsible for the financial services provided to you.

## Who We Act For

We act as an agent on behalf of and in the interests of Calliden Insurance Limited, the insurer of the products we arrange, in all matters. Calliden Insurance Limited is a wholly-owned subsidiary of Calliden Group Limited which is an Australian company listed on the ASX. Calliden holds an Australian Financial Services Licence and is regulated by both ASIC and APRA. You can learn more about Calliden at: [www.calliden.com.au](http://www.calliden.com.au)

## General Insurance Code Of Practice

We support the General Insurance Code of Practice. The Code is designed to raise the standard of practice and service in the General Insurance Industry.

## How To Contact Us

You are able to contact us by phone, in writing, by email or in person. Details are on the back of this brochure.

## Association With Related Product Issuer

Dawes Underwriting Australia Pty Ltd and its product issuer, Calliden Insurance Limited are wholly-owned subsidiaries of Calliden Group Limited. Neither entity have an interest or shareholding in any business associated with the motor vehicle repair industry.

## What You Must Do For Us

To enable us to provide the right advice you must provide us with complete information about the risk(s) you face and those you want to be insured for. This should include information about your situation, needs and objectives. You must also tell us about relevant changes as they occur so we can review your insurance needs accordingly. If we do not have your complete information, we will be unable to properly review your circumstances, limiting our ability to give you the right advice. In such cases you should assess the appropriateness of our advice to your needs before acting on it. Of course we also ask you to pay our invoices on time and complete the proposal form honestly and accurately. You must return them to us by the required date.

## How You Will Pay For Our Services

We receive income from the following sources:

### Commission

When we place insurance for you, we usually receive payment from Calliden. These payments are called commission and are calculated as a percentage of the base premium. The percentage is 25%. Where an insurance broker or affiliated association has referred you to us, we will pay them between 0% and 10% of the base premium.

### Policy Fees

We have a set of standard Policy Fees we charge clients for the cost of services not covered by the commissions received from Calliden. Our policy fees are noted on your insurance schedule. We can tell you the exact fee at the time you contact us. Such fees include:

- Preparation and distribution of documentation.
- Amendments to the policy during the policy year.

### Cancellation

If there is a premium refund due for cancellation or adjustment, we will refund you our commission on the refunded premium but we will charge a fee for the cancellation or adjustment. This fee is 15% (plus GST) of the amount of premium that remains until the expiry of the period of insurance. Again we can tell you the exact fee when you contact us to cancel your policy.

### Interest

Any premiums received from you are held in a trust account prior to forwarding to Calliden. We will retain any interest earned on the money held in the trust account.

## How Our Representatives Are Paid

Our representatives do not receive any benefit directly from the sale of a product to you. All our representatives are paid an annual salary regardless of sales or business volume.

If a person, other than an insurance broker or affiliated association, has referred you to us, we do not pay them part of any fee or commission received.

## Information Privacy

We are committed to protecting your privacy. We only use the personal information you provide to us to quote on and insure your risks. We only provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy. We will not trade, rent or sell your information. You can check the personal information we hold about you at any time. If you provide us with personal information about anyone else, we rely on you to have told them that you will provide their information to us, to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters. For more information about our Privacy Policy, ask us for a copy.

## Complaints

Clients who are not fully satisfied with our services should contact our Complaints Officer on 02 9551 1111. If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to the free consumer service offered by the Financial Ombudsman Service Ltd (FOS), of which we are a member. We also adhere to the General Insurance Code of Practice.

Further information is available from our office, or contact the FOS directly on 1300 780 808 or visit [www.fos.org.au](http://www.fos.org.au)

## From When Does This FSG Apply

This FSG was prepared on 01 December 2008.



powered by  
**calliden**



Product Issued by  
Calliden Insurance Limited

Level 7, 100 Arthur Street  
North Sydney NSW 2060  
Australia

Tel: +61 2 9551 1111  
Fax: +61 2 9551 1155  
[www.calliden.com.au](http://www.calliden.com.au)

ABN 47 004 125 268  
AFSL 234438  
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Product distributed by Dawes  
Underwriting Australia Pty Ltd  
trading as Dawes Motor Insurance

PO Box 595  
Milsons Point NSW 1565  
Australia

Tel: 1300 188 299  
Fax: 1300 807 462  
[www.dawes.com.au](http://www.dawes.com.au)

ABN 18 050 289 506  
AFSL 230845