

Australia's Leading Landlord Insurance Specialists



Financial Services Guide



Will anyone be paid for referring me to you?

Terri Scheer may also appoint a Real Estate Agent as a Distributor to deal in general insurance products on its behalf under a distribution authority. This authority does not allow them to give financial product advice.

When your rental property is managed by your Real Estate Agent, they may receive a payment of up to \$40 (including GST) for arranging a new policy for you, and up to \$30 (including GST) for arranging for the renewal of your policy when they provide us your premium directly from the rental income they have collected on your behalf. These payments to the Real Estate Agent are paid by us out of the premiums we receive from you for the policy.

Cooling off period

A 30 day cooling off period applies to your Terri Scheer insurance policy, from when the cover starts. If you cancel in that period, and you haven't claimed, we'll refund your unused premium. See your PDS for details.

When will this FSG be valid?

This FSG applies from 1 February 2011 and remains valid unless a further FSG is issued to replace it.

How do we maintain your privacy?

We are committed to protecting your personal information. We collect it so that we can provide our products and services to you. If you don't provide us with the information we ask for, we may not be able to assist you.

We may give your personal information to other parties, including Vero, other insurance companies, service providers and other companies within the Suncorp Group. You can access the information we hold about you, or ask us to amend it if it's wrong, by contacting us. Some limits apply – we'll tell you if they do. For more information about privacy, ask us for a copy of our privacy policy.

What should I do if I have a complaint?

If you have a complaint about our products or services, let us know so that we can help. Call us on 1800 804 016 and we'll do our best to resolve it. If we can't, then a team leader or manager will review it and contact you with their decision.

If you remain dissatisfied you can ask our Internal Dispute Resolution (IDR) team to review your complaint. They can be contacted on 1300 264 783. They will provide you with their final decision within 15 working days.

If you aren't satisfied with our final decision you can contact the Financial Ombudsman Service (the FOS) on 1300 780 808. The FOS is an independent external dispute resolution scheme. For full details about our complaints resolution process, please see your PDS.

Contact details

If you have any further questions about our financial services please contact us by phone, email or mail:

GPO Box 1619 Adelaide SA 5001 Australia

p 1800 804 016 f 1300 370 874

e customerservice@terrischeer.com.au

w terrischeer.com.au

This FSG was prepared 24 November 2010.

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

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Financial Services Guide

Terri Scheer Insurance Pty Ltd

ABN 76 070 874 798 AFS Licence No. 218585

For the purposes of this FSG the term “we” or “us” means Terri Scheer Insurance Pty Ltd.

What is this Financial Services Guide?

This Financial Services Guide (FSG) has been prepared to explain who we are, the financial services we offer, what relationships we have with others, how we and our associates are remunerated and how we deal with complaints. This FSG is designed to assist you in deciding whether to use any of those services and contains important information about the financial services we offer.

If you buy an insurance policy from us, we'll give you a Product Disclosure Statement (PDS). The PDS provides important information on the features, benefits and risks of the policy to assist you in making an informed decision about whether to buy it or not.



Who is Terri Scheer?

Terri Scheer Insurance Pty Ltd (Terri Scheer) is a wholly owned subsidiary of Vero Insurance Ltd (Vero).

Terri Scheer was established in 1995 and specialises in landlord insurance for owners of residential rental properties.

We are specialists in this area and do not provide financial services in any other area of insurance.

We have professional indemnity insurance in place that complies with the requirements of s912B of the Corporations Act, 2001.

What kind of financial services are we authorised to provide and what kinds of financial products do those services relate to?

Terri Scheer is authorised by, and acts on behalf of, Vero to offer you the following services for Terri Scheer general insurance products:

- ◆ Issue insurance under binder
- ◆ Arrange, vary and cancel insurance
- ◆ Handle and settle claims
- ◆ Provide general financial product advice

How can you contact us?

You can contact us by phone, email or mail. This FSG contains our contact details. In some cases, we may need to confirm your request in writing or require you to return certain documents.

Who are we acting for?

When we issue a Terri Scheer insurance policy we act on behalf of Vero Insurance Ltd (ABN 48 055 297 807), the insurer who issues the insurance cover.



Who is responsible for the financial services?

Terri Scheer is responsible for the financial services described in this FSG that will be provided to you.

How are we paid for providing the financial services?

Terri Scheer does not receive any commission from Vero for the general insurance policies it arranges. Vero receives the premium from each Terri Scheer insurance policy it issues. We do not charge you any additional fee for providing general advice. Vero and other Suncorp Group companies provide Terri Scheer with the resources we need to provide the authorised financial services. These services are provided on behalf of Terri Scheer by staff employed by Suncorp Group companies. In addition to their salary, staff may receive bonuses if they achieve their performance targets. You will not be charged an additional fee as a result of this.