

Cooling off period (Retail clients only)

If you are not happy with the product we have provided you with, you may have a 14 day cooling off period during which you may return your policy if you are not satisfied. Full details of the cooling off period can be found on the relevant PDS which we will provide to you.

Your Privacy

We are committed to protecting your privacy and the security of your personal information. Information collected by PCIB is only disclosed to third parties who are involved in the provision of insurance services to our clients or to an auditor who is authorised by ASIC to audit our client files and trust account. Details of our Privacy Policy are available on our website: www.pcibroker.com.au or upon request. You can check the information we hold about you at any time.

How we handle complaints

If you have any complaints about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 24 hours, please contact our Complaints Manager on telephone number 07 3808 3425 or put your complaint in writing and send it to us at: Complaints Manager, PCIB, PO Box 381, Springwood BC QLD 4127. Please mark the envelope "Notice of Complaint". We will try and resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction within 20 working days, PCIB is a member of the Financial Ombudsman Service (FOS) and you have the right to refer the matter to them. The FOS can be contacted on 1800 367 287 or website: www.fos.org.au.

Our arrangements to compensate clients for losses

PCIB has a Professional Indemnity Insurance Policy (PI Policy) in place.

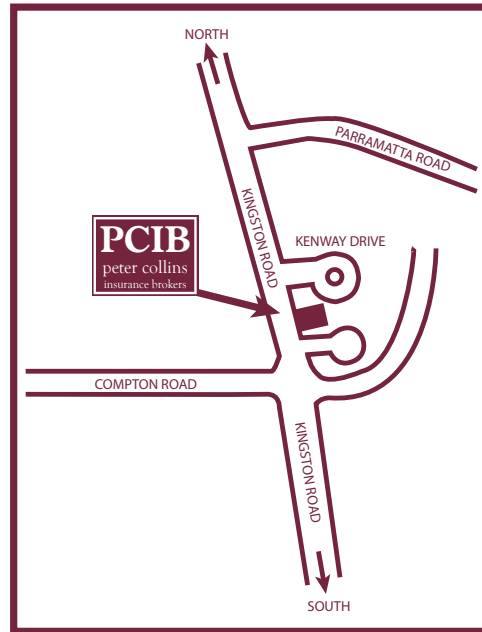
Our PI Policy covers us and our employees for claims made against us and our employees by clients as a result of the conduct of us or our employees in the provision of financial services.

Our PI Policy will cover us for claims relating to the conduct of our employees (during the period employed by PCIB) who no longer work for us.

Any questions?

If you have any further questions about the financial services provided by PCIB, please contact us.

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



ABN: 23 072 946 055

Address: Unit 24, Commercial Court
130 Kingston Road
Underwood QLD 4119

Tel: (07) 3808 3425

Fax: (07) 3808 3953

Email: admin@pcibroker.com.au



*"The Right Cover
at the Right Price"*



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

- The services we are authorised to provide you;
- Other documents you are entitled to receive;
- How we and our associates are paid;
- Any potential conflicts of interest;
- Our internal and external dispute resolution procedures and how you can access them.

About us

PCIB or Peter Collins Insurance Brokers is the trading name of Gary Goodson & Company Pty Ltd. We are proud holders of Financial Services Licence number 243509. We subscribe to the General Insurance Brokers Code of Conduct.

Other documents you are entitled to receive

- Product Disclosure Statement

If you are a retail client and we arrange an insurance policy for you, or if we recommend you buy a particular insurance policy, we will give you a Product Disclosure Statement (PDS), unless you already have an up to date PDS from the insurer. The PDS is prepared by the insurer and is designed to give you important information regarding the insurer and the policy.

- Record of Further Advice

If you are a Retail client purchasing a prescribed product and you have not already been provided with a copy of our advice, you may request a record of details regarding our advice. To do so, please contact our office by telephone, email or fax. This information is kept on file for seven years.

You are important to us

As your broker we act on your behalf and pride ourselves on the personal service we give. We are responsible for the financial services that will be provided to you or through you to your family members. We are also responsible for the distribution of this FSG. To instruct us to act on your behalf you can contact us by telephone, post, email, fax or in person. Our contact details are provided on the back of this Guide.

Our Services

PCIB is authorised to advise and deal in general insurance products to wholesale and/or retail clients. This includes arranging new policies, endorsing and renewing existing policies and assisting with insurance claims.

To enable us to provide advice and arrange insurance policies which are appropriate to your circumstances we will need you to provide us with detailed information about the risk to be insured, your needs, objectives, financial position and any other relevant information. We will only ask for the details we need to know. You should also tell us about any change in your circumstances as soon as they occur.

In some cases it may not be possible to ask for any of this information or you may not be in a position or choose not to provide it to us. This may limit our ability to make appropriate recommendations and therefore you should assess the appropriateness of our advice before you act upon it.

Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We

will review your insurance arrangements when you inform us about changes in your circumstances.

Contractual Liability and Your Insurance Cover

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

Our Remuneration

Details regarding the remuneration PCIB receives is set out below:

- Unless we tell you otherwise, we are remunerated by commission from the relevant insurer whenever you enter into an insurance policy arranged by us (including renewal and some variations).
The commission is calculated as a percentage of the insurer's base premium (ie premium excluding stamp duty, fire services levy, GST or any other government charges, taxes, fees or levies) ranging from 0% to 40%.
- We may also charge you a Broker Fee (for administration costs) and we will show the amount in the premium section of your Tax Invoice.
- If we arrange premium funding for you we may be paid a commission by the premium funder. The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance premium (less government fees or charges). If you instruct us to arrange or issue a product, this is when we become entitled to the commission. When we arrange premium funding for you, you can ask us what commission rates we are paid for that funding arrangement compared to other arrangements that were available to you. The amount of our commission is between 0% and 3%.
- When we pay any commissions, fees or benefits to others who refer you to us, we will pay them a percentage of the commission we earn.
- Our Employees, who will assist you with your insurance needs, are all paid a market salary.

If you instruct us to arrange a policy for you and we have provided you with personal advice as a retail client purchasing a prescribed product, full details regarding the remuneration that we and our associates are to be paid will be clearly detailed in the Important Information Document (IID).

If you require further details regarding the remuneration we may receive, to assist you with making a decision to deal with PCIB, you can contact our office by telephone, email or mail within seven days of the receipt of this FSG and this information will be provided to you in writing.

How we handle premium payments and refunds

You can choose to pay by any of the payment methods set out in our invoice including cash, cheque, direct debit, premium funding or credit card. You are required to pay us within the time limit set out on the invoice.

All premiums paid to PCIB are deposited into the PCIB Broking Trust Account as required by Law. This account is subject to annual external audit. Premiums are kept in this account until they are payable to the Insurer. We may invest these premiums until they are paid to the Insurer. Any interest earned on premiums invested will be retained by PCIB.

If there is a refund of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any fee we have charged you. We may also retain commission depending on our arrangements with the insurer.

Relationships and Associations

STEADFAST: PCIB is a Steadfast Group Limited (Steadfast) Network Broker. Steadfast has exclusive arrangements with some insurers and premium funders (Partners) under which Steadfast will receive between 0.5% – 1.5% commission for each product arranged by us with those Partners. Steadfast is also a shareholder of some Partners.

We may receive a proportion of that commission from Steadfast at the end of each financial year (or other agreed period).

As a Steadfast Network Broker we have access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

CQIB: PCIB is also a member of the Council of Queensland Insurance Brokers Inc (CQIB) and may receive indirect benefits from arranging cover for CQIB branded products. CQIB negotiates with certain insurers to issue enhanced products with broader cover for the clients of CQIB members. CQIB may receive royalties and/or sponsorship from the insurers depending on the continued support from members. CQIB also receives sponsorship from Insurers and other service providers for its annual convention and monthly member meetings. These royalties and sponsorships also provide members education programs which offer opportunities for members to enhance their skills and knowledge.