



FINANCIAL SERVICES GUIDE

March 2016

Introduction

This Financial Services Guide describes the services offered by ATL Insurance Group Pty Ltd (ATL Insurance) and its authorised representatives. It explains our relationship with the insurer, how we are remunerated for our services, our professional indemnity insurance and describes our internal and external dispute resolution processes and how you can access them. We give it to you when you ask us to provide insurance.

Our services

We can assist you to obtain one or more of the Insurance policies offered by ATL Insurance and when we do this, we act as an agent of the insurer, The Hollard Insurance Company Pty Ltd (AFSL No. 241436).

ATL Insurance Group Pty Ltd holds an Australian financial services licence (AFSL No. 333234). ATL Insurance Group Pty Ltd is an underwriting agency and it has a binder agreement with the insurer. This means it acts as the insurer's agent to arrange insurance policies and handle claims not on your behalf.

If one of our authorised representatives has assisted you, their details appears at the end of this FSG. Our authorised representatives also act as the insurer's agent for the purposes of facilitating quotes and applications for insurance. They offer these services under our Australian financial services licence and we are responsible for the services they provide.

If we or our authorised representatives give you any advice on insurance, we act on your behalf. The only advice we give is in general terms; we cannot advise about the suitability of the insurance for your individual situation. If you require this type of advice, we may refer you to an insurance broker.

If you are interested in the insurance, we will give you a Product Disclosure Statement (PDS), describing the main features of the insurance policy. Reading it will help you to decide if the policy suits your needs, objectives and financial situation. You can also download a copy at our website - www.atlinsurance.com.au

How you can contact us?

You can communicate with us by telephone, post, fax or email. Our contact details are at the end of this FSG.

We prefer to supply important documents to you by email or in electronic form, including this Financial Services Guide, your policy documents (including PDS) and your policy schedule. If you have provided your email address to us we will use that address for all correspondence regarding your insurance policy unless you instruct us to post the documents to your mailing address or send the documents to a new email address. It is your responsibility to ensure that we have your current contact details at all times.

From when does this FSG apply?

This FSG applies from 1 March 2016 and applies unless a further FSG is issued by us. We will supply you any new FSG that we publish either via our website or using your contact details. This FSG has been authorised for distribution by ATL Insurance.

How are we paid?

Commission	ATL Insurance earns a commission from the insurer when we arrange your insurance. The commission is between 5% and 20% of the premium (excluding taxes and statutory charges) depending on the type of insurance arranged. Commission is included in the premium quoted to you.
Administration Fee	We also charge an administration fee for arranging the insurance. This is in addition to the premium quoted for the insurance policy. This fee is included in the terms quoted to you prior to your acceptance of any insurance policy. Administration fees contribute to covering our operating expenses.
Profit Share	<p>ATL Insurance may receive a profit share commission from the insurer from time to time, depending on the performance and profitability of the relevant insurance portfolio.</p> <p>Such commissions are only payable when the business underwritten after provision for claims generates a profit for the insurer which exceeds the insurer's own expenses for the relevant insurance portfolio. Profit share is not payable in every year. We generally only receive it in years when the relevant insurance portfolio has a good claims experience.</p>

Who we pay

Our Authorised Representatives	<p>If one of our authorised representatives has assisted you, their details will appear at the end of this FSG. We pay them a commission out of the premium you pay (excluding taxes and statutory charges) for arranging the insurance. The percentage commission we pay varies according to the type of insurance and this is available on request.</p> <p>ATL Insurance retains the balance of the commission paid by the insurer (see above). Commission is included in the premium quoted to you.</p>
Referrers	If you were referred to us, we may pay the person who referred you a commission out of the premium you pay (excluding taxes and statutory charges). The percentage commission we may pay varies according to the type of insurance and this is available on request.

Our professional indemnity insurance

ATL Insurance has professional indemnity insurance in place which covers us for any errors or mistakes relating to our insurance services. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our authorised representatives.

If you have a complaint

If you wish to complain about our services or the services provided by one of our authorised representatives, contact our Complaints Officer on 07 3420 8805 or at complaints@atlininsurance.com.au. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 45 days.

ATL Insurance is a member of the Financial Ombudsman Service, an external dispute resolution scheme. If you are unsatisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are on their website at www.fos.org.au

The Hollard Insurance Company Pty Ltd is also a member of the Financial Ombudsman Service and if your complaint is in relation to a claim on your insurance, the insurer's internal dispute process as detailed in the PDS will apply. If your complaint is not resolved by the insurer to your satisfaction, you can contact FOS. You can access the FOS dispute resolution scheme for free and any decision they make is binding on us but not on you.

How we protect your privacy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at www.atlininsurance.com.au.

Important associations

ATL Insurance is a wholly owned subsidiary of ATL Holdings Pty Ltd which is partly owned by the insurer and by certain entities controlled by directors and employees of ATL Insurance. The Insurer and certain other Shareholders in ATL Holdings Pty Ltd have associations with and shareholdings in various entities that may include insurance companies, insurance brokers and premium funding institutions.

How can you contact us?

We can be contacted at:

ATL Insurance Group Pty Ltd

ABN: 33 133 273 631

AFS Licence No: 333234

17 - 19 Mount Gravatt-Capalaba Road, Upper Mount Gravatt QLD 4122

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