

Financial Services Guide

The financial services that our representative offers are provided on behalf of Marsh Pty Ltd by:

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Purpose

This Financial Services Guide, (FSG), is a guide containing important information about my relationships and associations and is intended to assist you in your decision whether to use any of my services. The FSG includes information about:

- who I am;
- the services I am authorised to provide to you;
- how the Federation and I are remunerated;
- any potential conflict of interest I may have; and
- Marsh’s internal and external dispute resolution procedures and how you can access them.

Date

This FSG applies from 31 January 2008.

What kinds of financial services I am authorised to provide and what kinds of Financial Products do those services relate to?

The financial services that I offer are provided on behalf of Marsh Pty Limited (Marsh) as its authorised representative. I am authorised by Marsh to offer, issue or arrange to issue you a number of financial products being general insurance policies offered under the covering letter of the Federation of Parents and Citizens’ Associations of New South Wales.

Who do I act for when providing the Financial Service?

Sometimes I will provide financial services as agent of the insurer and not for you. In these circumstances I will make this statement at the time of the offer of the financial product. Alternatively I will provide financial services as your agent, not the insurer.

Who is providing the Financial Services to me?

Marsh is responsible for the financial services I provide to you. Marsh holds an Australian Financial Services Licence Number 238983. Marsh’s ABN is 86 004 651 512. As the Licensee Marsh is authorised to deal in and advise on general and life insurance products.

Scope of Advice

I am authorised to provide you with general information and assistance with each of the insurance policies offered to you. Please note however, that I am not authorised to make any recommendations or state any opinions which might influence you in making a decision about the different policies I am authorised to offer. If you have any questions that I am unable to answer, you will be referred to Marsh.

Product Disclosure Statement

If I offer to issue or arrange to issue you an insurance policy I will provide you with a Product Disclosure Statement (PDS) and/or Policy Wording for the insurance product you are considering to assist you in making an informed decision. You should carefully read documents to decide if the product features suit your needs, objectives and financial situation before making a decision about the insurance.

How am I and the Federation remunerated?

I receive an annual salary from the Federation.

The Federation shares commission with Marsh paid by insurers covering my activities in arranging the policies which is based on a percentage of the premium less any stamp duty, fire services levy, GST and other Government charges that may be applicable to the policy.

The rate of commission depends on the policy and may range from 0% through to 25% and the split of this between the Federation and Marsh varies depending on the policy arranged. A fee may also be charged which will be shown on any tax invoice issued.

The Federation may in addition receive a claims experience payment from insurers where the Federation has an agreement in relation to performance of the portfolio with that insurer.

What relationships or associations exist which might influence me in providing you with this service?

I am not aware of any relationship or association which might influence me in providing services to you other than those already disclosed in this FSG.

What should I do if I have a complaint?

1. Contact the Federation and tell us about your complaint. Our contact details are on the front page of this guide. Alternately, Marsh has an internal dispute resolution procedure, a copy of which is available upon request. Under the Marsh internal dispute resolution you should address any concern or complaint the Marsh Complaints Officer on (02) 8864 8888
2. If your complaint is not resolved to your satisfaction, the Marsh Complaints Officer will investigate and take appropriate action to deal with the matter. You will be advised within 15 working days of Marsh's decision. If the matter is complex and a longer period is required you will be informed.
3. Marsh is a member of two external dispute resolution schemes. If your complaint cannot be resolved to your satisfaction you have the right to refer the matter to the free consumer service offered by these schemes.
 - (a) The Insurance Brokers Disputes Limited (IBDL)
Where Marsh and I are acting on your behalf as a broker your complaint should be directed to the IBDL. You may contact the IBDL directly at any time concerning your complaint. The IBDL can be contacted toll free on 1800 064 169.
 - (b) The Insurance Ombudsman Service Limited
Where Marsh and I are acting for the Insurer, your complaint should be directed to the Insurance Ombudsman. You may contact the Ombudsman directly at any time concerning your complaint. The Ombudsman can be contacted toll free on 1300 780 808.

Privacy

The Federation, Marsh and I are committed to protecting your privacy. The information you provide is used to assist with your insurance requirements and is not available for any other purpose. You may visit the offices of either the Federation or Marsh, by appointment during office hours to view the information we have on your insurance file. This will enable you to check the accuracy of the information we hold.

For more information on the Marsh privacy policy please visit Marsh's website at www.marsh.com.au.

Contact Details

Marsh - Phone: (02) 8864 8888