

financial services guide



Financial services guide

This Financial Services Guide (FSG) describes the insurance services offered by your Strata Manager, Property Manager, Owners Corporation Manager or Body Corporate Manager, (which for the purposes of this FSG will be called **Your Manager**) and CHU Underwriting Agencies Pty Ltd (CHU). It also covers the charges for those services, your rights as a client and how any complaints you may have will be dealt with. We provide it to you when you engage our services.

About us

CHU is a specialist strata and community title insurance underwriting intermediary.

Your Manager can assist you to obtain insurance to protect your assets and liabilities and to comply with the Strata and Community Title laws in your State. Your Manager is an Authorised Representative of CHU and can arrange strata insurance and other insurance products and provide general advice to you.

CHU has a range of strata, community title and other insurance products which it issues as agent for the Insurers, QBE Insurance (Australia) Limited (AFS Licence No: 239545) and QBE Workers Compensation (NSW) Limited. The contact details for Your Manager and CHU are over the page.

Our services

Your Manager can give you information, general advice and help by arranging or renewing your Strata, Community Title or other insurance policies. They do not provide personal advice about the insurance. If you need personal advice, you should contact CHU.



The Strata and Community Title insurance products offered by CHU are designed to meet the insurance requirements under the Strata and Community Title laws in your State.

To assist you in making an informed decision, Your Manager or CHU will provide a Product Disclosure Statement (PDS) for the product you are considering. A copy of the PDS can be downloaded from **www.chu.com.au** You should carefully read the PDS to decide if the product features suit your needs, objectives and financial situation before making a decision about the insurance.

Who we act for

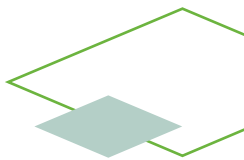
When Your Manager arranges, renews or varies your insurance, they act on behalf of CHU. Other activities relating to insurance services (such as paying premiums, receiving documents and notices and notifying claims) are done on your behalf. CHU has binding authority from the Insurers to issue the insurance policies and handle claims. In doing so, CHU acts on behalf of the Insurers and not on your behalf.

Fees and charges

The business that employs Your Manager receives a commission of up to 20% of the premium (excluding taxes and charges). Your Manager is paid a salary and does not receive a bonus for arranging insurance.

CHU charges an administration fee in addition to the remuneration received from the insurer. This fee will appear separately on your quote slip, cover note and tax invoice and will vary depending on the product.

The Insurers pay CHU for administration services (including claims handling). All commission and fees include GST and are included in the cost of the product.



Professional Indemnity Policy

CHU has a professional indemnity (PI) policy in place which satisfies the requirements for compensation arrangements under Section 912B of the Corporations Act 2001.

The PI policy covers CHU and its employees (and former employees who no longer work for CHU) for claims made against them by clients as a result of their conduct in the provision of financial services. The PI policy also extends to CHU's legal liability arising out of acts, errors or omissions of its current and former Authorised Representatives whilst acting in their capacity as Authorised Representatives of CHU.

Complaints and disputes about our services

If you are not satisfied with the services provided by Your Manager or by CHU, you may contact the CHU State Manager. CHU will handle any complaints or disputes about the services.

If CHU does not resolve the complaint to your satisfaction, you can refer it to the Financial Ombudsman Service (FOS). Further information about FOS is available from CHU or from:

Financial Ombudsman Service

GPO Box 3, Melbourne

Victoria 3001

Phone: 1300 78 08 08

Fax: (03) 9613 6399

Email: info@fos.org.au

Web: www.fos.org.au

Contact details

Your Manager

Name: **Gough Partners Body Corporate Services**

ABN: **32 078 622 581**

Authorised

Representative No: **269153**

Address: **PO Box 217 Ashburton
VIC 3147**

Phone: **(03) 9885 0312**

Fax: **(03) 9885 3290**

Email: **reception@goughpartners.com.au**

CHU Underwriting Agencies Pty Ltd

ABN 18 001 580 070

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**The Specialists in Strata and
Community Title Insurance**