

Financial Services Guide (FSG)

This is an important document. Please read it carefully and keep it in a safe place. This FSG (valid from 23-Sep-10) is designed to assist you in deciding whether to use any of the services outlined in it and replaces any previous FSG issued to you by us.

About Us

Name: Lorraine Cann (ASIC No. 311264)
Organisation: Thornton Insurance Services Pty Ltd (ASIC No.253700)
ABN: 55 008 114 501
Address: 60 Greenhill Road, Wayville, SA 5034
Telephone: +61(08) 8271 5144
Facsimile: +61(08) 8271 5133
Email: lorraine@thorntongroup.com.au

Lorraine Cann has the following Educational Qualifications and Experience:

Dip FS (Brok)

Lorraine Cann holds the following memberships:

ANZIIF & QPIB

Lorraine Cann is an Authorised Representative of

Organisation: National Adviser Services Pty Ltd trading as NAS Insurance Brokers
AFS Licence No: 233750
ABN: 60 096 916 184
Address: Unit 3, 45 Ord Street, West Perth Western Australia 6005
Telephone: (08) 9480 8900
Facsimile: (08) 9481 1166
Email: gi@nasinsurance.com.au

NAS Insurance Brokers holds an Australian Financial Services Licence under the Corporations Act 2001 to provide financial product advice on, and deal in, general insurance products. We are a member of the National Insurance Brokers Association (NIBA) as well as the Insight Insurance Brokers Association (Insight). We subscribe to the General Insurance Brokers' Code of Practice.

Receiving Instructions

We are able to receive your instructions personally or by phone, fax, email or letter.

Professional Indemnity (PI) Insurance Cover

Thornton Insurance Services Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity (PI) insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our PI insurance, subject to its terms and conditions, provides indemnity for Thornton Insurance Services Pty Ltd, our staff and our authorised representatives in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any employee or authorised representative who has ceased work with Thornton Insurance Services Pty Ltd for work done whilst engaged with us.

Relationships, Associations, Referrals

There are no specific relationships, associations or referrals existing which have influenced the provision of any product.

Cancellation and Refunds

In the event of a refund for the cancellation or adjustment of a policy, we reserve the right to retain any fee we have charged you as well as commission received from the insurer, as we deem that these were earned at inception.

Privacy Policy

The privacy of your personal information is important to us. We collect personal information to ensure that we are able to provide you with the products and services most appropriate to your needs.

We have adopted the principles set out in the Privacy Act 1988 as part of our continuing commitment to client service and maintenance of client confidentiality. For further details, please refer to our Privacy Policy on www.nasinsurance.com.au or contact Lorraine Cann.

Financial services and products we are authorised to provide

A range of products for retail clients including but not limited to:

Motor Vehicle, Home Building, Home Contents, Sickness and Accident, Marine Hull, Travel.

A range of products for commercial clients including but not limited to:

Commercial Insurance, Liability, Professional Indemnity, Directors & Officers, Tax Audit, Marine Transit and Marine Cargo, Motor Fleet and Workers Compensation.

Remuneration

Generally we are paid a commission by the insurer for arranging the policy. Commission is a percentage of the premium less stamp duty, fire services levy, GST and any other government charges, taxes, fees or levies. The commission rate depends on the policy and insurer; it generally is in the range from 0% - 25% but some products may attract up to 40%.

We may also charge you a fee to cover our administration costs as well as receiving commission from the insurer.

We may elect to charge you a Fee for Service instead of receiving commission from the insurer. Fees for Service are based on the complexity of the advice given, arranging and placing the recommended program and other services which we may agree upon.

In addition to the above we may receive commission from a premium funder if we arrange this service on your behalf. Premium funding products enable you to pay your premiums by instalments. Premium funders do charge interest. The commission we receive is usually calculated as a percentage of the premium and may be up to 3%. NAS Insurance Brokers may receive an override commission of 1.5% from Centrepoint Alliance Limited and Hunter Premium Funding Limited, of which Thornton Insurance Services Pty Ltd may receive a portion.

Thornton Insurance Services Pty Ltd may also receive a portion of an overrider from various insurance companies as provided by NAS' membership of Insight.

Where a third party has referred you to us, we may share part of our fee with them or pay an agreed referral rate. We will pay the third party out of our commission or fees and not in addition to those amounts. Thornton Insurance Services Pty Ltd will provide a Statement of Advice or a Remuneration Report which will provide the dollar amounts paid to the third party.

NAS receives standard bank interest from its trust account funds from monies collected from you and remitted to insurers. Any interest shall be entirely to our benefit.

What should I do if I have a complaint?

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

- Contact us and tell us about your complaint.
- If your complaint is not satisfactorily resolved within 24 hours, please contact our Complaints Officer on telephone number (08) 9480 8900 or put your complaint in writing and send it to NAS Insurance Brokers at Unit 3, 45 Ord Street, West Perth WA 6005.
- If the complaint can't be resolved to your satisfaction within 21 days, you have the right to refer the matter to Financial Ombudsman Service (FOS). They can be contacted on 1300 780 808 or you can write to them at GPO Box 3, Melbourne VIC 3001, or email on info@fos.org.au.