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Financial Services Guide (General Insurance Products)

PURPOSE OF THIS DOCUMENT

The purpose of this Financial Services Guide (**FSG**) is to give you important information about the financial services provided by Compare the Market Pty Ltd ACN 117 323 378 (**CTM**) in respect of general insurance products compared via the website www.comparethemarket.com.au (**CTM Website**) (**Products**). This information should assist you to decide if you wish to use the financial services provided by CTM. Importantly, this FSG explains the financial services offered in respect of the Products, the remuneration paid for those services and how any complaints you may have will be dealt with.

This FSG does not provide information about the financial services offered by CTM in respect of life insurance and income protection insurance. Further information regarding those products can be found in our [Financial Services Guide \(Life Insurance Products\)](#).

If you decide to purchase a Product, you will also receive a Product Disclosure Statement (**PDS**) for the Product from the relevant insurance provider. You should read the PDS before deciding to purchase any Product. The PDS contains information about the Product to help you make an informed decision about whether or not to buy the Product.

OUR SERVICES

CTM is an Australian Financial Services Licensee (AFSL 422926) and is licensed to deal in, and provide advice on, general insurance products. CTM provides factual information and general advice only. We do not take into account your individual financial objections, needs or situation in providing that advice. Advice given is for your benefit.

CTM provides the following financial services via the CTM Website and CTM Call Centre:

1. **Car Insurance** - compare features (**Car Insurance Features Comparison**) of a wide range of car insurance products (**Car Insurance Products**) and compare quotes for certain Car Insurance Products that participate on the CTM Website and in the CTM Call Centre (**Car Insurance Comparison**);
2. **Travel Insurance** - compare quotes for certain travel insurance products (**Travel Insurance Products**) that participate on the CTM Website (**Travel Insurance Comparison**);
3. **Home & Contents Insurance** - compare features (**Home & Contents Insurance Features Comparison**) of a wide range of home and/or contents insurance products (**Home & Contents Insurance Products**) and provide quotes for certain Home & Contents Insurance Products that participate on the CTM Website;
4. **Business Insurance** - compare features (**Business Insurance Features Comparison**) of a wide range of business insurance products (**Business Insurance Products**) and compare quotes from certain Business Insurance Products that participate on the CTM Website (**Business Insurance Comparison**).
5. **Pet Insurance** - compare quotes for certain pet insurance products (**Pet Insurance Products**) that participate on the CTM Website (**Pet Insurance Comparison**).

The Products compared on the CTM Website and CTM Call Centre are not representative of all products in the market. Further, CTM does not provide quotes for all Products that are compared in the Car Insurance Features Comparison and the Home & Contents Insurance Features Comparison.

The CTM Website (and CTM Call Centre for Car Insurance) currently allows you to compare and obtain quotes from the following participating insurance brands:

Product	Brands Participating on CTM Website	Other Important Information
Car Insurance	Australia Post Car Insurance, Budget Direct, Retirease, Virgin Money, Ozicare, 1st For Women, AI Insurance, Woolworths Car Insurance and Famous Insurance Agency.	<p>All of these Products, other than AI Insurance, Woolworths Car Insurance and Famous Insurance Agency are arranged by Auto & General Services Pty Ltd ACN 003 617 909 AFSL 241411 (AGS), under a binder, for and on behalf of the insurer, Auto & General Insurance Company Limited (Auto & General) ACN 111 586 353; AFSL 285 571 (AGS Car Brands). CTM, AGS and Auto & General are related entities.</p> <p>If you decide to apply for an AGS Car Brand, AGS will arrange the policy for and on behalf of Auto & General. If you decide to apply for any other Car Insurance Product compared on the Car Insurance Comparison, CTM will refer you to the relevant insurance provider.</p>
Travel Insurance	No Worries Insurance, Online Travel Insurance, Worldcare Travel Insurance, Travel Insuranz, InsureandGo, DUinsure, Fastcover, American Express, Easy Travel Insurance, Columbus Direct, Virgin Money, Budget Direct, Under 30, Kango Cover, Ski Insurance, 1Cover, iTrek, Citibank Travel Insurance, Travel Insurance Saver, Woolworths Travel Insurance, Webjet Travel Insurance, Priceline Protects, Real Travel Insurance, Tick Travel Insurance, Go Insurance, Simply Travel insurance and Zoom Travel Insurance.	<p>The Budget Direct brand is owned by AGS. Budget Direct travel insurance products are arranged by AGS and underwritten by the insurer, Auto & General; AFSL 285 571. As mentioned above, CTM, AGS and Auto & General are related entities.</p> <p>If you decide to apply for a Travel Insurance Product compared on the Travel Insurance Comparison, CTM will refer you to the relevant insurance provider.</p>
Home & Contents Insurance	Australia Post Home and Contents Insurance, Budget Direct, Virgin Money, Ensurance, Real and Woolworths	<p>All Home & Contents Insurance Products, other than Real Insurance, Woolworths Insurance and Ensurance Insurance, are arranged by AGS under a binder, for and on behalf of the insurer, Auto & General (AGS Home Brands). CTM, AGS and Auto & General are related entities. If you decide to apply for an AGS Home Brand, AGS will arrange</p>

		<p>the policy for and on behalf of Auto & General. If you decide to apply for any other Home & Contents Insurance Product compared on the Home & Contents Insurance Comparison, CTM will refer you to the relevant insurance provider.</p> <p>In the event that an insurer provides you with a quote on our website, but further questioning reveals your profile does not meet their underwriting guidelines, they may assist you with other products to ensure that you find the appropriate insurance cover.</p>
Business Insurance	AIG, Berkley, Dual, Point, QBE RelyON and Vero	<p>On our business home page and business information pages, we give you information about the business insurance products available to you.</p> <p>When you compare Business Insurance Products on the CTM Website or through the call centre advertised on the website, those services are provided to you by BizCover Pty Ltd (ABN 68 127 707 975, AFSL 501769)</p> <p>If you decide to apply for a Business Insurance Product compared on the Business Insurance Comparison, BizCover will refer you to the relevant insurance provider.</p>
Pet Insurance	RSPCA Pet Insurance, Australian Seniors Insurance Agency, Real Insurance, Prime Pet Insurance and Guardian Insurance	<p>On our pet home page and pet information pages, we give you information about the Pet Insurance Products available to you.</p> <p>When you compare Pet Insurance Products on the CTM Website or through the call centre advertised on the website, those services are provided to you by Choosi Pty Ltd ABN 15 147 630 886 AFSL 402397.</p> <p>If you decide to apply for a Pet Insurance Product compared on the Pet Insurance Comparison, Choosi will refer you to the relevant insurance provider.</p>

HOW ARE WE PAID?

CTM and AGS may receive a fee or commission for each Product issued in respect of, or attributable to, the financial service provided by CTM as follows:

Product	CTM Fee	AGS Commission
Car Insurance	Up to \$250 (plus GST) from the relevant provider	Up to 27% of the Car Insurance Product premium (excluding any fees or government taxes and charges) from Auto & General for the AGS Car Brands
Travel Insurance	Up to 20% of Travel Insurance Product premium (including any fees or government taxes and charges) (plus GST) from the relevant provider.	Up to 32% of the Travel Insurance Product premium (including any fees or government taxes and charges) (plus GST) from Auto & General for each Budget Direct product issued
Home & Contents Insurance	Up to \$200 (plus GST) or up to 20% of the Home & Contents Insurance Product premium (including any fees or government taxes and charges) (plus GST), depending on the Product, from the relevant provider	Up to 27% of the Home & Contents Insurance Product premium (excluding any fees or government taxes and charges) from Auto & General for the AGS Home Brands
Business Insurance	13% of all Business Insurance Products premium payments.	N/a
Pet Insurance	Up to 25% of Pet Insurance Product premium (including any fees or government taxes and charges) (plus GST) from the relevant provider	N/A

The above fees and commissions are included in the cost of the Product.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about the services provided by CTM, you should:

- **Step 1** - Contact CTM;
- **Step 2** - If the matter is not resolved to your satisfaction within 14 days, please contact CTM's Dispute Resolution Manager;
- **Step 3** - If you are still not happy with the response, you can refer the complaint to the Financial Ombudsman Service (FOS), an external dispute resolution service of which CTM is a member. FOS can be contacted by phone on 1300 780 808 or by fax on (03) 9613 6399.

CONTACT DETAILS

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COMPENSATION ARRANGEMENTS

As required by law, CTM has professional indemnity insurance arrangements in place to compensate its retail clients for loss suffered because of a breach by CTM of relevant obligations of CTM under Chapter 7 of the Corporations Act. This insurance covers the services provided by CTM and its staff including after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.