

Financial Services Guide

Real Home, Contents, Landlords and Car Insurance



Dated 5 February 2018

This Financial Services Guide, (FSG) is a guide containing important information to assist you in deciding whether to use our services, described below:

- who we are;
- the services we are authorised to provide;
- how we are remunerated;
- how complaints are resolved;
- compensation arrangements;
- our contact details.

Who we are – Real Insurance

Real Insurance is a brand name of The Hollard Insurance Company Pty Ltd (Hollard, we, us, our), ABN 78 090 584 473, AFSL No. 241436.

The services we are authorised to provide

Hollard is authorised to promote, distribute, deal and provide general advice on home, contents, landlord, and car insurance products underwritten and insured by us.

Hollard has appointed CCI South Africa (Pty) Ltd as our Authorised Representative (AR No. 420391) and they may provide some services, including general advice on our behalf in relation to one of our home, contents, landlord or car insurance products.

Whilst we recommend these general insurance products, we do not consider whether it is appropriate for your personal objectives, financial situation or needs. You need to consider the appropriateness of any information or general advice we give you having regard to your personal circumstances before buying. You need to read the relevant Product Disclosure Statement (PDS) issued by us, to determine if the product is right for you. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How we are remunerated

Hollard is paid the premium for policies purchased. This amount is agreed with you before the product is purchased.

Hollard staff remuneration is detailed in our PDS.

CCI South Africa will receive a time-based activity payment from Hollard for servicing new and existing policies on behalf of Hollard. We may also pay CCI

for the costs associated with providing administration services and operational costs including costs associated with recruiting, training and engaging call centre consultants.

You may request particulars about our remuneration or other benefits from us. However, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by us.

How complaints are resolved

For detailed information on how we, the insurer, will resolve complaints about our products each Product Disclosure Statement includes a step by step guide on our complaint and dispute resolution procedure. This includes details on how to access the independent external dispute resolution service through the Financial Ombudsman Services.

Compensation arrangements

Hollard is authorised under the Insurance Act 1973 to carry on general insurance business. This Act contains prudential standards and practices to ensure that financial promises made by Hollard are met. Because of this, Hollard is exempt from the requirement to meet the compensation arrangements Australian Financial Services Licensees must have in place to compensate clients for loss or damage suffered because of breaches by Hollard or our representatives.

In accordance with s912B of the Corporations Act, CCI South Africa maintains adequate Professional Indemnity Insurance. This insurance cover extends to claims in relation to them acting as an Authorised Representative of Hollard and if their employees are negligent in providing financial services on behalf of Hollard.

Our Contact Details

Call: 13 19 48

Web: realinsurance.com.au

Post: Real Insurance
Locked Bag 2010
St Leonards NSW 1590

Email: customercare@realinsurance.com.au