

# Financial Services Guide

and

# Privacy Statement

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## Butler & Butler

PTY LTD

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ABN 51 008 155 431

**PO BOX 477, VICTOR HARBOR SA 211**

14 Coral Street, Victor Harbor SA 5211  
Telephone 08. 8552 2411  
Facsimile 08. 8552 4321

99 Anzac Hwy, Ashford SA 5035  
Telephone 08. 8351 1777  
Facsimile 08. 8351 1757

Email: [info@bbpl.com.au](mailto:info@bbpl.com.au) Website: [www.bbpl.com.au](http://www.bbpl.com.au)

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**General Advice Warning:** *Unless we have told you otherwise, our advice to you will be of a general nature only. General advice does not take your personal needs, objectives or financial situation into account. We recommend that you carefully read any Product Disclosure Statement and Policy documentation provided by the Insurer and any other information before making your decision.*

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**Butler & Butler Pty. Ltd.**  
**FINANCIAL SERVICES GUIDE**

**About This Financial Services Guide**

This Financial Services Guide is designed to assist you in deciding whether to use the financial services we provide. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

- Part 1 – contains information about us and the services we can provide to you; and
- Part 2 – contains information relevant to the Australian Financial Services Licensee(s) on whose behalf we act in relation to the product(s) we may assist you with and recommend.

**Other Documents You May Receive**

If we provide you with personal advice in respect to any insurance products, that advice will take into account your personal needs, objectives or financial situation. In this case we will either provide you with a Statement of Advice or prepare a Record of Advice (where we provide you with further advice).

A **Statement of Advice (SOA)** is a separate statement which we will give to you when we provide you with personal advice on Consumer Credit or Personal Accident cover. The SOA will set out the advice we give you, the basis on which that advice is given and information about our remuneration and any associations related to the advice, so that you can make an informed decision about whether or not to act upon that advice.

You may also receive one or more **Product Disclosure Statements (PDSs)** if we recommend that you acquire a policy or offer to arrange for a policy to be issued to you. The PDS contains information about the significant benefits and features of the insurance policy and of the rights, terms and conditions attaching to the policy. It is aimed at assisting you to compare insurance products so that you can make an informed choice about whether to acquire the product.

**Financial Services Guide Part 1**

**Our Services**  
**Butler & Butler Pty. Ltd.**  
ABN: 51 008 155 431

Authorised Representative No: 243902

Address:

14 Coral Street  
Victor Harbor  
SA 5211

Phone:

08 8552 2411

Fax: 08 8552 4321

Email:

adam@bbpl.com.au

Our Office Hours Are:

9.00am to 5.00pm Monday to Friday

We are Authorised Representatives of the Licensee(s) detailed in this FSG under Part 2. We are authorised to provide the types of services listed in that part on their behalf and act as their agent.

This Financial Service Guide was prepared on 22 June 2010 and is authorised, by our Licensees, for distribution.

Please contact us if we can be of any further assistance in helping you to complete your current insurance needs.

**Your questions**

**Our Answers**

Who is your advisor?

Our employed advisors are:  
John Butler-AR No. 258758 \* ( CGU only ) , Adam Butler-AR No. 256863, Samantha Jane Clark-AR No. 258766, Narelle Leanne Brook-AR No. 258765 \* ( Allianz, CGU, Ansvr only ) , Luke Bettany-AR No. 290382  
Advisors with an \* alongside their name are not authorised to provide advice for products listed in the 'Our Products at a Glance' table in Part 2 of the FSG which also have an \* alongside them

What services do we offer?

We can offer you a wide range of services and access to insurance products to meet your insurance needs and financial requirements. Please refer to Part 2: Our Products at a Glance.

How are we paid?

We receive commission from our Licensees. The commission is a percentage of the premium paid by you, less any taxes or government charges and is detailed in Part 2 of this FSG. Commission may also be paid when you renew or vary your insurance.

Where a third party has referred you to us, we may share with them a part of the commission we earn. Any commission we pay to a referrer is at no extra cost to you and is detailed in Part 2 of this FSG.

	<p>We may also charge a fee for our services to you. Any fee we charge is an additional cost to you and is detailed in Part 2 of this FSG.</p> <p>Part 2 sets out more detailed information regarding our remuneration, including commission, from each of our Licensees and associated business partners. If you require more detailed information on our fees or remuneration, please ask.</p> <p>Our staff are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. Our Licensee(s) and product issuers may provide other benefits, such as profit sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.</p>
<p>What advice and information will we give you?</p>	<p>Advice we provide to you is authorised by each Licensee we act for. More information is detailed in Part 2.</p> <p><b>Personal Advice</b></p> <p>If we provide you with personal advice in respect to any insurance products that advice will take into account your personal needs, objectives or financial situation. In this case we will either provide you with a Statement of Advice or prepare a Record of Advice. You may request a copy of any Record of Advice by asking your Adviser. You have the right to request a copy of any Record of Advice for a period of 7 years after the day on which the Further Advice is provided.</p> <p><b>General Advice</b></p> <p>Unless we have told you otherwise, our advice to you will be of a general nature only. General advice does not take your personal needs, objectives or financial situation into account. We recommend that you carefully read any Product Disclosure Statement and Policy documentation provided by the Insurer and any other information before making your decision.</p>
<p>What happens if you have a complaint or dispute?</p>	<p>If you have a complaint or dispute, about the financial services we provide, please contact us using the contact details on page 1. We will attempt to resolve the issue but, we will also promptly refer it to the relevant Licensee. All Licensees have internal dispute resolution procedures and are required to be a member of an ASIC approved External Dispute Resolution Service ("EDRS"). If we or the Licensee is unable to resolve your complaint internally it will be referred to the EDRS and it may be able to resolve the complaint or dispute.</p>

**Financial Services Guide Part 2  
Our Licensees and Products**

We act as the agent of each of these Licensees referred to in this document and not as your agent. Each of our Licensees acts for itself when we provide the authorised financial services on its behalf.

Further information on our relationship with each of our Licensees is set out in the following pages.

**Our Products at a Glance**

<b>What products are we authorised to provide?</b>	<b>Our authorising Licensee(s)</b>	<b>Commission Payable (% of premiums paid ,net of tax, govt charges)</b>
Business Insurance	Allianz, GTAIS	Up to 20%
	Ansvar	Up to 15%
Farm Insurance (excl PI)	Allianz	Up to 20%
Farm Insurance (incl PI) *	CGU	Up to 25%
Home buildings insurance	CGU, Ansvar	Up to 25%
	Allianz	Up to 20%
Home contents insurance	CGU, Ansvar	Up to 25%
	Allianz	Up to 20%
Landlord Insurance	CGU	Up to 25%
	Allianz	Up to 20%
Motor vehicle insurance	CGU, Allianz	Up to 15%
	GTAIS, Ansvar	Up to 10%
Personal and domestic property insurance	CGU	Up to 20%
	Ansvar	Up to 10%
Sickness and accident insurance *	CGU	Up to 20%
	Ansvar	Up to 15%
Strata Insurance	CGU, Ansvar	Up to 25%
	Allianz	Up to 20%
Travel insurance	CGU	Up to 25%

Who is the Licensee?	<p><b>CGU Insurance Limited (CGU)</b>  <b>AFS License No: 238291</b>  We will generally refer to them as Insurer.  The Insurer is an APRA regulated licensee. While this means that the Insurer is exempt from the need to have ASIC approved professional indemnity insurance, the Insurer holds adequate professional indemnity insurance.</p>
How do you contact them?	<p>Phone: 1300 781 780  Address: CGU Centre, 181 William Street, Melbourne, VIC, 3000</p>
Authorised Financial Services	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p style="text-align: center;">arrange for the application for, acquisition, issue, variation or disposal of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide financial product advice (general and personal) in relation to the financial products listed in this Part 2.</p>
Associations or Relationships	<p>CGU Insurance Limited acts for itself when we provide the authorised financial services on its behalf.</p>
Commission	<p>Where we provide personal advice to you, we will tell you the amount (or method of calculation depending on which is available at the time) of the remuneration, commission and benefits that we are to be paid for providing the advice, at the time the personal advice is given or as soon as practicable after that time.</p>

Who is the Licensee?	<p><b>Allianz Australia Insurance Limited (Allianz)</b>  <b>AFS License No: 234708</b>  We will generally refer to them as Insurer.  Allianz Australia Insurance Limited (Allianz) is a member of the worldwide Allianz Group. We are pleased to be working with this authorised representative under the authorities and terms stated below.</p> <p>General Advice Warning  -----  It is important that you understand and are happy with the policy(ies) we and our representatives can arrange. We can give you general information to help you decide but cannot advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Policy Document and other information we provide before deciding.</p>
How do you contact them?	<p>Phone: 1300 300 573 Fax: 02 9266 6996  Email: please_visit_our_website@www.allianz.com.au  Address: Level 14 Allianz Centre, 2 Market Street, Sydney, NSW, 2000</p>
Authorised Financial Services	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p>issue, apply for, acquire, vary or dispose of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide general financial product advice (but not personal financial product advice) in relation to the financial products listed in this Part 2.</p>
Associations or Relationships	<p>In relation to any life risk insurance products arranged by Allianz Australia Insurance Limited, it acts on behalf of the relevant life insurer not you. In some cases, Allianz may have a binding authority from the life insurer and will tell you if this is the case. In performing these services, Allianz acts under its own AFS licence.</p>

Other Remuneration, Commission and Benefits	<p>We may also receive an incentive on Motor Equity insurance based on the achievement of agreed sales targets. The incentive is paid periodically and will not exceed 10% of the premium less GST and Stamp Duty.</p> <p>A volume bonus may be earned on Motor Vehicle, Motor Equity and Motor Vehicle Warranty on the achievement of agreed sales targets. A volume bonus is paid periodically and will not exceed 10% of the premium less Stamp Duty and GST.</p> <p>From time to time we may also participate in sales incentive schemes, competitions and/or on-going promotions. We may also receive on occasion sales, marketing and promotional materials or financial assistance to assist in the promotion of Allianz insurance products. The benefit obtained from these promotions and promotional materials will not exceed 5% of annual Motor Vehicle, Motor Equity and Motor Vehicle Warranty premium, less Stamp Duty and GST.</p> <p>Our employees may receive commission of up to \$40 per policy from time to time for the sale of Motor Equity insurance</p>
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Who is the Licensee?	<p><b>Global Transport &amp; Automotive Insurance Solutions Pty Ltd (GTAIS)</b>  <b>AFS License No: 240714</b>  We will generally refer to them as Insurer.</p>
How do you contact them?	<p>Phone: (02) 9966 8820 Fax: (02) 9966 8840  Email: infosyd@gtais.com.au  Address: LEVEL 6, 55 CHANDOS STREET, ST LEONARDS, NSW, 2065  General Advice Warning _____ It is important that you understand and are happy with the policy(ies) we and our representatives can arrange. We can give you general information to help you decide but cannot advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Policy Document and other information we provide before deciding.</p>
Authorised Financial Services	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p>issue, apply for, acquire, vary or dispose of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide general financial product advice (but not personal financial product advice) in relation to the financial products listed in this Part 2.</p>
Associations or Relationships	<p>Global Transport &amp; Automotive Insurance Solutions Pty Ltd is a majority owned company of Allianz Australia Insurance Ltd.</p>

Who is the Licensee?	<p><b>Ansvar Insurance Limited (Ansvar)</b>  <b>AFS License No: 237826</b>  We will generally refer to them as Insurer.  Ansvar Insurance Limited is part of the Ecclesiastical Group plc, UK. Well established in Australia, operating for almost 50 years, Ansvar Insurance provides insurance products with flexible solutions. We are pleased to provide our services through this Authorised Representative in accordance with agreed terms.</p>
How do you contact them?	<p>Phone: 03 8630 3134 Fax: 03 9614 1545  Email: insure@ansvar.com.au  Address: Level 18, 303 Collins Street, Melbourne, VIC, 3000</p>

Authorised Financial Services	<p>On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.</p> <p>issue, apply for, acquire, vary or dispose of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.</p> <p>We are authorised to provide financial product advice (general and personal) in relation to the financial products listed in this Part 2.</p>
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# Financial Services Guide

Date: 24 February 2004

**Address:** 17F, 459 Collins Street Melbourne 3000  
**Tel:** (03) 9629 3999  
**Fax:** (03) 9629 4884  
**Website:** [www.associatedmarine.com.au](http://www.associatedmarine.com.au)  
**ABN:** 41006104107  
**Australian Financial Services Licence  
(AFSL) number:** 235383

The purpose of this document to provide you with some introductory information about Associated Marine Insurers Agents Pty Ltd (Associated Marine) and to explain what services Associated Marine is able to provide to you. In particular, this document includes information about the remuneration that may be paid to relevant persons in relation to the services we offer and how complaints are dealt with. This document is designed to assist you in deciding whether to use any of the services we offer.

## 1. Who are we and how can you contact us?

Associated Marine is a managing general insurance underwriting agent for Zurich Australian Insurance Limited (ABN 13 000 296 640) (Zurich) in respect of certain Zurich insurance products. Zurich is an Australian financial services licensee and APRA regulated insurance company. Associated Marine is wholly owned by Zurich.

You can contact Associated Marine using the contact details above.

## 2. What financial services and products do we offer?

Associated Marine is authorised under its licence to issue, vary, cancel, and provide advice about, general insurance products to retail and wholesale clients (the Authorised Services).

All insurance products issued by Associated Marine are issued under a binder from Zurich which gives Associated Marine authority to bind Zurich. Under the binder, Associated Marine can also deal with and settle claims made against Zurich relating to the products. If you acquire an insurance product through Associated Marine it will be issued to you under the binder.

In all circumstances Associated Marine acts as an agent of Zurich, not for you.

## 3. General Advice Warning

Where we provide you with advice, we will do so without taking into account your objectives, financial situation or needs and because of that, before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and need.

#### **4. Remuneration and benefits**

Associated Marine provides the Authorised Services only in relation to Zurich insurance products. Zurich pays all of Associated Marine's expenses. Associated Marine does not receive any commission or other benefits from Zurich or any other associates or third parties.

Associated Marine's employees are paid a market salary. Employees do not receive commissions but may receive an annual bonus which is linked to their performance.

Zurich pay certain companies and individuals who refer you to us a commission. Commission is paid at the rate of 10% of gross premium for products issued as a result of the referral.

#### **5. How you can provide instructions to us**

You can give us instructions in person, by telephone, mail, fax or via our website (see our contact details above).

#### **6. How is my personal information dealt with?**

The privacy of your personal information is important to us. If you would like a copy of our full privacy policy document please contact us or visit our website.

#### **7. Dispute Resolution**

If you have a complaint about us, our loss adjusters or investigators please contact us and tell us about your complaint. Associated Marine is a member of Insurance Enquiries and Complaints Limited (IEC). If you are not satisfied with the steps taken by us to resolve your complaint, you have the right to refer the matter to IEC. This is a free service. The IEC can be contacted by calling 1300 78 08 08.

# Financial Services Guide (FSG)

Dated 7th February 2008



This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client. This guide contains important information about the services we offer you, how we and other relevant persons are remunerated, any potential conflicts of interest and how complaints are dealt with.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains information on the relevant risks, benefits and significant characteristics of the product and is aimed at assisting you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with your policy documents in a safe place for future reference.

## Who we are and what services we offer

**Butler & Butler Pty. Ltd.** - ABN: 51 008 155 431 - Authorised Representative No: 243902

Address: 14 Coral Street, Victor Harbor SA 5211 - Phone: 08 8552 2411 - Fax: 08 8552 4321 - Email: adam@bbpl.com.au

Our Office Hours Are: 9.00am to 5.00pm Monday to Friday

We are an Authorised Representative of Club Marine Limited ("Club Marine") ABN 12 007 588 347 AFSL 236916. Club Marine is an agent of the insurers Allianz Australia Insurance Limited ("Allianz") ABN 15 000 122 850 AFSL 234708 and Allianz Australia Life Insurance Limited ABN 27 076 033 782 AFSL 296559 ("Allianz Life") and is a member of the Allianz Group. Club Marine has authorised the distribution of this FSG by us. Club Marine is authorised by the insurers to enter into contracts of Pleasurecraft Insurance (underwritten by Allianz), Pleasurecraft Equity Insurance (underwritten by Allianz) and Loan Protection Insurance (underwritten by Allianz and Allianz Life) on their behalf under binders as if it were the insurers. We are authorised by Club Marine to do this on its behalf. We and Club Marine do not act on your behalf. Where we act for other licensees we will provide you with a similar document to this containing details of our relationship with them. These documents (when provided at the same time) combine to make up our FSG.

## General Advice Warning

We are authorised by Club Marine to provide general financial product advice (but not personal advice) in relation to the products listed below. It is important that you understand and are happy with the products we can arrange. Whilst we generally recommend Allianz and Allianz Life products and can give you general information to help you decide, we cannot advise you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you carefully read the relevant policy documents (including the PDS) and other information we provide before deciding whether or not to purchase the product/s.

## Information on remuneration

You will be charged an agreed premium for the product/s you select (plus relevant taxes and charges) which we will calculate and tell you before you purchase it. We and Club Marine share in a commission received from the insurer/s for our distribution services each time you buy a policy (including renewals) and for some variations. It is part of the total premium payable by you for the product. It is calculated as a percentage of the net premium (this is the premium less stamp duty (where applicable), GST and other government taxes, charges or levies). The rate of commission can range up to 30% on Pleasurecraft Insurance, up to 55% on Pleasurecraft Equity Insurance, and up to 20% on Loan Protection Insurance. Club Marine may also charge you an administration fee when you first enter into a policy and on any variation, renewal or cancellation. The amount ranges up to \$50 depending on the circumstances.

From time to time we may also participate in sales incentive schemes and/or competitions and may receive promotional items or financial assistance to assist with the promotion of Allianz and Allianz Life products. The benefits received from these sales incentive schemes and/or competitions will not exceed 5% of the combined annual Pleasurecraft Insurance and Pleasurecraft Equity Insurance net premium. Our representatives may share in our commission and/or be paid a salary. They may receive bonuses or other incentives and rewards depending on their performance relating to sales of products and other business criteria.

## What happens if you have a complaint?

Club Marine has a formal internal dispute resolution process you can access. Where you have a complaint, contact Club Marine and ask to speak to the team leader of the section handling your policy by phoning 1300 00 CLUB (2582).

If your complaint remains unresolved, please contact:

Club Marine Internal Dispute Resolution Representative

40 The Esplanade, Brighton VIC 3186

Phone: 1300 00 CLUB (2582) - Fax: 03 8615 8178 - Email vic@clubmarine.com.au

If you are not satisfied with the outcome of our internal dispute resolution process you may lodge a written complaint with the following external dispute resolution organisation:

Insurance Ombudsman Service (IOS)

PO Box 561, Collins Street West, Melbourne VIC 8007

Phone: 1300 780 808 - Fax: 03 9621 2060 - Email: [ios@insuranceombudsman.com.au](mailto:ios@insuranceombudsman.com.au) - Website: [www.insuranceombudsman.com.au](http://www.insuranceombudsman.com.au)

The IOS was established to assist consumers in resolving complaints with participating companies including Club Marine. The service is free of charge and their decisions are binding on participating companies. They may be unable to assist you unless you have gone through our internal dispute resolution process first.

**Further information:** If you need further information about the products or our services, or you have any queries please contact Club Marine on 1300 00 CLUB (2582) or visit [www.clubmarine.com.au](http://www.clubmarine.com.au)

## **Privacy Statement: Butler & Butler Pty Ltd**

The Privacy Act 1988 (Cth) (the Act) regulates the way organisations collect, use, protect and disclose personal information.

We are committed to protecting the personal information we hold and use about you.

**Butler & Butler Pty Ltd** collects only that personal information necessary for us and your insurer to assess and manage your insurance application or policy, including any claim that may be made under the policy. We will only use and disclose your personal information for a purpose you would reasonably expect.

If you do not provide **Butler & Butler Pty Ltd** with this personal information we may not be able to process your request or service your insurance needs.

**Butler & Butler Pty Ltd** or your insurer may disclose your personal information to:

- any individual authorised by you;
- any bank or financier whose name appears on your policy (to confirm the currency of your policy or to confirm if the financier has a current interest);
- the insurance company who is arranging your insurance (to confirm your personal and insurance details);
- any person named as a co-insured on your policy (to confirm if full disclosure has been made to us);
- another insurer (to confirm your No Claim Bonus, or seek recovery from them or to assess insurance risks or to assist with an investigation);
- any organisation who provides you with banking facilities (to confirm payments made by you to us);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);
- a dispute resolution organisation, such as the Insurance Ombudsman Service (to resolve any disputes between Butler & Butler Pty Ltd and you or between Butler & Butler Pty Ltd and a third party);
- a family member, in the case of a medical emergency;
- reinsurers, who may be located overseas;
- our related entities, so that we may offer you other products and services;

In addition to the above, in the event of a claim, **Butler & Butler Pty Ltd** or your insurer may disclose your personal information:

- to a repairer or supplier (to arrange the repairing or replacing of your insured items);
- to an investigator, assessor, State or Federal authority, medical practitioners, hospitals or other professional advisers (to assist the investigating or assessing of your claim);
- a lawyer or recovery agent (to help defend an action by a third party against you to recover costs including your excess);
- to a witness of a claim (to obtain a witness statement);
- to another party in a claim (to obtain a statement from them or seek recovery from them or to defend an action by a third party).
- Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

Allow you to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge.

Provide access to dispute resolution procedures, should you wish to make a complaint about how we have handled your personal information.

Our aim is to have accurate and up-to-date information. When you receive any documents from us, you should contact us if the information is not correct. Where reasonably possible we will correct the information.

If you have a complaint or want more information about how **Butler & Butler Pty Ltd** is managing your personal information, please contact us as soon as possible.

For security reasons, any request for details of personal information held by us should be made in writing.