



# ST. GEORGE UNDERWRITING AGENCY

AFS Licence No 236663  
75 North Lake Road, Myaree WA 6154

**PO BOX 3016, MYAREE WA 6154**  
**TEL: (08) 9317-8400 FAX: (08) 9317-8499**

## FINANCIAL SERVICES GUIDE

We are licensed under the Corporations Act 2001 to deal in general insurance products to retail and wholesale clients.

We act on behalf of Allianz Australia Insurance Limited (AFS LICENCE NO. 234708, ABN 15 000 122 850) as an underwriting agent in respect of the following products to which this Financial Services Guide applies:

Landlord Protection Insurance  
Property Owners Extra Protection Insurance  
Holiday Home Insurance  
Premier Portable Computer Insurance  
Commercial Portable Computer Insurance  
Communications Equipment Insurance  
Desktop & Portable Computer Equipment Insurance  
Mobile Telephone Insurance  
Portable EFTPOS Equipment Insurance

If you purchase any of the above products from us, we will receive an upfront commission from the product issuer. Sometimes we may receive an administration fee. Usually, the upfront commission is 30% of the base premium for the original and each subsequent transaction, which attracts a premium charge (excluding statutory charges). The administration is usually \$10.00 and applies to low-value equipment only. This income covers the costs of underwriting, administration and claims handling.

If you purchased or heard about the insurance product through an intermediary, the intermediary may receive a commission or referral fee from St. George Underwriting Agency if you purchase an insurance policy. They may also receive a commission or fee upon renewal of that policy.

Further detail including information about the cover provided on the above products may be found in the Product Disclosure Statement contained in the insurance policy document. You should take particular note of the product information in relation to the “cooling-off” period and your cancellation rights as well as the dispute resolution process that will help you solve any problems.

We subscribe to the Financial Ombudsman Service (FOS) and to the General Insurance Industry Code of Practice and accordingly have external dispute resolution procedures to assist in attempting to resolve disputes relating to our insurance business. Details of the procedures for dispute resolution are available from us on request and can also be found in the Product Disclosure Statement contained in the insurance policy document.

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