



# ***Financial Services Guide (FSG)***



**MERCURY**  
*Insurance*



# Financial Service Guide (FSG)

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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 financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are remunerated; and
- how complaints are dealt with.

When 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

Name, ABN and contact details of Agent

Please stamp your dealership/company stamp or print your details if you are an individual representative

Mercury Insurance is administered by Club Marine Limited (“Club Marine”) ABN 12 007 588 347 AFSL 236916. Club Marine is an agent, and administers insurance on behalf, of the insurers Allianz Australia Insurance Limited (“Allianz”) ABN 15 000 122 850 AFSL 234708 and Allianz Australia Life Insurance ABN 27 076 033 782 AFSL 296559 (“Allianz Life”) ( the Insurers) and is a member of the Allianz Group. The Insurers have authorised the distribution of this FSG by us.

Club Marine is authorised by the Allianz to enter into contracts of Pleasurecraft Insurance, Pleasurecraft Equity Insurance and Loan protection Insurance (underwritten also by Allianz Life) on their behalf under binders as if it were the insurers. We do not act on your behalf.

## **General Advice Warning**

We are authorised by the insurers 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 our Authorised Representatives (insurance intermediaries) 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 from up to 30% on Pleasurecraft Insurance, up to 55% on Pleasurecraft Equity Insurance, and up to 20% on Loan Protection Insurance. We 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.

Our staff are 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.

If you enter into a Mercury Insurance policy (including renewals) and for some variations that increase the premium, Marine Power International Pty Ltd trading as Mercury Insurance ABN 25 003 100 007 Authorised Representative No: [AR no. 49221] will also receive commission.

## **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 2582.

If your complaint remains unresolved, please contact:

Club Marine Internal Dispute Resolution Representative

40 The Esplanade

Brighton Vic 3186

Phone: 1300 00 2582

Fax: 1300 44 2582

Email: [sales@clubmarine.com.au](mailto:sales@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:

Financial Ombudsman Services Limited (FOS)

GPO Box 3

Melbourne Vic 3001

Phone: 1300 78 08 08

Fax: 03 9613 6399

Email: [info@fos.org.au](mailto:info@fos.org.au)

Website: [www.fos.org.au](http://www.fos.org.au)

The FOS was established to assist consumers in resolving complaints with participating companies including Mercury Insurance. 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 have any further information about the products or our services, or you have any queries please contact Mercury Insurance on 1300 175 200 or visit [www.clubmarine.com.au](http://www.clubmarine.com.au).



**Marine Power International Pty Ltd**

ABN 25 003 100 007

trading as **Mercury Insurance**

40 The Esplanade, Brighton

Victoria, Australia 3186

Phone Number: 1300 175 200

**[www.mercuryinsurance.com.au](http://www.mercuryinsurance.com.au)**

Mercury Insurance is administered by Club Marine Limited ABN 12 007 588 347, AFS Licence No. 236916 and underwritten by Allianz Insurance Limited ABN 15 000 122 850, AFS Licence No. 234708



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