

## FINANCIAL SERVICES GUIDE EFFECTIVE 1ST JULY 2017

Street Fleet Pty Limited (“**Street Fleet**”) can assist you to obtain motor vehicle insurance coverage for your vehicle as Street Fleet is an insurance distributor of Jardine Lloyd Thompson Pty Ltd (“**JLT**”), a licensed insurance broker. JLT is licensed to provide financial product advice on, and to deal in, general insurance products.

**This Financial Services Guide (“FSG”) describes the insurance services that Street Fleet and JLT can provide to you and is designed to assist you in deciding whether to use our services. It also covers how Street Fleet and JLT will be remunerated for those services and how any complaints you may have will be dealt with.**

### HOW WE CAN HELP WITH OUR INSURANCE

Street Fleet staff members can provide you with some information about insurance which provides comprehensive cover for loss or damage to your motor vehicle. Street Fleet staff can arrange this insurance for you under the Motor Fleet Policy held by Street Fleet with QBE Insurance (Australia) Limited (“**QBE**”). Cover may be arranged under a group policy or an individual policy. Alternatively, you can obtain insurance from an insurance company of your own choice.

**You will need to indicate on your Vehicle Order whether or not you wish Street Fleet to arrange comprehensive motor vehicle insurance. If you do ask us to arrange comprehensive motor vehicle insurance, we will give you a Product Disclosure Statement (“PDS”). This will describe the main features of the insurance. You should read the PDS to decide if the policy suits your needs, objectives and financial situation before you decide whether to obtain it because Street Fleet cannot advise you about your insurance needs.**

If you need advice regarding the Motor Fleet Policy or your insurance needs are different from the cover available in the Motor Fleet Policy, we can refer you to JLT who will be able to assist you. JLT may provide you with general advice, or with personal advice that takes into account your individual objectives, financials situation or needs. This tailored advice will help ensure that you have cover most suited to your requirements. JLT will provide you with a Statement of Advice where this is required by law. Any subsequent personal advice will be recorded by JLT and you may request a copy of such in writing. JLT will inform you about its fees and commissions, other benefits and any associations we have with insurers or other parties which may have influenced the advice provided. JLT’s FSG is available at: <https://www.jlta.com.au/docs/fsg.pdf>.

### HOW WE ARE PAID

For arranging for you to be insured, JLT will receive a commission from the insurer of between 5 and 15%, of the amount of all future premiums (excluding government charges). JLT will pay Street Fleet a monthly administration fee for each vehicle insured. Street Fleet is also entitled to a claims experience payment from QBE in some circumstances. In addition to the commission above, JLT may also receive a profit share paid by QBE.

In line with JLT’s policy of openness and transparency JLT will, when requested, endeavour to calculate and disclose the amount or a reasonable estimate of any additional income which JLT may receive from the above and any other sources in relation to insurances JLT arranges.

### IMPORTANT RELATIONSHIPS

JLT has arranged a Motor Fleet Policy for Street Fleet and it is authorised by the insurer to extend the insurance policy to lease customers of Street Fleet who request comprehensive motor vehicle insurance.

### WHO DO WE ACT FOR?

Street Fleet provides financial services on behalf of JLT. JLT is responsible for the financial services it has authorised Street Fleet to provide to you. JLT acts for Street Fleet in arranging the group policy with QBE. When Street Fleet arranges an individual policy on behalf of JLT or when JLT provides general or personal financial product advice to you, Street Fleet and JLT act for you.

### COMPLAINTS AND DISPUTES ABOUT OUR SERVICES

If you have a complaint about our services you can put your complaint in writing and provide it to Street Fleet who will refer your complaint to JLT. If JLT does not resolve the complaint to your satisfaction, you can refer it to the external disputes resolution scheme of which JLT is a member, the Financial Ombudsman Service. For further information about the FOS, contact them directly :

The Financial Ombudsman Service  
GPO Box 3, Melbourne, VIC, 3001  
Telephone : 1800 367 287 – Facsimile : 03 9613 6399  
E-mail : [info@fos.org.au](mailto:info@fos.org.au) – Website : [www.fos.org.au](http://www.fos.org.au)