



terri **scheer**

Specialists in Landlord insurance

**Financial  
Services  
Guide**

## **Financial Services Guide for**

Terri Scheer Insurance Pty Ltd ABN 76 070 874 798

Australian Financial Services License No 218585 (Terri Scheer)

For the purposes of this FSG the term “we” or “us” means Terri Scheer Insurance Pty Ltd.

### **What is this Financial Services Guide?**

This Financial Services Guide (FSG) has been prepared to inform you of the financial services we offer, how we operate, how we are paid, how we deal with client complaints and any interests, associations or relationships that could influence us. This FSG is designed to assist you in deciding whether to use any of those services and contains important information about the financial services offered by Terri Scheer.

### **Who is Terri Scheer?**

Terri Scheer Insurance Pty Ltd (Terri Scheer) is a wholly owned subsidiary of Vero Insurance Limited. Terri Scheer was established in 1995 to specialise in landlord insurance for owners of professionally managed residential rental properties. We are specialists in this area and do not provide financial services in any other area of insurance.

We have Professional Indemnity Insurance in place that complies with the requirements of s912B of the Corporations Act, 2001.

### **What kind of financial services are we authorised to provide and what kinds of financial products do those services relate to?**

Terri Scheer is authorised in relation to financial products that are general insurance policies for retail or wholesale clients, to provide financial product advice, to issue, vary, acquire or dispose of a financial product and to apply for, acquire or dispose of financial products on behalf of another person.

We arrange for the issue of the following financial products:

- Landlord Preferred Policy
- Landlord Residential Building Insurance
- Scheer Short Stay Insurance

## **What advice is provided by us?**

When we provide you with advice about landlord insurance we will only be providing you with general advice, which means that the advice will not take into account your objectives, financial situation or needs.

When we provide you with general advice about landlord insurance we will only consider the cost and terms of the insurance offered by Terri Scheer. In giving you advice about the costs and terms of the insurance cover, we will not have compared the Terri Scheer landlord insurance products to other landlord insurance products available in Australia.

You should consider the appropriateness of the advice we provide before you act on it.

## **How can I give you instructions?**

You can give us instructions by phone, email or mail. In some cases, however, we will require written confirmation of your instructions and will require the return of certain documents and forms to be completed.

## **Who are we acting for?**

When we issue the Landlord Preferred Policy, Scheer Short Stay and/or Residential Building Insurance we act on behalf of Vero Insurance Limited, the insurer who issues the insurance cover. This authority allows us to accept your application for insurance and includes claims handling. When we arrange insurance or handle claims, we represent and act for Vero and not for you.

## **Who is responsible for the financial services?**

Terri Scheer is responsible for the financial services described in this FSG that will be provided to you.

## **When will I get a product disclosure statement?**

Before or at the time that we issue the insurance to you, we will provide you with a product disclosure statement (PDS), unless you already have an up to date PDS from us. The PDS will contain information that will enable you to make an informed decision when applying for any of the Terri Scheer insurance policies. You should carefully consider the information in the PDS before you make a decision to acquire a policy.

### **Who will be providing the financial services?**

Financial product advice will be provided to you by a salaried employee of Terri Scheer. Terri Scheer may also appoint your Real Estate Agent as a Distributor to deal in general insurance products on its behalf under a distribution authority. This distribution authority allows your Real Estate Agent to deal on behalf of Terri Scheer in relation to our landlord insurance products, but does not allow them to give financial product advice.

### **What will I pay for the financial services you provide?**

You pay us premiums or fees for the policies that we provide to you. The basis of how these fees or premiums are determined can be found in the relevant PDS for the policy. We do not charge you any additional fees for providing you with any general advice.

Should you cancel your policy we will refund to you the proportion of the premium for the remaining period of insurance.

### **Will anyone be paid for referring me to you?**

Your Real Estate Agent may receive a payment of up to \$40 (including GST) for arranging or referring you to us for a new policy, and up to \$30 (including GST) for arranging or referring you to us for the renewal of a policy. These payments to the Real Estate Agent are paid by us out of the premiums we receive from you for the policy.

## **Cooling off period**

A cooling off period applies to the insurance policy issued to you. This means that you may return the product during the cooling off period. Details of your cooling off rights are included in your PDS.

## **When will this FSG be valid?**

This FSG applies from 9th February 2009 and remains valid unless a further FSG is issued to replace it.

## **What information do you maintain in my file and can I examine my file?**

We will maintain a record of your personal profile, including details of the insurance that we issue or arrange for you. We will also maintain records of any general advice given to you. This FSG and any other FSG given to you as well as any PDS that we give or pass on to you will also be retained.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available to you on request.

## **What should I do if I have a complaint?**

Contact us and tell us about your complaint. We will do our best to resolve it quickly.

If your complaint is not satisfactorily resolved within 20 days, please contact the Complaints Manager on 08-8132 3100 or put your complaint in writing and send it to the Complaints Manager at the address noted at the end of this FSG. We will try to resolve your complaint quickly and fairly.

Terri Scheer is a member of the Financial Ombudsman Service Limited. If your complaint about the financial services provided by us cannot be resolved to your satisfaction you have the right to refer the matter at no cost to you to the Financial Ombudsman Service Limited, they can be contacted on 1300 780 808.

## How can you contact us?

If you have any further questions about the financial services provided by us please contact us by phone, email or mail.

Terri Scheer contact details are:

By telephone: 08 8132 3100  
By email: [tsiho@terriscbeer.com.au](mailto:tsiho@terriscbeer.com.au)  
By mail: 102 The Parade, NORWOOD SA 5067

This FSG was prepared 27th January 2009

Please retain this document for your reference and any future dealings with us.