

FINANCIAL SERVICES GUIDE

About the Financial Services Guide

This Financial Services Guide (**FSG**) describes the services, Wedding Insurance Group Pty Ltd (ABN: 25 161 972 354) (trading as Dream Wedding Insurance) provides in relation to the wedding insurance policies it offers. It explains important relationships we have with the people that assist us to offer the wedding insurance policies that we provide with A.I.S Insurance Brokers Pty Ltd (**AIS**) and the insurer. It also explains how we are remunerated for our insurance services, professional indemnity insurance arrangements and describes your rights as our valued customer.

Our Financial Services

We can assist you in applying for insurance for your wedding. We act as an agent and an authorised representative of A.I.S Insurance Brokers Pty Ltd (ABN 36 543 825 719). The insurance policies are underwritten and provided by certain underwriters at Lloyd's of London. Lloyd's is the world's largest specialist insurance and reinsurance market.

As an authorised representative of AIS (AR No: 448305), we can give general financial product advice in relation to the wedding insurance policies and arrange for the issue of the wedding insurance policies at website www.dreamweddinginsurance.com.au. This authorisation also covers our general marketing and promotional activities. We cannot give you any personal advice about the suitability of the insurance for your individual situation.

AIS has binding authority from the insurer to issue the wedding insurance policies to Australian customers and when doing so, it acts as an agent of the insurer. AIS holds an Australian Financial Services Licence (AFSLN: 255304). The contact details for AIS are at the end of this FSG.

When you are deciding to purchase wedding insurance, you can access the Product Disclosure Statement on the website. This describes the main features of the wedding insurance policy. Reading it will help you to decide if the policy suits your needs, objectives and financial situation.

Our Fees

We and AIS receive a commission from the insurer when we arrange your insurance and this is calculated as a percentage of the premium (excluding taxes and statutory charges). AIS's commission is 6% and we earn 24%. The commission is included in the premium quoted to you. We may share up to 60% of our commission with a referrer or introducer if you purchase the insurance as a result of that referral.

If you cancel the insurance outside the cooling off period, we will retain a proportion of the commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission.

AIS has an intermediary profit share agreement with the insurer, certain underwriters at Lloyd's of London. The payment is made if certain criteria is met in relation to all wedding insurance policies, including profitability of the portfolio, in such cases additional commission is paid to AIS as a share of the profit we generate for the insurer.

Professional Indemnity Insurance

AIS holds professional indemnity insurance which covers AIS and us for any errors or mistakes relating to our insurance services. This insurance meets the requirements of section 912B of the Corporations Act and covers the services provided by us. The insurance will continue to cover claims relating to employees who no longer work for us (but did at the time of the conduct) provided we notify the insurer of the claim when it arises and this is done within the relevant period.

Your Personal Information

We are committed to protecting your privacy. We use the information you provide to assist with arranging the insurance. Obviously, the information we collect on any application forms including your personal details will be given to AIS and the insurer so they can decide whether to issue the insurance policy. If you decide not to give us your information we may not be able to provide the insurance or expedite your claim.

For more information about how you can access the personal information we hold and seek correction of it or make a complaint regarding our Privacy Policy, ask us for a copy or visit our website at www.dreamweddinginsurance.com.

Resolving Your Complaints

If you are not satisfied with our service we recommend that you use the complaints procedure set out below. These procedures are available free of charge to you. Any dispute should be referred to the Complaints Officer at A.I.S. Insurance Brokers Pty Ltd, Doug Allen dallen@aisinsurance.com.au (137 Moray Street, South Melbourne, Victoria, 3205), who will review the information and give you a response within 10 working days. If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to the Financial Ombudsman Service (FOS).

FOS can be contacted at: Level 12, 717 Bourke St, Docklands VIC 3000 Mailing Address: GPO Box 3, Melbourne VIC 3001 or phone on 1300 780 808, fax 03 9613 6399, email info@fos.org.au or website www.fos.org.au. This will still be free of charge to you. If your complaint relates to a claim, the Product Disclosure Statement contains information about the Lloyd's complaints resolution process.

Contact Us

We can be contacted at info@dreamweddinginsurance.com. AIS can be contacted at their mailing address 137 Moray Street, South Melbourne VIC 3205 or by phone +61 3 8699 8888, fax +61 3 8699 8899 or email insure@aisinsurance.com.

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