

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631) of Level 16, 310 Ann Street, Brisbane, Queensland 4000, telephone (07) 3305 7000 (**Allianz Global Assistance**) can provide to you. It also contains information about how **Allianz Global Assistance** and others are remunerated for providing these financial services and how **your** complaints are dealt with.

Allianz Global Assistance is responsible for the content of this FSG and has authorised its distribution.

Where they arrange an insurance policy for **you**, they will give you a Product Disclosure Statement (**PDS**) when required. The **PDS** is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the **PDS** carefully to ensure that it is suitable for you.

About Allianz Global Assistance

Allianz Global Assistance is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. **Allianz Global Assistance** has been authorised by the insurer, Allianz Australia Insurance Limited (**Allianz**) ABN 15 000 122 850 AFS Licence No 234708 of 2 Market Street, Sydney, New South Wales, 2000, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by **Allianz**.

Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to **Allianz** provided it acts within the binding authority. When providing these services, **Allianz Global Assistance** acts for **Allianz** and does not act on your behalf.

Remuneration

The premium for this travel insurance policy is payable to **Allianz** as the insurer.

Allianz Global Assistance is remunerated by **Allianz** for providing services on behalf of **Allianz**. This is a percentage (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy. Employees and representatives of **Allianz Global Assistance** receive an annual salary, which may include bonuses and/or other incentives, which can be based on performance or other criteria.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that **Allianz Global Assistance**, or employees and representatives of **Allianz Global Assistance**, receives please ask them. This request should be made within a **reasonable** time after this FSG is provided to you and before the financial services are provided to you.

Professional Indemnity Insurance Arrangements

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to **Allianz Global Assistance's** representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

If you have a complaint

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call **Allianz Global Assistance** on 1300 725 154 or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

We are a member of an external dispute resolution scheme which is independent and free to **you**. **We** are bound by determinations made by it in accordance with its relevant terms and rules applicable to **us**. Any complaint or dispute can be lodged with the Australian Financial Complaints Authority (**AFCA**). The contact details for the **AFCA** are:

Australian Financial Complaints Authority
Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

Privacy statement

Allianz Global Assistance is committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in **Important matters** in the **PDS**.

How to contact us

You can contact **Allianz Global Assistance** or provide them with instructions using the contact details outlined in this FSG. Please keep this document in a safe place for your future reference.

Date prepared

This FSG was prepared on 9 April 2019.