

Financial Services Guide

(Travel Insurance Products)

The Purpose Of This Financial Services Guide

This Financial Services Guide (**FSG**) is an important document. The FSG provides you with information about the financial services and products offered by Auto & General Services Pty Ltd ACN 003 617 909 (**AGS**) in respect of Travel Insurance (the **Product**).

This FSG does not provide information about the financial services offered by AGS in respect of Life and Income, Personal Accident, Home & Contents and Car Insurance. Further information regarding those products can be found in our Financial Services Guides for these insurances.

What Does It Cover?

The FSG is designed to assist you to decide if you wish to use any of the financial products and services described in this FSG and contains information about our remuneration, and the remuneration of our staff, which may be received for providing the financial services described in this FSG. This FSG also explains how any complaints you may have against us are dealt with.

When purchasing the Product, you will receive a Product Disclosure Statement (**PDS**). The PDS contains information about the Product to help you make an informed decision about whether or not to buy the Product.

Our Services And Authorisations

AGS is an Australian Financial Services Licensee (**AFSL**) (AFSL No. 241411) and is licensed to deal in, and provide financial advice on general insurance products. AGS is authorised to arrange and administer the insurance on behalf of the Product issuer Auto & General Insurance Company Limited ACN 111 586 353 (AFSL 285571) (**Insurer**). AGS is a related company of the Insurer. When arranging and administering the policy, AGS acts on behalf of the Insurer and not on your behalf. Any general financial advice about general insurance given by AGS is given for your benefit.

How We Are Paid

We receive a commission of up to 32% of the premium (excluding any fees or government taxes and charges). The commission is included in the cost of your Product.

We pay our staff a salary and they may receive bonuses based on performance.

How We Pay Other Parties

If you have been introduced to us by another person or entity with whom we have an arrangement to provide the Product, we will pay them a referral fee of up to 25% of your premium (excluding any fees or government taxes and charges) should you take out a policy with us. The commission is included in the cost of your product.

How Do We Safeguard Customer Information?

Your privacy is important to AGS and we are committed to protecting your privacy. We collect information about you (and where applicable, persons acting on your behalf) to manage the client relationship we have with you, to offer you other products and services we think may you may be interested in and to comply with our legal obligations.

We aim to ensure that the personal information we retain about you is accurate, complete and up-to-date. All personal information is dealt with in accordance with our Privacy Policy. Our Privacy Policy details how we comply with the Privacy Act 1988 (Cth) in the handling of your personal information.

If you would like a copy of our Privacy Policy, please contact us using our Contact Details below. Telephone conversations to our contact centres and with our employees may be recorded for training, monitoring and quality control purposes, and as a record of advice given or agreements entered into.

Making A Complaint

It is always our intention to provide you with the best possible service. However, if you have any cause for complaint about the services we have provided you with, please let us know by following the options set out below:

- ▶ **Step 1** – Contact AGS on the number shown on your policy document email.
- ▶ **Step 2** – If the matter is not resolved to your satisfaction within 14 days, please contact our Dispute Resolution Manager.
- ▶ **Step 3** – If you are still not happy with our answer we will give you details of independent dispute resolution facilities operated by the Financial Ombudsman Service Limited.

Contact Details

Auto & General Services Pty Ltd

ABN: 61 003 617 909

AFS Licence No: 241411

PO Box 342

TOOWONG QLD 4066

Ph (07) 3377 8801

Fax (07) 3377 8822

Compensation Arrangements

As required by law, AGS has professional indemnity insurance arrangements in place to compensate our retail clients for loss suffered because of a breach by AGS of relevant obligations of AGS under Chapter 7 of the Corporations Act.

