

Financial Services Guide

This Financial Services Guide has been designed to help you make an informed decision about whether to use the financial services provided by the Authorised Representative. It also contains information on how they and others are remunerated for providing these financial services and how your complaints are dealt with.

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.

About Allianz Global Assistance

Allianz Global Assistance, which is a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631 of 74 High Street, Toowong, Queensland 4066 Telephone 1300 667 132 is an Australian Financial Services Licensee (AFS 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 Telephone 13 26 64, to act on its behalf to deal in and provide general advice on 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 travel insurance products and handle and settle claims made under them 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.

About the Authorised Representative

Full details about the Authorised Representative are set out at the end of this Financial Services Guide. If the information has not been provided, please ask your agent for these details.

Allianz Global Assistance has authorised the Authorised Representative to provide general advice on and deal in travel insurance products underwritten by Allianz on behalf of Allianz Global Assistance as its authorised representative. The Authorised Representative acts on behalf of Allianz Global Assistance and does not act on your behalf. The distribution of this FSG has been authorised by Allianz Global Assistance.

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).

Remuneration

Aussietravelcover Pty Ltd (Aussietravelcover) ABN 32 002 517 740 of 10/9 Bungan Street, Mona Vale, New South Wales 2103 Telephone 1800 888 448 or 02 9979 8888 has been appointed by Allianz Global Assistance to provide marketing,

administration and distribution services. Aussietravelcover is remunerated when you buy a policy. This amount is calculated as a percentage of the premium you pay for the policy and is paid monthly.

The Authorised Representative is also remunerated when you buy a policy. It receives a percentage of the premium you pay for the policy. It is paid by Aussietravelcover from the remuneration that it receives. This is only paid if you buy the policy and is paid monthly.

Allianz Global Assistance is also remunerated for arranging and managing travel insurance services on behalf of Allianz. This amount is calculated as a percentage of the premium you pay for the policy and is paid monthly.

Employees of Aussietravelcover, the Authorised Representative and Allianz Global Assistance receive an annual salary and may receive bonuses based on performance criteria which can include sales performance.

If you would like more information about the remuneration that the Authorised Representative receives, please ask them.

If you would like more information about the remuneration that Aussietravelcover and Allianz Global Assistance receives, please ask them.

This request should be made within a reasonable time after this FSG is provided by the Authorised Representative and before the financial services are provided by the Authorised Representative.

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 667 132 or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1300 780 808. Alternatively, you can write to the FOS at GPO Box 3, Melbourne, Victoria 3001. Access to the FOS is free.

Contact us

You can give either Aussietravelcover or Allianz Global Assistance instructions using the contact details listed above. Please retain this document for your future reference.

Date prepared

This FSG was prepared on 28 July 2011.

Authorised Representatives Details

Name/Company:

ABN (if applicable):

AR Number:

Agent Stamp: