

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 contains information on how they and others are remunerated for providing these financial services and how your complaints are dealt with.

When 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 to assist you to make an informed decision on whether to buy this product. It may consist of more than one document.

About Mondial Assistance

Mondial Assistance, which is a trading name of ETI Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631 of 74 High Street, Toowong, QLD 4066 is an Australian Financial Services Licensee (AFS Licensee) authorised to deal in and provide general advice on general insurance products.

Mondial Assistance has been authorised by the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No 234708 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.

Mondial 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, Mondial 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.

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

General advice warning

It is important you understand and are happy with the travel insurance product that Mondial Assistance and the Authorised Representative can arrange for you. Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial situation or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

Remuneration

Aussietravelcover Pty Ltd ABN 32 002 517 740 of 10/9 Bungan Street, Mona Vale, NSW 2103 Telephone 1800 888 448 or 02 9979 8888 (Aussietravelcover) has been appointed by Mondial 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.

Mondial 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 Mondial Assistance receive an annual salary and may receive bonuses based on performance criteria which can include sales performance.

If you would like more detail about the remuneration that the Authorised Representative receives please ask the Authorised Representative to provide it to you. If you would like more detail about the remuneration that Aussietravelcover receives please ring 1800 888 448 or 02 9979 8888. If you would like more details about the remuneration that Mondial Assistance receives please ring 1300 667 132. 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

If you have a complaint please tell Mondial Assistance. Mondial Assistance has an internal dispute resolution system designed to seek to resolve any complaints or disputes that may arise. To access it please contact Mondial Assistance on 1300 667 132 or put the complaint in writing and send it to PO Box 162, Toowong, QLD 4066.

If your complaint is still not resolved to your satisfaction, you may contact the Insurance Ombudsman Service Limited (IOS) which is an independent external dispute resolution body. For more information or to access the IOS process please call 1300 780 808.

Contact us

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

Date prepared

This FSG is effective 1 March 2008.

Authorised Representatives Details

Name/Company:

ABN (if applicable):

AR Number:

Agent Stamp: