

FINANCIAL SERVICES GUIDE

This Financial Services Guide (**FSG**) has been designed to help you make an informed decision about the financial services that Health Partners Limited and 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 they 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.

ABOUT HEALTH PARTNERS

Health Partners Limited ABN 43 128 282 907 Authorised Representative No. 000442668 of Level 2, 86 Pirie Street, Adelaide, South Australia, 5000 Telephone 1300 113 113 is an authorised representative of **Allianz Global Assistance**. Health Partners is the authorised representative that provides the financial services when you purchase this product through the website at www.healthpartners.com.au or over the telephone.

If you purchase this product through a travel agent, other than Health Partners, the full details of the Authorised Representative that provides the financial services to you is set out on the back cover of this Combined Financial Services Guide and Product Disclosure Statement. If no details are provided, please ask the travel agent to provide you with these details.

Health Partners is authorised by **Allianz Global Assistance** to deal in and provide general advice on travel insurance products underwritten by **Allianz**. Health Partners acts for **Allianz Global Assistance** and do not act on your behalf.

REMUNERATION

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

Health Partners receives a commission (inclusive of GST), which is calculated as a percentage of the premium you pay for a travel insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also 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 Health Partners and **Allianz Global Assistance** receive an annual salary, which may include an annual bonus, 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 Health Partners, or employees and representatives of Health Partners or **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 Locked Bag 3014, Toowong DC, 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 and Health Partners are 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 Health Partners or **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 13 February 2019.