

Financial Services Guide (FSG)

This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client.

This guide contains important information about:

- the financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are paid; and
- how complaints are dealt with.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains information on the significant benefits and characteristics of the product and of the rights, terms and conditions attached to the policy to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with your policy documents in a safe place for future reference.

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Who are we and what services do we offer?

Name:	1300 INSURANCE PTY LTD
ABN/ACN:	50 124 845 727
Business Name(s):	1300 INSURANCE
AR Number:	327609
Address:	Level 27, 101 Collins Street MELBOURNE VIC 3000
Contact Details:	(03) 9653 9104

We are Authorised Representatives of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 of Level 12, 2 Market Street, Sydney NSW 2000 (Allianz). Allianz can be contacted on 1300 300 573 or by using the

contact details listed on www.allianz.com.au. When providing the types of service listed in this FSG, we act as an agent of Allianz and not as your agent.

Allianz has authorised us to arrange, cancel and provide written general advice only on certain general insurance products issued by it. Allianz has authorised us to refer and provide written general advice on certain Commercial insurance products issued by it. Allianz has also authorised us to refer and provide written general advice on life risk insurance, limited to Term Life insurance issued by the life insurer Allianz Australia Life Insurance Limited. Allianz acts as agent for Allianz Australia Life Insurance Limited in relation to the life insurance products that we refer.

You may be provided with these financial services by one of our employees who has also been authorised by Allianz to arrange and provide general advice on insurance products as its authorised representative and to provide you with this FSG. They will tell you when this is the case.

General Advice Warning

It is important that you understand and are happy with the products we and our representatives can arrange. We can give you general information to help you decide but do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about whether or not to purchase the product/s please carefully read the Policy Documents to decide if it is right for you.

Information on Remuneration

We receive commission from Allianz each time you buy a policy (including renewals) and for some variations which increase the premium payable. It is calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

We may also receive a profit share from Allianz for Home (excluding flood), Landlord (excluding flood), Domestic Motor and Caravan and Trailer insurance policies arranged or referred by us (or renewed) with Allianz in each calendar year. If the agreed net earned premium threshold and the agreed profit threshold (determined according to a formula that takes into account factors such as the premium received, claims and expenses incurred) are met, we receive an agreed percentage of the profit which exceeds the agreed profit threshold.

From 1 September 2018, we will also receive an annual marketing allowance from Allianz for promoting its products. This is calculated as a percentage of the base premium on Home, Landlord, Motor, Caravan and Trailer and Commercial insurance policies arranged or referred by us to Allianz in the previous 12 month period.

Where you have been referred to us by a third party, we may pay them a part of the commission we earn. Any such commission we pay to a referrer is at no extra cost to you.

From time to time, we may participate in sales incentive schemes and Allianz may provide other benefits such as promotional items, financial assistance for promotion of its products, business related conferences, study trips or other functions. We may also be eligible to qualify for other benefits such as awards or hospitality events. These benefits are provided to us at no additional costs to you.

If you require further details about any of the above remuneration received from Allianz, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

Associations and Relationships

Allianz is a related body corporate of Allianz Australia Life Insurance Limited who is the issuer of the life risk insurance products that we refer. Allianz is a related body corporate of Club Marine Limited who issues and manages Pleasure Craft insurance on behalf of Allianz.

Compensation Arrangements

Allianz is a general insurer authorised under the *Insurance Act 1973 (Cth)* to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority (APRA) and subject to the prudential requirements of the Insurance Act. Because of this Allianz is exempted from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

What happens if you have a complaint?

If you are dissatisfied with our service in any way contact us and we seek to resolve the issue and we will promptly refer it to Allianz. Allianz will attempt to resolve the matter in accordance with their Internal Dispute Resolution procedures. To obtain a copy of Allianz' procedures contact us using the contact details on the first page of this document. A dispute can be referred to the Australian Financial Complaints Authority (AFCA) subject to its terms of reference. It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms and its contact details 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 VIC 3001

Further information

If you need further information about the products or our services, or you have any queries please contact us using the contact details on the first page of this document.

Allianz has authorised the distribution of this FSG.