

# FINANCIAL SERVICES GUIDE

This Financial Services Guide (**FSG**) has been designed to help you make an informed decision about the financial services that the Authorised Representative and AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631 of 74 High Street, Toowong, Queensland 4066, 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 OVER FIFTY INSURANCE

Over Fifty Insurance Pty Ltd ABN 58 007 165 200  
Authorised Representative No. 295939 (Over Fifty Insurance)  
of Level 18, 215 Adelaide Street, Brisbane, Queensland 4000  
telephone 13 31 30 is an authorised representative of **Allianz Global Assistance**. Over Fifty Insurance is the authorised representative that provides the financial services when you purchase this product through the website at [www.over50insurance.com.au](http://www.over50insurance.com.au) or over the telephone on 1300 50 50 95.

Over Fifty Insurance is authorised by **Allianz Global Assistance** to deal in and provide general advice on travel insurance products underwritten by **Allianz**. Over Fifty Insurance acts for **Allianz Global Assistance** and does not act on your behalf.

## REMUNERATION

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

Over Fifty Insurance receives from **Allianz Global Assistance** 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 Over Fifty Insurance and **Allianz Global Assistance** receive an annual salary, which may include bonuses and/or other incentives, 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 Over Fifty Insurance, or employees and representatives of Over Fifty Insurance or **Allianz Global Assistance**, receive 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 723 286 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 Australia (**FOS**), which is an independent external dispute resolution body. For more information or to access the **FOS** process please call 1800 367 287. Alternatively you can write to the **FOS** at GPO Box 3, Melbourne Victoria 3001. Access to the **FOS** is free.

## PRIVACY STATEMENT

**Allianz Global Assistance** and Over Fifty Insurance 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 Over Fifty Insurance 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 10 February 2017.