

Financial Services Guide (FSG)

Pet Health Insurance Services (PHIS)

Prepared date: 12 April 2021

Purpose of this Financial Services Guide

The purpose of this FSG is to give you important information to assist you to decide if you wish to use any of the financial services provided by us as set out in this FSG. The guide explains the services we can offer to you, how we (and our associates) are remunerated and details of our internal and external dispute resolution procedures and how you can access them. This FSG provides information about pet insurance products offered by us.

This FSG is provided by Pet Health Insurance Services Pty Ltd ACN 638 910 675 (**PHIS, us, we**) of Level 13, Toowong Tower, 9 Sherwood Road, Toowong, telephone 1800 009 939. PHIS is acting as an Authorised Representative of Auto & General Insurance Company Limited ACN 111 586 353 (**Insurer**), holder of AFSL licence number 285571 of Level 13, Toowong Tower, 9 Sherwood Road, Toowong, telephone (07) 3377 8801, which is licensed to carry on a general insurance business in Australia, including the underwriting of general insurance products. PHIS's Authorised Representative number is 1282153. The distribution of this FSG by PHIS has been authorised by the Insurer.

So, why should I read this FSG?

It gives you important information to help you decide whether you wish to buy a pet insurance product.

It explains:

- the services and products we're authorised to provide to you;
- how we are remunerated;
- potential conflicts of interest we may have; and
- our internal and external dispute resolution procedures and how you can access them.

Before purchasing a pet insurance product, you should read the Product Disclosure Statement (**PDS**) applicable to the insurance product you are purchasing. The PDS contains information about the product to help you make an informed decision about whether to buy the product.

What are our services and authorisations?

The Insurer issues and underwrites the insurance products. We act as an Authorised Representative of the Insurer under a written agreement. Under this written agreement, we can provide you with factual information and general financial advice and arrange for the issue of pet insurance products as an Authorised Representative of the Insurer.

We also act under a binder agreement with the Insurer, whereby we are authorised by the Insurer to enter into pet insurance policies, amend or cancel insurance, and administer claims in relation to those pet insurance policies. When we arrange for the issue of your insurance and/or administer claims, we act on behalf of the Insurer and not on your behalf. The Insurer is responsible for our conduct under this agreement.

Auto & General Services Pty Ltd ACN 003 617 909 (holder of AFSL licence number 241411), of Level 13, Toowong Tower, 9 Sherwood Road, Toowong (**AGS**) is a related company of the Insurer and of us.

Any general financial advice about your pet insurance product we give you does not take into account your objectives, financial situation or needs.

How are we paid?

When you purchase a pet insurance policy you pay the premium to the Insurer for the product.

The Insurer remunerates PHIS by covering our administrative costs which are attributable to the arranging of and dealing in the insurance products (including the processing of any claims in relation to those insurance policies) and costs associated with the maintenance and setting up of PHIS, plus a 10% mark-up over these costs.

If you would like more details about the remuneration or other benefits PHIS receives, please ask for it after you receive this document and before the relevant insurance is issued to you.

Where you are introduced to us by AGS, AGS receives a benefit in the form of a direct reimbursement of its marketing costs from the Insurer.

Our staff are paid a salary and may receive bonuses based on performance.

Fees that may be charged

Fees (inclusive of GST) that you could incur once you have taken out a policy through PHIS are:

Early Cancellation (payable to the Insurer)

\$40

How do we safeguard customer information?

We collect information about you (and where applicable, persons acting on your behalf) to manage the client relationship we have with you and to comply with our legal obligations. We aim to ensure that the personal information we retain about you is accurate, complete and up to date. All personal information is dealt with in accordance with our Privacy Policy which details how we comply with the Privacy Act 1988 (Cth). If you would like a copy of our Privacy Policy, please contact us using our contact details below. Telephone conversations to our call centres and with our employees may be recorded for monitoring, training and quality control purposes, and as a record of advice or agreements entered into.

What should you do if you have a complaint?

We want to resolve any complaint about the services provided by PHIS as quickly as possible. To make a complaint you can contact the appropriate department on the details shown on your Insurance Certificate or if you haven't yet purchased insurance, speak to your sales representative or call us on 1800 009 939 (Mon – Fri 8am – 5pm AEST).

Our team will try to resolve your complaint. If we can't agree, we'll send your complaint for review and escalate it to our Customer Disputes Resolution team who will work with you to try and resolve your complaint.

We aim to resolve complaints within 30 days. If we are unable to finalise your complaint within this time we will let you know the reasons for the delay and provide contact details for the external dispute resolution scheme run by the Australian Financial Complaints Authority (AFCA).

If you are dissatisfied with our final decision, you can also contact AFCA directly.

- call 1800 931 678 (free call)
- go to www.afca.org.au; or
- email info@afca.org.au; or
- write to AFCA, GPO Box 3, Melbourne VIC 3001

How can you contact us?

If you want to provide instructions or information in relation to the pet insurance product you can do so by contacting us on the contact details set out below.

Auto & General Insurance Company Limited

ACN: 111 586 353

AFS Licence No: 285571

PO Box 342, Toowong Qld 4066

Ph: (07) 3377 8801

Fax: (07) 3377 8822

Pet Health Insurance Services Pty Ltd

ACN: 638 910 675

AR No: 1282153

PO Box 342, Toowong Qld 4066

Ph: 1800 009 939

Compensation arrangements

The Insurer has professional indemnity insurance arrangements in place to cover retail clients for losses suffered because of breaches of financial services laws, negligence, and other misconduct. Subject to the terms of the insurance these arrangements cover claims in relation to conduct of employees/representatives of the Insurer even after they have ceased employment. These arrangements comply with the requirements of section 912B of the Corporations Act 2001 (Cth).