



Our Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to provide information about:

- the financial services that Achmea offer and to help you make an informed decision about whether to use those financial services;
- the remuneration payable:
 - to us for our financial services;
 - and by us to others;
- any potential conflict of interest we may have; and
- our complaints and dispute resolution processes.

The FSG also sets out information and details required by law to be included in an FSG.

Achmea

Achmea is a business name of Achmea Schadeverzekeringen N.V. (ABN 86 158 237 702) which we refer to as Achmea in this FSG.

References in this FSG to 'we', 'us' and 'our' are references to Achmea.

Achmea has an Australian Financial Services Licence (AFSL No. 433 984) that authorises it to deal in, and provide, financial product advice in relation to general insurance products.

Achmea can be contacted by calling our Client Service team on 1800 724 214 or by mail at PO Box H359, Australia Square NSW 1215

Product Disclosure Statement

We may provide you with a Product Disclosure Statement (PDS) when we issue or recommend a general insurance product to you.

The PDS contains information about the insurance and aims to assist you in making an informed decision about whether to buy the insurance or not.

The PDS also includes other important information and the terms and conditions that apply to our insurance. The PDS is also available at www.achmea.com.au

Our Services

Achmea is an insurer and issues this insurance.

We will give you factual information about the insurance we issue to assist you in deciding whether the product is suitable for you.

We will typically provide you with general advice.

General advice does not take into account your specific personal objectives, financial situation or needs. Where we provide you with general advice, you should consider the appropriateness of any information or advice we give you, having regard to your specific personal objectives, financial situation or needs. You should also refer to the policy documentation we give you (including the PDS) before deciding whether to buy the insurance.

We may also provide you with personal advice. If we do, that personal advice will be limited to particular aspects of the insurance including the Guarantee Against Underinsurance and the Sums Insured of your insured assets. Where we provide that personal advice, you will need to provide us with certain information about your insured assets. We will provide you with a record of any personal advice. All other advice provided will be general advice.

Where we have issued the general insurance products to you directly, you may provide us with instructions in writing, via telephone, email or fax.

Remuneration

When we issue an insurance product to you, we will charge you a premium for that product, based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to stamp duties, GST, fire and emergency services levy, or other government charges. Our staff receive an annual salary and may also qualify for extra remuneration depending on performance criteria which can include volume of sales.

If we are unable to provide a product to you, we may refer you to another authorised insurer. If you enter into an insurance policy with or through that insurer we may receive a commission for the referral. The payment amount may depend on the product type, premium and arrangement with that insurer.

Referral Fees

We may pay referral fees to third party organisations that refer prospective customers to us.

Where you are referred to us by parties, we may pay these parties a referral fee

as well. Where a referral fee is paid we will disclose on your certificate of insurance the referral fee and the party to whom we make the payment.

More Information - Remuneration

If personal advice is provided, any remuneration (including commission) or other benefits that our staff or other third party providers receive that might reasonably be expected to influence or be capable of influencing that advice will be disclosed to you at the time we provide that advice.

Where personal advice is not provided and you would like more information about the remuneration of our staff or another party receive please let us know. Your request should be made within a reasonable time after this FSG is provided to you and in event before any of the financial services identified in this FSG are provided to you.

Further information about the premium we charge is contained in the PDS.

Compensation Arrangements

We are an insurance company supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the Insurance Act 1973 (Cth). For this reason we are exempt from the compensation requirements of the Corporations Act 2001 (Cth).

Complaints

We take seriously any complaint made about our products or services and will deal with it promptly, fairly, and at no charge to you. If you have a complaint, please first try to resolve it by speaking to the relevant member of our staff. If your complaint is not resolved, we will treat it as a dispute and will enter it into our Internal Dispute Resolution System.

The complaint will then be considered by a designated Internal Dispute Resolution Officer of Achmea with the appropriate experience, knowledge and authority to deal with it.

To access our Complaints Handling System, contact your local Risk Specialist or our Internal Dispute Resolution Officer at:

Internal Disputes Resolution Officer

Level 6, Australia Square Plaza Building
87-95 Pitt Street, Sydney NSW 2000

PO Box H359, Australia Square NSW 1215

T 1800 724 214

F 1800 724 205

E complaints@achmea.com.au

achmea.com.au

External Dispute Resolution

If you are still dissatisfied or the complaint remains unresolved after 45 days, you may have your complaint dealt with by the Australian Financial Complaints Authority, which is an independent external dispute resolution service provided to clients at no cost to them to review and resolve complaints where we have been unable to satisfy your concerns.

Its contact details are as follows:

Australian Financial Complaints Authority Limited

GPO Box 3, Melbourne Victoria 3001

T 1800 931 678

F (03) 9613 6399

E info@afca.org.au

www.afca.org.au

If your complaint is to do with a privacy issue, you may refer it to the Australian Privacy Commissioner.

More Information

If you would like more information about any of the matters contained in this FSG, please contact us.

Privacy Statement

We may collect personal information from or about you as reasonably required for our business purposes and as otherwise permitted by law, including for the purpose of assessing your application for insurance and administering your insurance policy and assessing any claims you make or claims made against you. Without this information we may not be able to issue insurance cover to you or process claims that you make.

We generally collect your personal information directly from you. However, in some circumstances we will need to collect information from third parties (such as from a medical practitioner for the purposes of assessing a claim or from third parties to assist in verifying information you have provided). In some circumstances, we may be required by Australian laws (such as the Anti-Money Laundering and Counter-Terrorism Financing Act, the Banking Act, the Financial Sector (Collection of Data) Act, the Corporations Act, the Insurance Act, the Taxation Administration Act, the Income Tax Assessment Act and other taxation laws) to collect your personal information, or we may need to do so in order to be able to comply with those laws.

We may disclose personal information about you to third parties as necessary to assist us in providing services to you and otherwise administering our business. This may include disclosing your information to our reinsurers, credit reference agencies, our advisers and other third parties involved in processing any claims that you make (including assessors, investigators and other insurers) as well as other third parties who provide general business services to us. We may also disclose personal information about you to people listed as co-insureds on your policy and, as authorised by you, to your family members or agents.

Some of the recipients to whom we disclose your personal information may be based overseas (including companies that are based in the Netherlands).

We have a privacy policy about how we manage the personal information that we collect. Amongst other things, this policy sets out how you may access personal information that we hold about you and seek correction of any such information that is inaccurate. The policy also sets out how you may make a complaint about any breach by us of the Australian Privacy Principles and how we will deal with any such complaints. You may access a copy of our privacy policy at www.achmea.com.au.

This FSG is effective from 1 August 2019

Contact details

Call your local Achmea office on 1800 724 214 or contact our head office:

Level 6, Australia Square Plaza Building
87-95 Pitt Street, Sydney NSW 2000
PO Box H359, Australia Square NSW 1215

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F 1800 724 205

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