

## Our Financial Services Guide

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

- the financial services that Achmea offers 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 process.

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

## Achmea Australia

Achmea Australia is the Australian branch 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 is an authorised general insurer and also has an Australian Financial Services Licence (AFSL No. 433 984) that authorises it to deal in, provide financial product advice and provide a claims handling and settling service in relation to general insurance products to retail and wholesale clients.

Achmea can be contacted by calling us on 1800 724 214, by email at [info@achmea.com.au](mailto:info@achmea.com.au) or by mail at PO Box H359, Australia Square NSW 1215.

## Product Disclosure Statement

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

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

The PDS also includes other important information and the terms and conditions that apply to our insurance product. The PDS is available at [www.achmea.com.au](http://www.achmea.com.au).

## Our Services

Achmea is an insurer that issues agricultural insurance products.

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

We will typically also 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 product.

We are also authorised to provide personal advice in relation to all of our insurance products.

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

We also provide claims handling and settling services in relation to claims made on our insurance products.

## Remuneration

When we issue a general 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 duty, Goods and Services Tax (GST), fire / emergency services levy, and other government charges.

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

Our staff receive an annual salary and may also qualify for extra remuneration depending on performance criteria which can include the 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 a third party, 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 made the payment.

## More Information - Remuneration

If you would like more information about the remuneration of our staff or that another party receives, please let us know. Your request should be made within a reasonable time after this FSG is provided to you and in, where possible, before any of the financial services identified in this FSG are provided to you.

## 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 any complaint made about our products or services seriously and deal with it in a fair, transparent and timely manner with no charge to you. If unresolved after speaking with us, your complaint will be reviewed under our Complaint and Internal Dispute Resolution process. Achmea will provide you with an outcome within 30 days of receipt of your complaint.

To lodge a complaint you can write, phone or email us at:

### Internal Dispute Resolution

Achmea Australia

PO Box H359, Australia Square NSW 1215

**T** 1800 724 214

**F** 1800 724 205

**E** [complaints@achmea.com.au](mailto:complaints@achmea.com.au)

[www.achmea.com.au](http://www.achmea.com.au)

## External Dispute Resolution

If you are still dissatisfied or the complaint remains unresolved after 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides consumers and small businesses with a fair, free and independent dispute resolution service for financial complaints.

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](mailto:info@afca.org.au)

[www.afca.org.au](http://www.afca.org.au)

If your complaint is related to a privacy issue, please refer it to the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au) or contact the Enquiries Line on 1300 363 992.

## 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 Autonomous Sanctions Act 2011 and the Corporations Act 2001) 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).

Our privacy statement contains more information about how we collect, manage, use and disclose the personal information that we collect and how you can access and correct your personal information. The privacy statement 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 statement at [www.achmea.com.au/privacy](http://www.achmea.com.au/privacy)

This FSG was prepared on and is effective from 15 May 2024.

## Contact details

Contact us at:

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