



Financial Services Guide

AIG Australia Limited (AIG)
ABN 93 004 727 753 AFSL 381686

Website: www.aig.com.au

This Financial Services Guide (“FSG”) contains important information about:

- the services AIG offers you and is designed to assist you in deciding whether to use any of our services;
- how our staff are remunerated;
- any potential conflict of interest we may have in providing you with the services; and
- our internal and external dispute resolution procedures and how you can access them.

When we give you personal advice about a certain general insurance product we will make reasonable enquiries about your objectives and needs in order to ensure the advice is appropriate to you. We will give you the personal advice in a written document called a Statement of Advice (SoA). In the SoA we will, amongst other things, tell you about:

- the basis on which the advice is or was given;
- information about the remuneration attributable to the provision of any authorised financial services;
- any associations we have which may influence the advice we give you.

If we recommend or arrange to issue you a particular financial product (that is, a retail general insurance product) we will give you a Product Disclosure Statement (PDS).

In the case of wholesale general insurance products we are not required to prepare a PDS in which case the policy wording for that product will be provided to you. The PDS is designed to assist you to make an informed decision about that financial product and whether to acquire it as it contains, amongst other things, information about product features and benefits and your cooling off rights.

What services are we authorised to provide you under our Australian Financial Services Licence?

AIG Australia Limited (AIG) ABN 93 004 727 753 AFS Licence No.381686 Level 12, 717 Bourke Street, Docklands VIC 3008 is authorised to Deal (including issue) and Advise in relation to general insurance products, including travel insurance and sickness and accident insurance products. AIG is the provider of the financial services related to the general insurance products mentioned in this FSG. We may provide the financial services to you via our call centre, or through other qualified employees or our authorised representatives. When you acquire an insurance policy from AIG we are bound by the terms and conditions of the policy.



What information should you provide us to receive personal advice?

You need to inform us of your personal objectives and needs as well as provide us with any relevant information, so that we can provide you with the most appropriate advice possible for the range of products that we offer. If we provide you with personal advice you should read the information contained in the SoA carefully before making any decision relating to a financial product/s.

General Advice Warning

You should be aware that typically our employees provide you with general advice only in relation to general insurance products. In circumstances where you only receive general advice this may not be suitable for your personal needs and objectives. You need to consider the appropriateness of the general advice, in light of your objectives or needs before acting on the advice. Where we have told you that we have only provided you with general advice, you will not be given a SoA.

You should also read a copy of the PDS or policy wording for the product discussed before making any decision about whether to acquire the product.

How can you give us instructions about the financial products?

In most instances instructions should be provided to us through your insurance intermediary. Where we have issued the product directly to you, you may contact us directly. You can specify how you would like to give us instructions. For example:

- in writing
- telephone
- fax
- e-mail

How are our staff remunerated?

Our staff are remunerated by way of:

- Salary.
- Performance related incentives or bonuses provided by us.

The above remuneration information will also be disclosed to you in the SoA where an SoA is provided to you.

What should you do if you have a complaint?

We are committed to handling any complaints about our products or services efficiently and fairly. If you have a complaint:

1. Contact your insurance intermediary and they may raise it with us, or, contact us directly on our dedicated complaints line- 1800 339 669 if we have issued the product directly to you.



2. If your complaint is not satisfactorily resolved you may request that your matter be reviewed by management, by writing to:

**The Compliance Manager
AIG
Level 12, 717 Bourke Street,
Docklands VIC 3008**

3. If you are still unhappy, you may request that the matter be reviewed by our Internal Dispute Resolution Committee (“Committee”). We will respond to you with the Committee’s findings within 15 working days.
4. If you are not satisfied with the finding of the Committee, you may be able to take your matter to an independent dispute resolution body, Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which AIG are obliged to comply.

**Contact details are:
Financial Ombudsman Service
Phone: 1300 780 808 (local call fee applies)
Email: info@fos.org.au
Internet: <http://www.fos.org.au>
GPO Box 3,
Melbourne, VIC 3001**

Further information?

If you have any further questions about the financial services we offer please contact us on Phone (03) 9522 4000 or visit our website at www.aig.com.au

Please retain this document for your reference and any future dealings with us.

Privacy Consent and Disclosure

AIG Australia Limited (AIG) is bound by the National Privacy Principles that apply to any personal information collected by AIG.

Purpose of Collection

AIG collects information necessary to underwrite and administer your insurance cover, to maintain and to improve customer service and to advise you of our products. You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with your duty of disclosure or to provide certain information may result in AIG either declining cover, cancelling your insurance cover or reducing the level of cover.

In the course of administering your policy we may disclose your information to:

- i. the entity to which AIG is related (whether in Australia or overseas), contractors or third party providers providing services related to the administration of your policy.
- ii. banks and financial institutions for the purpose of processing your application and obtaining policy payments.
- iii. assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim.
- iv. Our assistance provider who will record all calls to the assistance service provided under your policy for quality assurance training and verification purposes.
- v. other third parties, including mailing houses and marketing companies, to enable us to advise you of our insurance products and services.



In some circumstances AIG is entitled to disclose your personal information to third parties without your authorisation such as law enforcement agencies or government authorities.

Access to Your Information

You may gain access to your personal information by submitting a written request to AIG. In some circumstances, AIG may not permit access to your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

Complaints

AIG has also established an internal dispute resolution process for handling customer complaints.

If You feel You have a complaint about AIG's compliance with the National Privacy Principles, require assistance in lodging a privacy complaint or You wish to gain access to the information, You may write to The Privacy Manager, AIG, Level 12, 717 Bourke Street, Docklands VIC 3008, or e-mail australia.privacy.manager@aig.com.

Your complaint will be reviewed and you will be provided with a written response. If it cannot be resolved, your complaint will be referred to AIG's Internal Disputes Resolution Committee who will respond within 15 working days. In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint.

Should your complaint not be resolved by AIG's internal dispute resolution process, you may apply to the Privacy Commissioner for review of the determination.

Consent Acknowledgment

By providing your personal information to enable completion of the application of insurance (including any associated form) and paying the premium, you consent to the use and disclosure of your personal information stated in the privacy statement above. If you do not wish us to use your personal information to keep you informed of our insurance products and services please contact us and let us know.

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