



FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide (FSG) contains information about the insurance services offered by Accident and Health International Underwriting Pty Ltd ABN 26 053 335 952 (AFSL 238261). It also covers our charges, your rights as a client and other things you need to know in relation to insurance matters such as how any complaints you may have will be dealt with.

ABOUT US

Accident & Health International Underwriting Pty Ltd (AHI) is an underwriting agency specifically created to offer Personal Accident, Medical and Travel insurance. We have been in operation since March 1998. Our AFSL authorises us to deal in and give general advice on general insurance products. We do not provide personal advice. If you require personal advice on any of our products, please consult a licensed general insurance broker.

WHO WE ACT FOR

We act on behalf of the insurer, Tokio Marine & Nichido Fire Insurance Co., Ltd, ABN 80 000 438 291, AFS Licence No. 246548 (TMNF). We have full authority to quote and issue contracts of insurance, collect premiums and vary or cancel those contracts on behalf of the insurer. We are also authorised by the insurer to pay claims as agent. We act as agent of the insurer and not you.

LACK OF INDEPENDENCE

AHI is not independent, impartial or unbiased because we:

- (a) receive commissions for the products underwritten by us, including any general advice we may provide; and
- (b) AHI are 100% owned by Tokio Marine Management Australia (TMMA) who is in turn owned 100% by TMNF the product Issuer, which issues a range of financial products that we may recommend to our clients.

OUR SERVICES

We offer a range of general insurance products underwritten by TMNF including:

- Corporate Travel
- Directors Personal Accident & Sickness
- Expatriate Medical Expenses
- Group Personal Accident &/or Sickness
- Inbound Medical Expenses
- Individual Personal Accident &/or Sickness
- Journey Cover
- Voluntary Workers

To assist you in making an informed decision about any of the products, we will give you a Product Disclosure Statement (PDS) for the product you are considering and have a target market determination available to ensure that our products are suitable for you. You should carefully read the PDS to decide whether it suits your needs.

FEES AND CHARGES

We receive a commission of between 10% and 17.5% of the premium (excluding taxes and charges). We may also charge a policy fee of between \$10 and \$100 depending on the product.



PRIVACY

As part of AHI's dealings with the Insured and Insured Persons, AHI may need to collect personal information (which may include sensitive information) when the Insured is applying for, changing or renewing a Policy with Us or when We are processing a claim in order to help Us properly administrate the Insured's insurance proposal, policy or claim. AHI will collect this information directly from the Insured or Insured Person where possible, but there may be occasions when AHI collects this information from a third party such as an insurance advisor.

AHI will only use information for the purposes for which it was collected, other related purposes and as permitted or required by law. The level of quality and/or quantity of information provided may affect AHI's ability to provide insurance cover as needed. AHI may share this information with other companies within its group and third parties who provide services to AHI or on Our behalf, some of which may be located outside of Australia.

For more details on how AHI collects, stores, uses and discloses personal information, please read AHI's privacy policy located at www.ahiinsurance.com.au. Alternatively, contact AHI at privacy@ahiinsurance.com.au or call (02) 9251 8700 to request a copy be sent.

It is recommended to obtain a copy of this privacy policy and read it carefully. By applying for, using or renewing any of AHI's products or services, or providing AHI with collected personal information, agreement is granted to AHI to this information being collected, stored, used and disclosed as set out in this policy.

AHI's privacy policy also contains information about how to access and seek correction of collected personal information, complain about a breach of the privacy law, and how AHI will deal with a complaint.

YOUR DUTY TO TAKE REASONABLE CARE NOT TO MISREPRESENT

Before you enter into an insurance contract with us, the Insurance Contracts Act 1984 requires you to take reasonable care not to make a misrepresentation.

What this means is that you must take care to ensure the accuracy of any information you provide to us, as our decision whether to enter into a contract with you, and if so on what terms, will be based on the information you provide. Your duty includes:

- Giving honest, accurate and complete answers to any questions we ask;
- Making reasonable enquiries to determine the accuracy of any information you give to us; and
- Taking care to ensure that any representation you make to us is accurate.

Every person who is insured under the policy must comply with this duty at the commencement of the policy and when you renew, vary, extend, reinstate or replace the policy.

If you or any person who is insured under the policy do not comply with this duty and fail to take care to ensure the accuracy of any representation made to us, we may cancel the policy, reduce the amount we pay if you make a Claim, or decline a Claim. If you breach this duty fraudulently, we may avoid the policy altogether and treat it as if it never existed.

COMPLAINTS AND DISPUTE RESOLUTION

We undertake to provide a quality service. If you have any concern or complaint, our staff are always available to listen to you and to help where they can.

If, after talking to a staff member, your complaint remains unresolved, it can be taken further upon request in writing or verbally. We will undertake to provide an answer to you within fifteen (15) consecutive business days, subject to all necessary information being provided.

If, your complaint remains unresolved to your satisfaction, the matter can be referred (in writing) and reviewed through AHI's Complaints and Dispute Resolution Process, which is free of charge. Please contact the Disputes Resolution Manager



- see contact details for AHI below. The process will undertake to provide an answer to you within fifteen (15) consecutive business days, subject to all necessary information being provided.

If, you are not satisfied with the outcome of the dispute resolution process, or We cannot agree on an alternative timeframe and would like to take the complaint further, you may refer the matter to the Australian Financial Complaints Authority (AFCA), an external dispute resolution body, subject to eligibility. Access to the AFCA process is free of charge.

Please contact AHI to request further information about AFCA or contact:

Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Web: www.afca.org.au

CONTACT DETAILS

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