



Bupa Phone and Cyber Insurance

Financial Services Guide (FSG)

Underwritten by Zurich Australian Insurance Limited.
Preparation date 2 April 2026.
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Purpose of this FSG

This FSG lets you know who we are and what we do before we provide you with a financial service. It explains:

- who we are and the service we are authorised to provide to you;
- how we and others are paid in relation to our services and any other benefits we may receive;
- how we protect your privacy and handle your personal information;
- arrangements we have in place to compensate clients for losses; and
- how we resolve complaints, and what you should do if you have one.

This is an important document, replaces any prior FSG issued to you by us, and remains valid until we provide you with a new FSG replacing it. We may provide you with a Supplementary FSG to update it. We rely on you to read the information and ask us if you have any queries.

When you agree to use our services, you confirm to us that you have read this FSG and agree to its terms, other than to the extent expressly agreed with you in writing.

If we arrange Bupa Phone and Cyber Insurance (or otherwise where required by law), we will give you (amongst other things) a Product Disclosure Statement (PDS) which is available at <https://www.bupa.com.au/mobile-phone-cyber-insurance> prepared by the product issuer explaining the insurance.

About us



This FSG applies as relevant to:

- Bupa HI Pty Ltd, ABN 81 000 057 590 (Bupa) acting as an authorised representative (no. 354269) of the Australian financial services licensee and the insurer of the Bupa Phone and Cyber Insurance, Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFSL 232507; and
- Likewise Services Pty Ltd, ABN 23 090 918 399, acting under its own Australian Financial Service Licence AFSL 230163 (Likewise).

Together, Bupa and Likewise are referred to in this FSG as 'we', 'us' and 'our'.

ZAIL has authorised the distribution of this FSG by Bupa.



Financial services we provide to you

Likewise is authorised under its AFSL to provide:

- general advice and dealing services in relation to the Bupa Phone and Cyber Insurance; and
- claims handling and settling services in relation to the Mobile Phone cover (not Cyber cover),

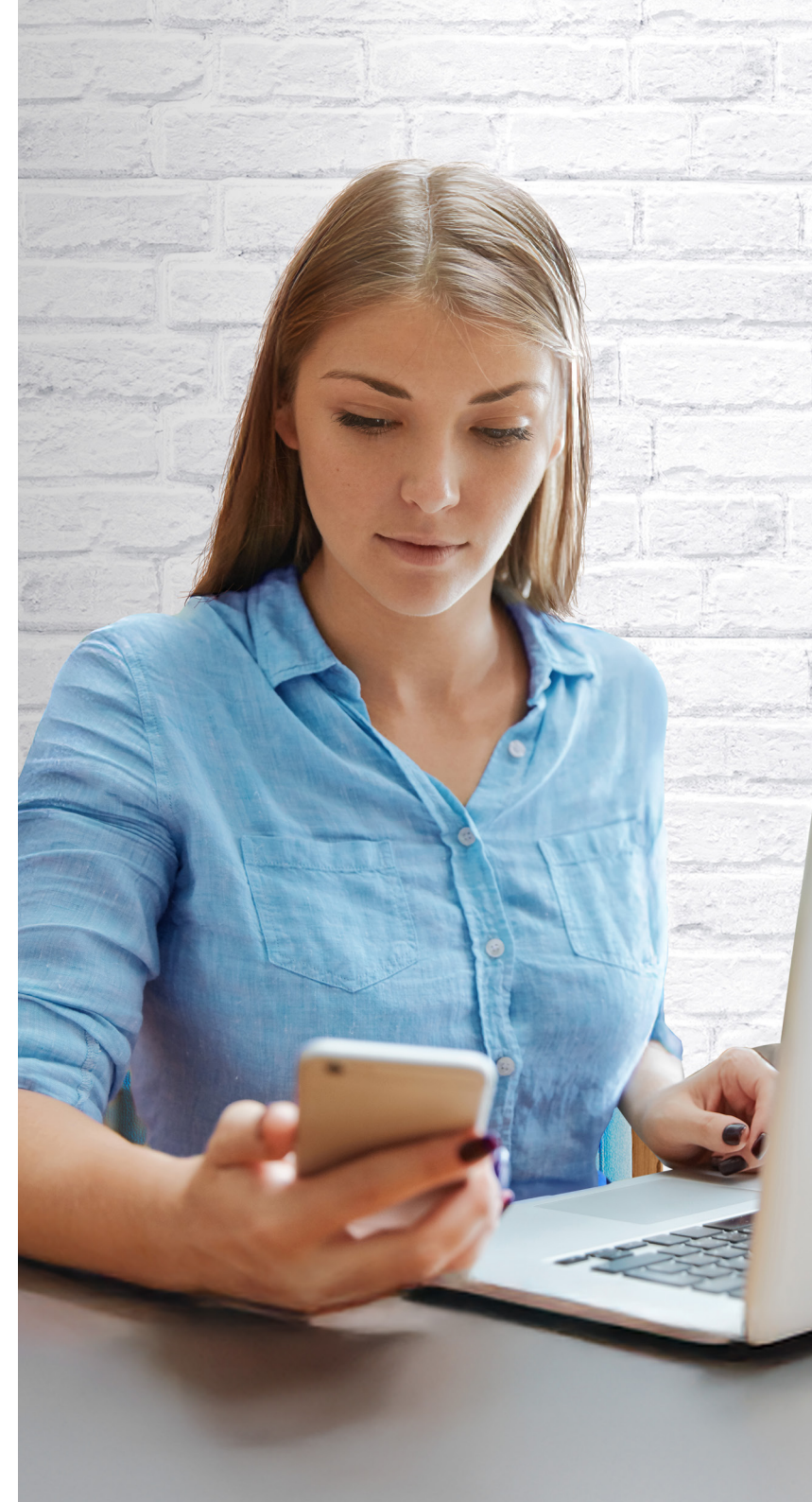
on behalf of ZAIL. Likewise act under our own AFSL in doing so.

Likewise act under a binding authority from the insurer in relation to providing the above services. This means Likewise can act and bind ZAIL as if Likewise were ZAIL, subject to the scope of the authority given by ZAIL which may limit what Likewise can do.

Bupa is authorised to deal in and provide general advice about Bupa Phone and Cyber Insurance on behalf of and as authorised representative of the insurer ZAIL under ZAILs' AFSL.

In all cases we act on behalf of ZAIL and not for you in providing our services.

Any advice you receive from us is general advice only and has been prepared without taking into account your objectives, financial situation or needs. You need to consider the appropriateness of any information or advice we give you, having regard to your personal needs, objectives or financial situation, before acting on it. Because of this you need to carefully read the relevant Product Disclosure Statement we give you before you acquire the products.





Contact details

How you can give us instruction and how we communicate with you.

To contact, instruct or communicate with us you must use the following contact details.

Likewise

by phone on **1800 319 500**

or via email at **bupaphoneandcyber@likewise.com**

Bupa

by phone on **1300 556 721**

or via email at **complementary.escalations@bupa.com.au**

ZAIL

by phone on **132 687**

or via email at **generalenquiries@zurich.com.au**

We will communicate with you by using the last contact details provided by you to us. If anything changes let us know.





Remuneration and Benefits

The premium for the Bupa Phone and Cyber Insurance is payable to ZAIL the insurer. For each month your Bupa Phone and Cyber Insurance is in force:

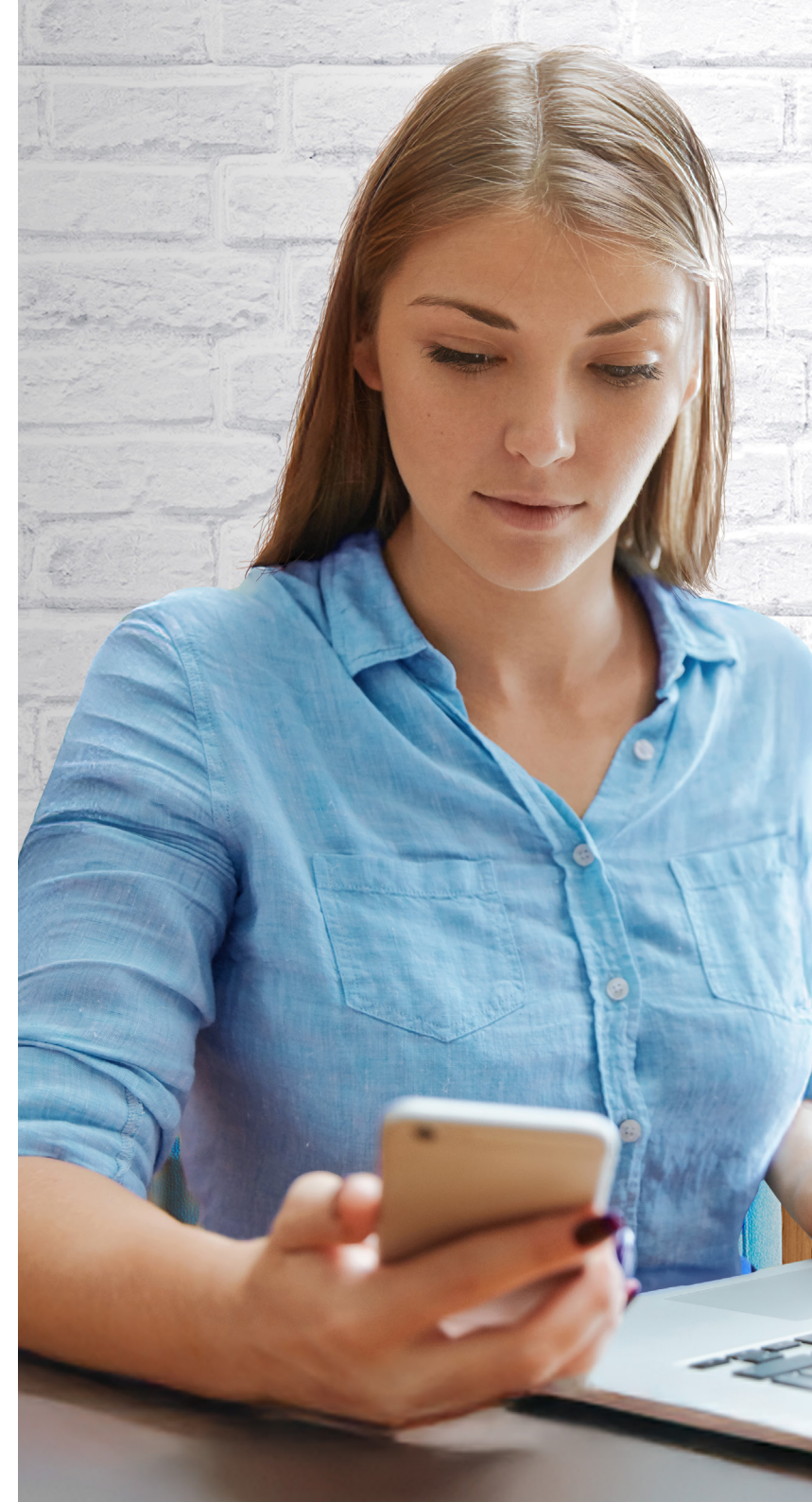
- Likewise receives a commission from the insurer of up to **15.5%**; and
- Bupa receives a commission from the insurer of up to **20%**, of the premium paid, excluding any applicable taxes and government charges. The cost of the insurance includes the commission.

Bupa may pay a commission or fee to someone else if they introduce you to Bupa. This payment will not increase the amount you would otherwise pay for your policy. This commission or fee is paid by Bupa.

Likewise may also receive a portion of any underwriting profit the insurer makes from the Bupa Phone and Cyber Insurance.

Bupa and Likewise employees earn a salary. They may be eligible for an annual performance payment or retention incentives which are discretionary and based on reaching agreed performance levels.

You can contact Bupa or Likewise if you would like more information about the payments and benefits, we receive.





How we resolve your complaints

If you have a complaint about Bupa Phone and Cyber Insurance or the service you have received from us, please contact us using the relevant contact details below to initiate your complaint.

For complaints relating to Bupa:

By phone on **1300 556 721**

By email at **complementary.escalations@bupa.com.au**

For complaints regarding Likewise or Mobile Phone cover:

By phone on **1800 574 080**

By email at **IDR@likewise.com**

For complaints regarding ZAIL or Cyber cover:

By phone on **132 687 (8:30am - 5:30pm AEST Monday - Friday)**.

By email at **gi.feedback@zurich.com.au**

Vulnerabilities or financial hardship

If you need to discuss a concern you have, please call **1300 556 721** or email **bupaphoneandcyber@likewise.com**

We will acknowledge receipt of your complaint within 24 hours or as soon as practicable.

If you are not satisfied with our initial response, you may access our internal dispute resolution process.

We expect that our internal dispute resolution process will deal fairly and promptly with your complaint, however, you may take your complaint to the Australian Financial Complaints Authority (AFCA) at any time.

AFCA is an independent external dispute resolution scheme. We are an insured of this scheme, and we agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to you.

Their contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Call: 1800 931 678

In writing to: The Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

If your complaint or dispute falls outside the AFCA Rules, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

Privacy

For all privacy-related enquiries, please email **customerrelations@bupa.com.au**

Compensation Arrangements

We have professional indemnity insurance in place which satisfies the requirements for compensation arrangements under s912B of the Corporations Act 2001 which covers us and our representatives for claims made against us and/or them by clients in relation to our and/or their conduct in the provision of our services described in this FSG (subject to the policy terms). The insurance continues to cover claims in relation to our representatives who no longer work for us, but who did at the time of the relevant conduct (subject to its terms). This insurance satisfies the requirements under the Corporations Act 2001 (Cth).