

Financial Services Guide

...a guide to our relationship with you and others

The financial services referred to in this guide are offered by:

Zurich Australian Insurance Limited
ABN 13 000 296 640
AFS Licence 232507

Head Office: 5 Blue Street
North Sydney NSW 2060
Client Inquiries Telephone: 132 687
www.zurich.com.au



Who we are

The financial services referred to in this guide are offered in relation to products provided by:

Zurich Australian Insurance Limited
In this guide, Zurich Australian Insurance Limited is called 'Zurich' or 'we', 'us' and 'our'.

This guide contains important information about:

- the services we offer you,
- how we are paid,
- any potential conflict of interest we may have,
- our internal and external dispute resolution procedures and how you can access them.

If we recommend a particular financial product to you we will give you information about that product – a Product Disclosure Statement – to help you make an informed decision.

About us

We are part of the Zurich Insurance Group, a leading multi-line insurance provider with a global network of subsidiaries and offices. With about 55,000 employees, the Zurich Insurance Group delivers a wide range of general insurance and life insurance products and services for individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries.

What kinds of financial services is Zurich licensed to provide me and what kinds of financial product/s do those services relate to?

Zurich is licensed to provide you with 'general advice' on general insurance products, which includes both personal and business insurance covers.

'General advice' is a recommendation to you to purchase an insurance product, that is defined as being 'general' because it does not take into account your personal situation, needs or objectives – and as such it may not be appropriate to your needs, objectives and financial situation.

Zurich does not offer a 'personal' advice service; that is, we don't consider your personal situation when recommending our insurance products. If you would like to receive personal advice, then you will need to contact an insurance broker. If you don't have an insurance broker, please call the National Insurance Brokers Association "Need a Broker" on 1300 53 10 73 or go to their website www.needabroker.com.au

It is important that you obtain a copy of the relevant Product Disclosure Statement and read it carefully before deciding to purchase an insurance product.

Who is responsible for the recommendations made to me about insurance products?

Zurich is responsible for the recommendations we provide, as well as the distribution of this Financial Services Guide (FSG).

Can you arrange Insurance for me?

No. As the only service we offer is 'general advice', Zurich cannot arrange insurance for you. You will need to ask your insurance broker to arrange for the purchase of any Zurich insurance product.

An insurance broker can also provide you with more information about the appropriateness of an insurance product in relation to your own personal financial situation.

How will I pay for the advice provided?

Zurich does not charge you for any 'general advice' provided to you.

What benefits does Zurich receive for providing general product advice?

Zurich does not receive any remuneration in return for providing you with general financial product advice.

Zurich representatives who provide you with general advice are salaried employees of Zurich and do not receive any commission, fees or any other benefits as a result of providing you with 'general advice'. However, where you choose to purchase one of our insurance products, we receive premiums paid by you for the insurance cover that we provide.

Further details of the premiums we receive are contained in the Product Disclosure Statements for each of our insurance products. Please ask your insurance broker for a copy of any Product Disclosure Statement/s you would like.

Do you maintain any personal information about me?

When we provide you with general advice, we do not inquire or make any record of your personal details.

If you choose to purchase one of our insurance products, we generally collect, use, process and store personal information about you.

For further information about how we collect, use, disclose and handle your personal information, please refer to our privacy policy available at www.zurich.com.au, contact us by telephone on 132 687 or email us at Privacy.Officer@zurich.com.au

What should I do if I have a complaint?

Zurich is committed to keeping our customers satisfied. If you have a complaint about your claim or the service you have received from us, please contact us directly on 132 687 or write to us:

Zurich Australian Insurance Limited

PO Box 677
North Sydney, NSW 2059

We will respond to your complaint within 15 working days. If you are not satisfied with our response, you may have the matter reviewed through our internal dispute resolution process, which is free of charge.

If you are not satisfied with the outcome of the dispute resolution process and would like to take the complaint further, you might refer to the matter to the Australia Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to you. Their contact details are:

Australian Financial Complaints Authority

Freecall: 1800 931 678

Post: Australian Financial Complaints Authority

GPO Box 3, Melbourne, Victoria 3001

Website: www.afc.org.au

Email: info@afca.org.au

If you have any further questions about the financial services that Zurich provides, you can contact us on 132 687.