

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: 118 Mount 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 (ZAIL) 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,
- how complaints are dealt with and our internal and external dispute resolution procedures and how you can access them.

It is designed to assist you to decide whether to use any of the services offered in this guide.

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. You will generally be provided with a Product Disclosure Statement when insurance is arranged or issued or where you request it.

About us

We are part of the Zurich Insurance Group, a leading multi-line insurer that serves its customers in global and local markets. Zurich provides a wide range of general insurance and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations.

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 531 073 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.

Zurich is also licensed to deal in general insurance products, which includes issuing and arranging for customers to purchase a Zurich policy and to provide a claims handling and settling service for general insurance products.

Zurich acts for itself in providing these financial services.

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).

Will you arrange insurance for me?

Where Zurich distributes a product through a broker, you will need to ask your insurance broker to arrange for the purchase of the product.

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

In some circumstances we invite customers to apply for insurance directly with Zurich. If we do not invite you to apply for insurance directly with us, you will need to contact your broker or another intermediary to apply for the product.

What benefits are received for providing these services?

Zurich does not receive any remuneration in return for providing you with general financial product advice, arranging insurance or handling claims under your policy.

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'. 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 or policy documents for each of our insurance products. Please ask your insurance broker for a copy of any Product Disclosure Statements or policy documents you would like or contact us directly.

Where we provide complex risk management solutions, we may charge fees for the service, insurance premiums or both.

We pay a referral fee in relation to certain motor insurance products that we issue. Those products include InsureMyTesla. If you acquire a Zurich policy after following a link or a referral from a referral partner, such as Tesla Motors Australia Pty Ltd ABN 68 142 889 816, the referring entity will receive a commission from Zurich of 5% (plus GST) of your first year's insurance premium (excluding stamp duty and other statutory charges).

Compensation Arrangements

Zurich is a general insurance company supervised by the Australian Prudential Regulation Authority (APRA) and subject to the prudential requirements of the Insurance Act 1973 (Cth). Because of this, we are exempt from the requirement to hold professional indemnity insurance. Please contact us if you require further information about our compensation arrangements.

Do you maintain any personal information about me?

If you choose to apply for, purchase, or claim on one of our insurance products or otherwise contact us and provide your details, 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?

If you have a complaint about an insurance product we have issued or service you have received from us, please contact your intermediary to initiate your complaint with us. If you have a product arranged by us or are unable to contact your intermediary, you can contact us directly on 132 687. We will acknowledge receipt of your complaint within 24 hours or as soon as practicable and then provide a response.

If you are not satisfied with our initial response, you may access our internal dispute resolution process. Please refer to the general insurance fact sheet available on our website for details of 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 a member 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

Freecall: 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.

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

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