

FINANCIAL SERVICES GUIDE

This Financial Services Guide (“FSG”) provides information to assist You to decide whether You wish to use any of the services offered by Downunder Travel Insurance (“Downunder”) or AGA Assistance Australia Pty Ltd. It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to Downunder and other relevant people or organisations related to the services offered. It also contains information about how You may access dispute resolution.

GENERAL ADVICE WARNING

When arranging Your insurance We may provide You with general advice. General Advice is provided without taking into consideration Your personal circumstances, objects or financial situation.

Because of this You need to read the Product Disclosure Statement to consider if it is right for You before deciding to acquire the Downunder Worldwide Travel Insurance policy to suit Your needs, whether You require backpacker insurance, or comprehensive insurance.

HOW DOWNUNDER ARE REMUNERATED

From the premium You pay, Downunder, who are responsible for most of the administration, marketing and distribution costs incurred in connection with the product, receive fees amounting to up to fifty percent of the premium.

ABOUT DOWNUNDER

Downunder holds an Australian Financial Services Licence (AFSL) granted by the Australian Securities and Investments Commission.

Contact details for Downunder are:

Downunder Insurance Services Limited

ARBN 0941 40655

AFSL 281478

3 Spring Street

Paddington

London

UK

Contact Number:

Toll Free: 1800 148 766

Under their AFSL, Downunder may advise and deal in specified general insurance products that are issued/insured by:

Allianz Australia Insurance Limited (Allianz)

trading as Allianz Global Assistance

ABN 15 000 122 850

AFS Licence 234708

2 Market Street,

Sydney

NSW 2000,

Australia

Downunder operates as an agent of AGA Assistance Australia Pty Ltd pursuant to an Agency Agreement. When Dealing in relation to this policy Downunder are acting solely on behalf of AGA Assistance Australia Pty Ltd and not as Your agent.

PROVIDING INSTRUCTIONS TO DOWNUNDER

Instructions are able to be received by:

- Telephone
- Fax
- Email
- Letter or
- In person

If You need to contact Downunder, contact details are on the back cover of this booklet.

DISPUTE RESOLUTION PROCESS

In this section, "we", "our" and "us" means Allianz Global Assistance.

If you have a complaint or dispute in relation to this insurance, or our services or our representatives, please call us on 1300 725 154, or put the complaint in writing and send it to

The Dispute Resolution Department,
PO Box 162,
Toowong,
Queensland 4066.

We will attempt to resolve the matter in accordance with our Internal Dispute Resolution process.

To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Financial Ombudsman Service Limited (FOS), subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

The contact details for the FOS are:

Financial Ombudsman Service Limited (FOS)
GPO Box 3, Melbourne VIC 3001
Phone: 1300 780 808
Fax: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

Downunder's Contact Details are:

Downunder Insurance Services Limited

PO Box 35308
Browns Bay
Auckland
New Zealand

Contact number : 1800 148 766
Email: australia@dunisure.com
Internet: www.dunisure.com.au