

Ansvar Insurance Limited

FINANCIAL SERVICES GUIDE



Ansvar Insurance Limited

Level 5, 1 Southbank Boulevard, Southbank, VIC, 3006

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ABOUT THIS GUIDE

This Financial Services Guide (FSG) will help you to make informed decisions about whether you wish to use the financial services and products offered by Ansvar. It contains information about:

- some of the financial services and products we can offer you, including details of any remuneration, commission or other benefits that may be paid to Ansvar or other relevant persons in relation to those services;
- any arrangements we have with other organisations, which may influence the provision of financial services to you;
- our privacy policy, and how we handle your personal information; and
- our complaints and dispute resolution procedures and how you can access them.

In this FSG, the words “we”, “our”, “us” and “Ansvar” refer to Ansvar Insurance Limited ABN: 21 007 216 506 and AFSL: 237826.

PRODUCT DISCLOSURE STATEMENTS

Before purchasing certain financial products through us, you will receive a Product Disclosure Statement (PDS). The PDS includes important information to help you make an informed decision about whether or not to purchase the particular product, including information about the significant features and risks of the product, and its costs.

PRODUCT ADVICE

Ansvar is licensed to provide advice about general insurance products. Advice which takes into account your specific needs, objectives or financial situation is deemed personal advice.

In accordance with the terms of our agreement with Allianz Australia Insurance Limited (Allianz), we will not provide you with personal advice about any products underwritten by Allianz.

We may occasionally provide you with general advice, which does not consider your personal needs, objectives or financial situation. If we provide you with general advice, you should carefully consider your personal circumstances before choosing to purchase our products. Additionally, you should obtain and read the relevant PDS before making a decision.

CONTACT US

Contact us to discuss your needs, obtain a PDS for any of our products, or for further information about our services via:

Phone: 1300 650 540

Email: insure@ansvar.com.au

Website: www.ansvar.com.au

Interpreter services

We have access to over 300 languages through independent interpreter services. If you require interpreter services, please let us know and one of our team members will assist you.

INFORMATION ABOUT OUR FINANCIAL SERVICES AND PRODUCTS

Ansvar holds an Australian Financial Services Licence (AFSL) to deal in and provide advice on general insurance products, and to provide claims handling and settling services. We are authorised to provide these services to both retail and wholesale clients. Our full range of services and products is detailed on our website www.ansvar.com.au

In general, when we provide financial services we act on our own behalf. However, Ansvar is also an authorised agent of Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 of Level 12, 2 Market Street, Sydney NSW 2000. Allianz can be contacted by using the contact details listed on www.allianz.com.au

We have entered into an agreement with Allianz to arrange and provide general advice on certain insurance products underwritten by Allianz. When arranging the products below, we are acting pursuant to an agreement between us and Allianz. In this circumstance, we act on behalf of Allianz and not on your behalf. Products for which our agreement applies are:

- House and Contents Insurance,
- Landlord Insurance,
- Car Insurance, and
- Caravan & Trailer Insurance.

You may be provided with these financial services by Ansvar employees. They will tell you when this is the case.

PAYMENTS WE RECEIVE

For insurance products underwritten by Allianz, we receive commission from Allianz each time you buy a policy (including renewals) and for some variations, which increase the premium payable. It is calculated as a percentage of Allianz's base premium (this is the premium reduced by stamp duty, GST and other government taxes, charges and levies). Ansvar receives a commission of between 5% and 15% of Allianz's base premium, depending on the product you purchase.

REMUNERATING OUR EMPLOYEES

Our employees receive an annual salary and may also be eligible for incentive payments and rewards based on their performance against financial and non-financial goals. The types of goals include, but are not limited to, customer service, behaviours in line with our Values and Customer Promise, risk management and product sales. Our remuneration and incentive programs are closely governed to guard against unethical conduct.

From time to time, we may participate in sales incentive schemes including profit share arrangements with Allianz. Allianz may provide other benefits to Ansva and its employees, such as promotional items, marketing fees for its products, business related conferences or other functions as well as awards or hospitality events. These benefits are provided to us at no additional cost to you, and are provided to build the relationship between Ansva and Allianz. The profit share arrangement between Ansva and Allianz is directly related to performance and sale of new business by Ansva.

If you would like further details about our remuneration practices, please ask us before we provide you with financial services to which this FSG relates.

COMPENSATION ARRANGEMENTS

Ansva is regulated by the Australian Prudential Regulation Authority (APRA). As an APRA regulated entity, we are exempt from the compensation requirements in the Corporations Act 2001. Even so, we maintain appropriate funds and insurance cover for any claims that may arise from the financial services we provide.

RESOLVING COMPLAINTS AND DISPUTES

We are committed to resolving any complaint you may have in relation to our services, products or handling of your personal information. Our process has 3 key stages.

1. Talk to us

Contact us and we will acknowledge receipt of your complaint within one business day. Our team member will refer you to a manager if they are unable to resolve the matter for you.

If you are not satisfied with the response, please go to step 2.

2. Contact our service centre

You may request a review of your complaint by our Dispute Resolution Committee. Complaints about Allianz services will be referred through the Allianz Internal Dispute Resolution (IDR) process.

Contact us on 1300 650 540, or by email: insure@ansvar.com.au or post: Ansvar Disputes Resolution GPO Box 1655, Melbourne, Victoria 3001.

Our service team will contact you if they require further information and they will provide you with an outcome within 30 calendar days of us receiving notice of the complaint. Please ensure you provide us with your preferred contact details.

3. Refer for external dispute resolution

If we are unable to resolve your complaint, you may seek advice from the Australian Financial Complaints Authority (AFCA).

Website: www.afca.org.au

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Post: GPO Box 3, Melbourne,
Victoria 3001

YOUR PRIVACY

Ansvar places the highest priority on protecting the privacy of your personal information.

Why we collect personal information

The information we collect from you assists us to provide our services, including to process and settle claims; to manage our relationship with you; and to meet our legislative obligations as an insurer.

If you do not provide the personal information we require, we may not be able to provide you with our services and products.

How we collect personal information

Information is generally collected from you when you are applying for or enquiring about our insurance products, or when making a claim. We may also collect your personal information from people who are involved in a claim, or assist us in investigating or processing claims.

Who we disclose your personal information to

At times we rely on third party suppliers (agents, lawyers, other insurance companies, assessors, investigators, loss adjusters, market research and mailing houses) to perform specialised activities for us. Your personal information may be provided to them so that they can carry out their agreed activities. They are prohibited from using the information for any other purpose. These service providers are aware of their obligations under the Privacy Act 1988 (Cth) and the General Insurance Code of Practice.

We are unlikely to provide your personal information to overseas recipients.

Your consent

By providing us with personal information you consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent please contact us on 1300 650 540, or by email: insure@ansvar.com.au

Access to your personal information

You may ask for access to the personal information we hold about you and seek correction of that information by contacting our Privacy Officer on 1300 650 540 AEST 8.30am-5pm, Monday to Friday.

Our Privacy Policy is available on our website www.ansvar.com.au and includes further information about how we handle your personal information and how you can make a privacy related complaint.



1300 650 540
www.ansvar.com.au

Ansvar Insurance Limited, Level 5, 1 Southbank Blvd, Southbank, VIC, 3006
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