

Financial Services Guide

This document is a Financial Services Guide (FSG). In this FSG, “we”, “our” and “us” means the company described in this FSG as Australian Associated Motor Insurers Limited (AAMI) ABN 92 004 791 744.

The purpose of this FSG is to set out information designed to assist you to decide whether you wish to use any of the services set out in this FSG. It also sets out other information and details required by law to be included in a Financial Services Guide.

For example this FSG contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered and information about how you may access our internal and external complaints resolution procedures.

The FSG contains only general information on the services offered by AAMI Business Insurance and is not intended to cover all services offered by AAMI.

Other disclosure documentation

If you decide to acquire a financial product, you will also receive a Product Disclosure Statement (PDS) which sets out the full terms of conditions of your insurance and includes other important information about the product.

Other key information is set out in answer to the questions below. If you need more information or clarification please ask us.

Who is providing the Financial Service?

Services described in this FSG are provided by AAMI Business Insurance. They are a business division of AAMI.

AAMI holds an Australian Financial Services Licence (AFSL), number: 23 8173.

AAMI is also an APRA regulated licensee. While this means we are exempt from the need to have ASIC approved professional indemnity insurance, we do as a matter of prudent business practice hold adequate professional indemnity insurance.

How do I contact you?

You may apply for, vary or cancel your AAMI Business Insurance by contacting us on **13 22 44**.

To make a claim for Business Insurance call AAMI on **13 22 44**, 24 hours a day, 7 days a week.

You can contact us by:

Telephone: **13 22 44**

In writing: GPO Box 2470, Adelaide SA 5001

Email: businessinsurance@aami.com.au.

What kinds of financial services do AAMI offer and what products do the services relate to?

AAMI Business Insurance and our staff can issue, vary or cancel and provide general advice about the following products;

AAMI Business Insurance

AAMI Business@Home Insurance

AAMI Market Stall and Trade Exhibitors Insurance

Who is responsible for the provision of the financial service?

AAMI is responsible for the financial services as described in this FSG.

AAMI is responsible for our staff who act on behalf of AAMI.

Do you get paid for the service AAMI provide?

You pay us premiums for the AAMI Business Insurance policies that we provide to you. The basis of how these premiums are determined can be found in the relevant PDS and any Supplementary Product Disclosure Statement (SPDS) for the policy.

AAMI does not charge you any additional fees for providing you with general financial product advice.

Our staff are paid a salary and where relevant they may receive an annual performance related bonus if they achieve sales targets and meet service and quality assurance standards.

What happens to my personal information?

We are committed to ensuring your personal information is protected. Our Privacy policy details how we collect use and disclose your personal information and a copy of it is available upon request.

Any personal information obtained from you will be maintained in your policy record. If you wish to examine your record you should ask, and we will make arrangements for you to do so.

How do I lodge a complaint or notify of a dispute?

If you have a complaint about our products or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

Telephone: **13 22 44**

In writing: GPO Box 2470, Adelaide, SA 5001

Email: businessinsurance@aami.com.au

Please include the full details of your complaint and explain what you would like us to do.

When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you within 5 business days with their decision.

If you remain dissatisfied the matter will be referred to our Internal Disputes Resolution team (IDR). Our IDR team will review your complaint, and provide you with their final decision within 15 business days of your complaint being referred to them.

The contact details for our IDR team are:

Phone: **1800 689 762** (FREE CALL)
Monday to Friday 8.30am to 6pm (AEST)

In writing: Internal Dispute Resolution
PO Box 14180, Melbourne City Mail Centre, Victoria 8001

Email: consumerappeals@aami.com.au

If you disagree with our Internal Dispute Resolution's decision, you can appeal to the Financial Ombudsman Service (FOS).

In writing: GPO Box 3, Melbourne, VIC 3001

Phone: **1300 780 808** (for the cost of a local call)

Fax: 03 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au