

## Financial Services Guide

This document is a Financial Services Guide (FSG). In this FSG, "AAMI Business Insurance", "we", "our" and "us" means AAI Limited ABN 48 005 297 807 AFSL 230859 trading as AAMI Business Insurance.

**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 contains other information and details required by law, including 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 is not intended to cover all services offered by AAMI Business Insurance. If you need more information about the matters covered in this FSG, please contact us.

### Other disclosure documentation

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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.

### Who is providing the financial service?

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Services described in this FSG are provided by AAMI Business Insurance.

We are APRA regulated. 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 professional indemnity insurance.

### How do I contact you?

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

To make a claim call AAMI Business Insurance on **13 22 44**.

You can contact us by:

Telephone: **13 22 44** 24 hours a day, 7 days a week

In writing: GPO Box 2470, Adelaide SA 5001

Email: [businessinsurance@aami.com.au](mailto:businessinsurance@aami.com.au).

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

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AAMI Business Insurance and our staff can issue, vary or cancel and provide general financial product advice about general insurance policies issued by AAI Limited trading as AAMI Business Insurance.

### Who is responsible for the provision of the financial service?

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

AAMI Business Insurance is responsible for our staff who act on our behalf.

### How are we paid for providing the financial services

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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.

Our staff are paid a salary and they may receive a bonus if they achieve performance targets. AAMI Business Insurance does not charge you any additional fees for providing you with general financial product advice.

### Privacy

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We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [www.aami.com.au/privacy](http://www.aami.com.au/privacy) or call us on **13 22 44**.

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

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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](mailto: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: **13 22 44**

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

Email: [idr@aami.com.au](mailto:idr@aami.com.au)

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept the decision and you have the option of seeking remedies elsewhere.

You can contact AFCA by:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678

In writing to: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

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