



FINANCIAL SERVICES GUIDE (FSG)

**TRAVEL, HOME
AND MOTOR
VEHICLE
INSURANCE**

Effective 1 September 2013

FINANCIAL SERVICES GUIDE

Important information you should know

This guide will help you decide whether to use our financial services to take out any of the products listed below.

It explains:

- Who we are
- What services we are authorised to provide in relation to what products
- Other disclosure documentation you may receive
- Payment for the services we provide
- How you can provide instructions to us
- Who you can talk to if you have any concerns
- How you can get more information.

Who we are

We are Bupa Australia Pty Ltd ABN 81 000 057 590 (**Bupa**) and we are an Authorised Representative of CGU Insurance Limited (**CGU**). CGU has authorised the distribution of this Financial Services Guide (**FSG**).

CGU acts for itself when we provide the financial services detailed below on its behalf.

Our full business details appear on the back of this document.

What services we provide

We are authorised by CGU to arrange for the application for, acquisition, issue, variation and cancellation of the general insurance products listed below on their behalf and to act as their agent. You may also be provided with these financial services by one of our employees who has also been authorised by CGU to act as its authorised representative.

Authorised products:

Motor Insurance, Home Insurance, Landlords Insurance, Boat Insurance, Caravan Insurance, Trailer Insurance and Travel Insurance.

Other disclosure documentation you may receive

- Product Disclosure Statement

Where required, we will also provide you with a Product Disclosure Statement (PDS) if we offer to arrange for the issue of a particular financial product to you. The PDS sets out the relevant benefits and significant characteristics of the product and is aimed at assisting you to compare and make informed choices about financial products.

Payment for the services we provide

CGU pay Bupa a commission at the rate of 10% for Motor Insurance and 20% for all other authorised financial products, of the total premium less all Commonwealth and State taxes and charges (**premium**) for each policy we sell and each time the policy is renewed with CGU. This commission is received on a monthly basis. For example, for Motor Insurance, if the premium is \$600, CGU pays Bupa \$60 commission.

Bupa pays its Authorised Representatives who sell a Bupa Insurance Product a salary. In addition, they can receive up to \$3.00 for each policy they sell.

A Team Leader of Bupa Telesales Authorised Representatives can receive monthly payments of \$150 if their team achieves its monthly target for Bupa Insurance products, plus either \$100 if their team meets its monthly target for Home Insurance or Car Insurance, but not both, or \$300 if their team meets both of its monthly targets for Home Insurance and Car Insurance. A Bupa Centre Manager can receive a monthly payment of \$50 if their team achieves its monthly target for Bupa Insurance products.

Bupa Telesales Authorised Representatives and their Team Leaders may also be eligible for further discretionary individual or team benefits (such as a monthly, quarterly or annual payments or annual prizes) if they are deemed to be a 'top performer', determined from their sales compared to sales targets for Bupa Insurance products.

Importantly, these payments (including any commission) are not an additional charge to you and are not in addition to the total premium you pay us.

How you can provide instructions to us

If you want to provide us with instructions in relation to the financial services and products we can offer, contact us on the details provided below.

Who you can talk to if you have any concerns

If you are not satisfied with any of our products or services please contact your nearest Bupa retail centre or call **134 135**, where our Authorised Representatives will help you in any way they can.

If they are unable to resolve the matter, they will refer it immediately to their manager who will deal with the matter.

If the manager cannot resolve the matter it can be dealt with through our Internal Dispute Resolution process. You need to ask the manager to refer you to the appropriate Dispute Resolution Officer. The Dispute Resolution Officer will investigate and try to reach a satisfactory outcome. Our Dispute Resolution process is a free service to you.

FOR MORE INFORMATION

-  **Call us on 134 135**
-  **Visit bupa.com.au**
-  **Drop by your local Bupa centre**

Corporate Authorised Representative:

Bupa Australia Pty Ltd ABN 81 00 057 590,
Corporate authorisation number 354269.

PO BOX 14639
Melbourne VIC 8001



Insurance is issued by CGU Insurance Ltd (ABN 27 004 478 371) (CGU), AFSL number 238291. Insurance is distributed by Bupa Australia Pty Ltd (ABN 81 000 057 590) which is an Authorised Representative of CGU.

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are part of Bupa