



Financial Services Guide (FSG)

Travel, Home and Motor Vehicle Insurance

Effective September 2017

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

IAL 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 IAL 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 IAL 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

IAL pay us a commission which ranges from 10% to 20% of the total premium (excluding applicable taxes and charges) for each insurance product we sell and each time a policy is renewed with IAL. We may also receive a bonus based on the volume of insurance products we sell and renew in a given year.

We are also entitled to a profit share payment from IAL based on the profitability of all insurance products we have sold and renewed over a particular time period.

We pay our Authorised Representatives who sell Bupa insurance products a salary. In addition they can receive bonuses and other incentives based on the volume of insurance products they sell within particular target time periods.

Importantly, these payments (including any commissions) are not additional charges to you and are not in addition to the total premium you pay to us for an insurance product.

If you would like further details about how we are paid for the services we provide, please contact us directly.

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**

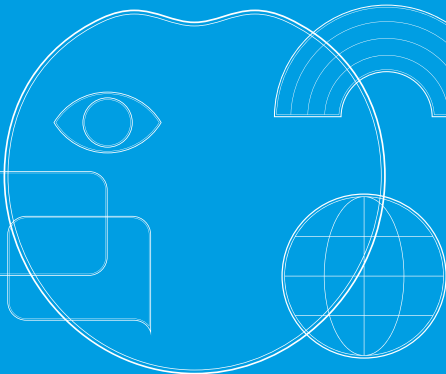
 **Visit [bupa.com.au](https://www.bupa.com.au)**

 **Drop by your local Bupa centre**

Corporate Authorised Representative:

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

PO BOX 14639
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Insurance is issued by Insurance Australia Limited (IAL) ABN 11 000 016 722, AFSL 227681. Insurance is distributed by Bupa HI Pty Ltd (ABN 81 000 057 590) which is an Authorised Representative of IAL.

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