

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that Ecrusing Pty Ltd and AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631 of Level 16, 310 Ann Street, Brisbane, Queensland 4000, telephone (07) 3305 7000 (Allianz Global Assistance) can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Allianz Global Assistance is responsible for the content of this FSG and has authorised its distribution.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is provided by Allianz Global Assistance, is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

About Allianz Global Assistance

Allianz Global Assistance is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFS Licence No 234708 of 2 Market Street, Sydney New South Wales 2000, telephone 13 26 64, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority, which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz, provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

About Ecrusing Pty Ltd

Ecrusing Pty Ltd ABN 27 091 180 782 of Level 9, 64 Castlereagh Street, Sydney NSW 2000, telephone (02) 9274 4000 is a distributor for Allianz Global Assistance. Ecrusing Pty Ltd is the party that provides the financial services when you purchase this product through the website www.ecrusing.travel.

Ecrusing Pty Ltd is authorised by Allianz Global Assistance to deal in certain insurance products underwritten by Allianz. Ecrusing Pty Ltd acts for Allianz Global Assistance and does not act on your behalf.

Remuneration

The premium for this travel insurance policy is payable to Allianz as the insurer.

Ecrusing Pty Ltd receives from Allianz Global Assistance commission (inclusive of GST) which is calculated as a percentage of the premium you pay for a travel insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy.

Employees and representatives of Ecrusing Pty Ltd and Allianz Global Assistance receive an annual salary which may also include bonuses and/or other incentives, which can be based on performance or other criteria.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that Ecrusing Pty Ltd, or employees and representatives of Ecrusing Pty Ltd or Allianz Global Assistance receive, please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

Professional Indemnity insurance arrangements

Allianz Global Assistance and its representatives (including its distributors) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

If you have a complaint

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1800 750 833 or put the complaint in writing and send it to Locked Bag 3014, Toowong DC, Queensland 4066.

We are a member of an external dispute resolution scheme which is independent and free to you. We are bound by determinations made by it in accordance with its relevant terms and rules applicable to us. Any complaint or dispute can be lodged with the Australian Financial Complaints Authority (AFCA). The contact details for the AFCA are:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

Privacy Statement

Allianz Global Assistance and Ecrusing Pty Ltd are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in "Important Matters" in the PDS.

How to contact us

You can contact Ecrusing Pty Ltd or Allianz Global Assistance or provide them with instructions using the contact details outlined in this FSG. Please retain this document in a safe place for future reference.

Date prepared

This FSG was prepared on 4 March 2019.