

Financial Services Guide

This Financial Services Guide (FSG) is about the services provided by HCF in relation to Manchester Unity Pet Health Insurance issued by The Hollard Insurance Company Pty Ltd (Hollard). It is designed to assist you in deciding whether to use any of the services offered by HCF in this FSG. It contains information about HCF, the remuneration paid to HCF and its staff for the services offered and how complaints against HCF in relation to these services are dealt with.

If HCF provides general advice about, or arranges for the issue of this insurance to you, we will provide you with a Product Disclosure Statement (PDS). This sets out the significant features of the product and will assist you to compare and make informed decisions about the product.

About HCF

HCF can assist you by referring you to Manchester Unity for your pet insurance. HCF is licensed to provide general advice about and arrange the issue of pet insurance products underwritten by Hollard. HCF acts on its own behalf and provides only general advice about the suitability of these products. This means we do not take account of individual objectives, financial situation or needs. You should, before acting on that advice, consider the appropriateness of the advice, having regard to your objectives, financial situation or needs. Please read the PDS before deciding to purchase this pet insurance.

HCF holds Professional Indemnity insurance that complies with the compensation requirements of Section 912B of the Corporations Act. This includes cover for claims in relation to the conduct of representatives and employees who no longer work for HCF but who did at the time of the relevant conduct.

Remuneration

Manchester Unity receive commission from Hollard which is part of the total amount payable by you for the product. This commission is paid monthly and is 20% of the premium stated in the PDS for each policy issued.

Making A Complaint

Should you have a complaint about any of the services we offer in this FSG please contact us on 13 13 34 or email service@hcf.com.au and we will endeavour to resolve it as quickly as possible. An Internal Dispute Resolution service is available to review any complaint where you are dissatisfied. Alternatively you can contact the Financial Ombudsman Service on 1800 064 169 or by post at Level 12, 31 Queen Street Melbourne, VIC 3000. This is an independent body that is available free of charge to you.

Privacy Information

At HCF, we recognize the trust you place in us when you provide personal information. HCF is aware of its privacy obligations and is committed to complying with the Privacy Act 1988 (Cth) and its Privacy Principles. Your personal information will be collected, used and disclosed by HCF in accordance with HCF's Privacy Policy. This includes disclosure of your personal information to Hollard in order for them to issue Pet Insurance to you.

A full copy of HCF's Privacy Policy is available from the HCF website.