

Financial Services Guide

This Financial Services Guide (FSG) is about the services provided by HCF in relation to Travel Insurance issued by QBE Insurance (Australia) Limited (ABN 78 003 191 035) (AFSL 239 545) (QBE).

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 is licensed to provide general advice about and arrange the issue of travel insurance products underwritten by QBE. 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 travel 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

We receive commission from QBE which is part of the total amount payable by you for the product. This commission is paid monthly and is 40% of the premium for each policy issued. We apply part of that commission to provide a discount of 10% off the premium.

HCF is a not-for-profit organisation and all of the commission income it receives is applied for the benefit of our members.

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 1300 780 808 or by post at GPO BOX 3, Melbourne VIC 3001. This is an independent body that is available free of charge to you.

Privacy Information

At HCF, we recognise 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 QBE in order for them to issue HCF Travel Insurance to you.

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

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