

HCF HOME AND CONTENTS INSURANCE AND HCF MOTOR INSURANCE FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) explains the services provided by The Hospitals Contribution Fund of Australia Ltd (ABN 68 000 026 746) (AFSL 241 414) (HCF) in relation to HCF Home and Contents Insurance and HCF Motor Insurance issued and managed by Allianz Australia Insurance Limited (ABN 15 000 122 850) (AFSL 234708) (Allianz).

In this FSG, **we, our, us** refers to HCF.

We are responsible for this FSG as it relates to the financial services provided by us. This FSG explains the services provided to you by us when you purchase an HCF Home and Contents Insurance and/or HCF Motor Insurance policy. It contains information about us, the remuneration paid to us and our staff for the services offered and how complaints against us in relation to these services are dealt with.

If we provide general advice about, or arrange for the issue of this insurance to you, we (or Allianz) 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.

Please read this FSG carefully and contact us on **13 13 34** if you have any questions.

ABOUT HCF

HCF holds an Australian Financial Services Licence (AFSL number 241 414) which authorises us to deal in and provide general advice about general insurance products, including HCF Home and Contents Insurance and HCF Motor Insurance policies. We are authorised by Allianz to arrange for the issue and provide general advice about those policies. HCF acts as an agent for Allianz in providing those services in relation to HCF Home and Contents Insurance and HCF Motor Insurance and not as your agent. We only provide general advice about the HCF Home and Contents Insurance and HCF Motor Insurance 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 these products.

We hold Professional Indemnity insurance that complies with the compensation requirements of Section 912B of the *Corporations Act 2001* (Cth). This includes cover for claims in relation to the conduct of representatives and employees who no longer work for us but who did at the time of the relevant conduct.

ABOUT ALLIANZ

Allianz is an authorised general insurer and holds an Australian Financial Services License (AFSL number 234 708) which authorises it to deal in, provide general advice about and provide a claims handling and settling service in relation to general insurance products, including the HCF Home and Contents Insurance and HCF Motor Insurance policies. Allianz is the insurer and issuer of HCF Home and Contents Insurance and HCF Motor Insurance policies. In providing these services Allianz does not act for you.

REMUNERATION AND COMMISSION

We receive commission from Allianz which is part of the total amount payable by you for the product. This commission is paid monthly and is up to 10% of the premium for each HCF Home and Contents Insurance policy issued and renewed and up to 5% of the premium for each HCF Motor Insurance policy issued and renewed. We may apply part of this commission to provide discounts off the premium for HCF Members. If Allianz makes an underwriting profit in a given year, we can receive up to a 40% share of profits above a defined threshold, subject to certain conditions.

Employees of HCF receive an annual salary, and may also receive a bonus if they meet certain performance criteria, including sales.

If you require more detailed information on remuneration or commission, please contact us on the details provided below, before purchasing this insurance.

CONTACT DETAILS

You can contact HCF on:



13 13 34

MON-FRI 8AM-8PM AEST/AEDT

SAT 9AM-5PM AEST/AEDT

You can contact Allianz on:



1300 657 046

MAKING A COMPLAINT

If your HCF Home and Contents Insurance and/or HCF Motor Insurance complaint is about any of the services we offer, please let us know so that we can help. You can contact HCF on the details provided above.

If your complaint is about the services that Allianz offers, including your cover, product or claim, you can contact Allianz on the details provided above, or contact Allianz by writing to:

Allianz Australia Limited

GPO Box 4049

Sydney NSW 2001

If your complaint is not resolved to your satisfaction you can request that it be reviewed as an Internal Dispute.

Where the dispute isn't resolved to your satisfaction within 30 days, you can contact the Australian Financial Complaints Authority (AFCA):



1800 931 678 free call



info@afca.com.au



Australian Financial Complaints

Authority Limited

GPO Box 3

Melbourne, Victoria 3001



afca.org.au

They're an independent body formed to help resolve disputes. This service is available to you free of charge.

PRIVACY INFORMATION

We are committed to protecting your privacy.

Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy. This includes disclosure of your personal information to Allianz in order for them to issue an HCF Home and Contents Insurance and/or HCF Motor Insurance policy to you and provide services in relation to that policy.

A full copy of our Privacy Policy is available from our website

hcf.com.au/privacy

The Hospitals Contribution Fund of Australia Ltd

ABN 68 000 026 746 AFSL 241 414

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