

# **HCF TRAVEL INSURANCE FINANCIAL SERVICES GUIDE**

**This Financial Services Guide (FSG) explains the services provided by The Hospitals Contribution Fund of Australia Limited (ABN 68 000 026 746) (AFSL 241 414) (HCF) in relation to travel insurance issued and managed by AWP Australia Pty Ltd (ABN 52 097 227 177) (AFSL 245631) trading as Allianz Global Assistance for the insurer and underwriter, 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 Travel 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**

We are licensed to provide general advice about and arrange the issue of travel insurance products underwritten by Allianz. We are authorised to arrange, refer and issue this travel insurance product on behalf of Allianz under an agreement with Allianz. We only provide 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.

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 GLOBAL ASSISTANCE**

Allianz Global Assistance is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products, and to provide claims handling and settling services. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708, Telephone 13 26 64 to act on its behalf to deal in 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.

## **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 30% of the premium for each policy issued. We 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 a 40% share of these profits if certain conditions are met.

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

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

If you require more detailed information on fees, 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**

 **travel@hcf.com.au**

**You can contact Allianz on:**

 **1800 689 410**

 **hcf@allianz-assistance.com.au**

## MAKING A COMPLAINT

If your travel 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:

**The Dispute Resolution Department**  
**Level 16**  
**310 Ann Street**  
**Brisbane 4000**

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

Where the dispute isn't resolved to your satisfaction within 45 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 HCF Travel Insurance to you.

A full copy of our Privacy Policy is available from our website [hcf.com.au/privacy](https://hcf.com.au/privacy)

### **The Hospitals Contribution Fund of Australia Limited**

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[hcf.com.au](https://hcf.com.au)