

Ansvar Personal

Financial Services Guide

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Ansvar Insurance Limited

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Southbank, VIC, 3006

Telephone: 1300 650 540

Website: www.ansvarpersonal.com.au

Email: insure@ansvar.com.au

ABN: 21 007 216 506

This Financial Services Guide was prepared on 20
November 2015 and updated in October 2018.

AFS Licence Number: 237826

What is a Financial Services Guide?

This Financial Services Guide (FSG) is an important document to help you understand and make an informed decision about whether you wish to use the financial services and products we can provide to you.

This FSG contains important information about Ansvar Insurance Limited (Ansvar, us, our, we) and the services we provide. Its purpose is to educate you, before we provide a financial service to you, on matters including:

- Who we are and how we can be contacted
- What financial services and products we are authorised to provide to you
- Who we act for in providing these services
- The costs of any products and services we may provide to you
- How we (and any other relevant parties) are paid, and any remuneration we may receive
- Any relationships we have with any other organisations affiliated with us or product issuers, which might influence the provision of financial services to you
- Who to contact if you have a complaint, and how such complaints are dealt with
- Our compensation arrangements
- Our privacy policy

Before we issue any particular financial products to you, you will be given a Product Disclosure Statement (PDS). The PDS contains information on the significant features and risks of the products and of the rights, terms and conditions attached to the policy to assist you in making an informed decision about whether to purchase it or not. Although we are permitted by our license to provide you with personal advice, we have entered into an agreement with Allianz (discussed below). In accordance with the terms of our agreement with Allianz, we will not provide you with personal advice.

We occasionally provide general advice that does not consider your personal needs or objectives. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with using our products. Additionally, you should obtain and read our PDS before making a decision.

Who will be providing Financial Services to you?

Ansvar holds an Australian Financial Services License (AFSL) which allows us to deal in and provide advice on general insurance products.

Our contact details are as above.

Ansvar is an authorised agent of Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 of Level 12, 2 Market Street, Sydney NSW 2000. Allianz can be contacted by using the contact details listed on www.allianz.com.au. We have entered into an agreement with Allianz to arrange and provide general advice on certain general insurance products underwritten by Allianz. When arranging the products below, we are acting pursuant to an agreement between us and Allianz. In this circumstance, we act on behalf of Allianz and not on your behalf. Products for which our agreement applies are:

- House and Contents Insurance,
- Landlord Insurance,
- Car Insurance, and
- Caravan & Trailer Insurance.

You may be provided with these financial services by Ansvar employees. They will tell you when this is the case.

How you may provide instructions to us?

You may give us instructions by telephone on 1300 650 540 or through our website at www.ansvarpersonal.com.au.

What services and products are we authorised to provide to you?

We are authorised by our AFSL to provide financial product advice and deal in financial products to retail and wholesale clients.

The products on which we are authorised to provide general financial product advice and deal in are general insurance products. That is, insurance products other than life insurance.

How are we paid?

We receive commission from Allianz each time you buy a policy (including renewals) and for some variations, which increase the premium payable. It is calculated as a percentage of Allianz's base premium (this is the premium reduced by stamp duty, GST and other government taxes, charges and levies).

How are our staff and third parties remunerated?

We pay our staff an annual salary for their services and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria such as the quality of customer service provided to clients and compliance with Ansva and regulatory requirements.

Where you have been provided with financial services by an Ansva employee, we may pay them all or part of our remuneration.

From time to time, we may participate in sales incentive schemes including profit share arrangements with Allianz and Allianz may provide other benefits to Ansva and its employees, such as promotional items, marketing fees for its products, business related conferences, study trips or other functions as well as awards or hospitality events. These benefits are provided to us at no additional cost to you, and are provided to build the relationship between Ansva and Allianz. The profit share arrangement between Ansva and Allianz is directly related to performance and sale of new business by Ansva.

If you require further details about any of the above remuneration, please ask us within a reasonable time after we give you this FSG and before we provide you with financial services to which this FSG relates.

Compensation Arrangements

The Corporations Act (2001) (Cth) requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of the Corporations Act (2001) (Cth), unless an exemption applies. We are exempt from the requirement because we are an insurance company supervised by the Australian Prudential Regulation Authority and subject to prudential requirements of the Insurance Act 1984 (Cth).

If you have a complaint

Ansvar is committed to resolving any complaint you may have in relation to our products, services or handling of your personal information. Our process has 3 key stages.

1. Make a complaint

Please refer your complaint to us by:

Phone: 1300 650 540

Email: insure@ansvar.com.au

Post: Ansvar Customer Disputes Resolution
GPO Box 1655, Melbourne, Victoria 3001

Your complaint will be reviewed and a response provided to you within 15 days of us receiving notice of the complaint. Please ensure you provide a telephone number at which you may be contacted.

2. Refer for internal dispute resolution

If you are still not satisfied, then in accordance with the terms of our agreement with Allianz, we will refer your complaint to the Allianz Internal Dispute Resolution (IDR) process.

Allianz will attempt to resolve the matter in accordance with its IDR procedures. To obtain a copy of Allianz procedures contact us using the details above.

3. Refer for external dispute resolution

Ansvar is a member of the Australian Financial Complaints Authority (AFCA). AFCA was established in 2018 as an independent service to deal with complaints from consumers and small businesses about financial services and products.

Contact the Australian Financial Complaints Authority

Website: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.or.au

Post: GPO Box 3, Melbourne, Victoria 3001

Ansvar Insurance Limited Privacy Policy

Ansvar Insurance Limited (ACN 007 216 506) (Ansvar, we, our and us in this Privacy Policy) recognise the importance of keeping private the information collected about visitors to our sites, and through our commercial operations, particularly where that information is capable of identifying an individual ("personal information"). Ansvar is a strong advocate for the proper use of personal

information and complies with all national guidelines and codes on information privacy. Our Privacy Policy complies with the Australian Privacy Principles, and we put you firmly in the driver's seat as far as your personal information is concerned.

www.ansvar.com.au is our website. Utilising our services generally and by using this Website, you agree to our Privacy Policy, which is set out below. The Privacy Policy relates to the collection and use of personal information you may supply to us through your conduct on the Website, or via any other means.

We reserve the right, at our discretion, to modify or remove portions of this Privacy Policy at any time. This Privacy Policy is in addition to any other terms and conditions applicable to our Website. We do not make any representations about third party web sites that may be linked to this Website.

Ansvar is committed to the concepts contained in Australian privacy legislation – the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

Brokers who use information provided by Ansvar only receive the information that you permit to be released and they are subject to rigid conditions on its use and protection from misuse.

We abide by strict guidelines that demand we handle an individual's personal information responsibly. This Privacy Policy is to ensure that you are aware of a range of matters relating to our ongoing collection, use and disclosure of personal information about medical practitioners and providers. This includes the type of personal information that may be collected, the purpose for which the information is being collected, to whom it is usually disclosed, and other important matters related to compliance with Australian privacy legislation.

This Privacy Policy is reviewed periodically so that you are updated on any changes. We welcome your comments and feedback.

Data Collection

What personal information is collected?

Ansvar only collects information that may be necessary for the functions and activities that we undertake. Personal information about visitors to our sites or our customers and clients, is collected only when knowingly and voluntarily submitted. For example, we may need to collect such information to provide you with further services or to answer or forward any requests or enquiries.

As a business to business and business to individual provider of products and services, personal information

collected and maintained by Ansvar is generally comprised of the following information:

- First and last name
- Phone number
- Email address
- City, suburb and State
- Your role, including whether you are a Chief Executive Officer, Chief Financial or Operations Officer, board member, business owner, finance, accounts or administrative manager, advisor or volunteer.

Where it is practicable to do so, we collect the information directly from the individual or organisation. We may from time to time be provided with personal information about you by a third party. If this is the case, we will take reasonable steps to verify information when received from third parties.

We collect and will continue to collect personal information about individual clients and client organisations as a result of, and in connection with, our ongoing relationship and interaction with them. The information we collect is provided by or through our internet portals by the individuals or organisations themselves, or from sources including emails.

Methods of collection of your information include but are not limited to:

- Subscription by individuals or organisations to keep up-to-date with Ansvar information
- Online enquiry forms
- Online notification of insurance claims
- Information obtained from client applications
- Information obtained from claims forms
- Reviewing publicly available sources
- Mail returns
- Emails
- Telephone identification and verification
- Business staff of your organisation.

If you do not wish to provide us with your personal information, we may not be able to supply our products or services to you.

We only collect personal information by lawful and fair means. This means we are never unreasonably intrusive. You may access your personal information by contacting any of our offices. If you have any specific questions about our handling of your personal information, please contact:

The Privacy Officer
Ansvr Insurance
GPO Box 1655
Melbourne VIC 3001
Telephone: 03 8630 3185
Email: insure@ansvar.com.au

Use and Disclosure of Information

Your personal and other information is collected for the purposes of providing the data to related bodies corporate and industry in order to provide the required products and services, and to approved private enterprises for direct marketing services in relation to their associated products and services. At times we rely on third party suppliers (e.g. agents, legal advisers, other insurance companies, assessors, investigators, loss adjusters, market research and mailing houses) to perform specialised activities for us. Your personal information may be provided to them so that they can carry out the required activities.

They are bound by confidentiality and non-disclosure agreements and are prohibited from using the information for any other purposes. These service providers are aware of their obligations under the Privacy Act (1988) and the General Insurance Code of Practice.

Generally, we use the information we collect about you for the purpose of assisting us to provide you with our general insurance products and services and related products and services, and to manage our relationship with you. Other than information an individual has marked Not for Publication (NFP), information may be used and disclosed for the purposes of:

- Providing you with the products and services
- Providing information about:
 - Products or services engaged by you from or through Ansvr
 - Related products or services of Ansvr
 - Related products or services of third parties
 - Direct marketing organisations (only as expressly approved by Ansvr)
- Distribution of:
 - Newsletters, updates, commentary and opinion
 - Other Ansvr information
 - Material that may be of interest to you
- Licensing to:
 - Ansvr approved companies and organisations

to communicate with you via direct mail and personal representation, in relation to, for example:

- Government or business research projects
- Approved mailing and distribution businesses
- Other businesses with Ansvar approved product and service offerings relevant to you
- Ansvar or related third parties (as necessary) for administration purposes. Note that information marked NFP may be used by Ansvar and related bodies for these administrative purposes.

You hereby consent to Ansvar providing a license to use your personal information:

- To related bodies corporate; and
- Ansvar approved companies, for the purposes set out in this Policy.

Ansvar does not sell or trade personal information. We will not otherwise use or disclose your personal information unless the use or disclosure is authorised under the Australian Privacy Principles. Some examples of where use or disclosure of personal information is authorised under the Australian Privacy Principles are:

- Where the use or disclosure of information is required or authorised by or under an Australian law or a court/tribunal order
- Use or disclosure is necessary to prevent a threat to life, health or safety
- Use or disclosure is necessary to investigate suspected unlawful activity, to prevent or detect a criminal offence or seriously improper conduct
- You have consented to the use or disclosure of the information; or
- You would reasonably expect Ansvar to use or disclose the information for a secondary purpose related to the primary purpose.

In accordance with privacy legislation, we are permitted to provide personal information about you without your consent to companies related to Ansvar, for the same kind of purposes as listed above.

Direct Marketing

You consent to Ansvr and Ansvr approved companies we provide your information to, to directly market their product and service offerings to you in conjunction with the use and disclosure purposes set out in this Privacy Policy.

You may withdraw your consent and opt out at any time by making a request (by email or phone) to us not to receive direct marketing communications from Ansvr or Ansvr approved companies.

We restrict the use of an individual's details to only that information that he or she has approved for publishing or use, and to only those organisations and individuals that we feel the individual would reasonably approve. Third parties to which we provide personal information will only use it for the purposes for which it is collected or otherwise as permitted by law.

We are permitted to provide personal information about you with your consent to:

- Commercial Ansvr approved companies that have genuine and relevant product or service information to disseminate to you
- Organisations involved in distribution or administration for and on behalf of Ansvr or related bodies corporate; and
- As otherwise permitted or required by law.

Opting Out

Completion of the 'Ask an Expert', 'Notify Us of a Claim', 'Contact Us' and 'Stay Informed' Website forms, other enquiry forms that may be available from time to time, applications, emails and telephone communications enables us to add you to our mailing list in order for you to receive information on relevant products, services, newsletters and other updates of interest. However, if you wish to remove your details from the list of names held by our databases or the databases of relevant third parties, you can contact us at the address specified above under 'Data Collection' to ensure that your details are removed from the relevant database. Removal from direct mailing lists may result in clients not receiving all the information relevant.

Data Quality

We are committed to ensuring that to the extent we are able, personal information collected, used and disclosed is accurate, complete and up-to-date. To do this, we invest a lot of time, money and human resources to maximise the collection, maintenance and dissemination processes for our data. Our verification processes

provide a high degree of assurance as to the legitimacy of the information we collect.

Security

As the protection of personal information from misuse and loss and from unauthorised access, modification or disclosure is also of paramount importance to us, we strive to ensure the security, integrity and privacy of personal information submitted to our Website. Ansvar is committed to keeping secure the data you provide us. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure, however we will endeavour to take all reasonable steps to protect the personal information you may transmit to us. Once we do receive your transmission, we will also make our best efforts to ensure its security on our systems.

Our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. Our staff have signed Confidential Information and Intellectual Property Agreements as part of their employment contracts with Ansvar. These agreements cover disclosure, secrecy, reproduction of information and requirements on termination of employment. However, we will not be held responsible for events arising from unauthorised access to your personal information.

Cookies

Cookies are data that a website transfers to an individual's hard drive for record-keeping purposes. Cookies cannot be used to run programs or deliver viruses to your computer. They are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you. Cookies, which are industry standard and are used by most websites, including those operated by us, can facilitate a user's ongoing access to and use of a site. They allow us to customise our Website to your needs. If you do not want information collected through the use of Cookies, there is a simple procedure in most browsers that allows you to deny or accept the Cookie feature. But you should note that Cookies may be necessary to provide you with some features of our on-line services.

Access to and Correction of Information

We will endeavour to take all reasonable steps to keep secure any information which we hold about you, and to keep this information accurate and up to date. You may access your personal information that we hold by telephoning, faxing or emailing us and asking for a copy to be sent, subject to the required proof of identity being provided. To assist us with personal information quality,

please contact us if any of the details you have provided change. Further, if, at any time, you discover that information held about you is incorrect, incomplete or up-to-date, you may contact us to have the information corrected, and we will investigate and amend our records accordingly. No fees or charges apply to any request to add, change or delete directory information.

Identifiers

Ansvar will not adopt, use or disclose an identifier number that has been assigned by an organisation to an individual to uniquely identify that individual for the purposes of that organisation's operations.

Anonymity

Wherever it is lawful and practicable, individuals have the option of not identifying themselves when entering transactions.

Sensitive Information

Ansvar may collect personal information about an individual. Personal information is information or an opinion (including information or an opinion forming part of a database), whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion. This includes type of information referred to above.

Ansvar may collect health information from you in relevant circumstances. Ansvar may also enter into commercial arrangements intended to benefit members of certain professional, trade, care or industry associations or organisations. Ansvar may collect sensitive information from you about your membership of such organisations.

Otherwise, Ansvar does not collect sensitive information about an individual. Sensitive information is information that enables Ansvar to identify a person's ethnic or racial origins, political opinions, membership of a political association, philosophical beliefs, membership of a trade union, sexual preferences or practices or criminal record.

Transborder Data Flows and Storage

Ansvar may store your data using overseas cloud storage products as well as other overseas information technology products and services. Countries to which we may disclose your information include: Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where Ansvar may engage subcontractors.

We do not disclose your personal information to

overseas recipients without your consent unless we reasonably believe that the overseas recipient is subject to laws that protect the information in a substantially similar way to the Australian Privacy Principles and we will take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles in relation to the information. Ansvar will only transfer personal information outside Australia if the recipient of the information agrees with the conditions of use specified in the contract between Ansvar and the recipient. This contract will require the recipient to comply with the conditions of this Privacy Policy and Australian privacy legislation generally.

Links to other sites

We provide links to websites outside of our Website, as well as to third party sites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our Website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.

Problems, Questions or Complaints

If we become aware of any ongoing concerns or problems with our Website, we will take these issues seriously and work to address these concerns. Ansvar is committed to working with its customers to obtain a fair resolution of any complaint or concern about privacy. If you have any further queries relating to our privacy policy, or you have a problem or complaint, please contact us or our Privacy Officer on the contact details above.

Further Privacy Information

For more information about privacy issues in Australia and protecting your privacy, visit the Office of the Australian Information Commissioner website www.oaic.org.au.



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Member of the Ecclesiastical Insurance Group