

# Financial Services Guide

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# GIO Financial Services Guide

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## Important Information about this document

This document is a Financial Services Guide (FSG). In this FSG, “we”, “our” and “us” means GIO General Limited ABN 22 002 861 583 (“GIO”).

This FSG has been prepared by GIO.

The purpose of this FSG is to set out information designed to assist you to decide whether you wish to use any of the services set out in this FSG. It also sets out other information and details required by law to be included in a Financial Services Guide.

For example this FSG contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered and information about how you may access our internal and external complaints resolution procedures.

The FSG contains only general information on the services offered.

This FSG does not relate to financial planning services or other types of personal financial product advice that can be provided by other Suncorp Group entities. These services are covered in separate FSGs.

## Other disclosure documentation

If you decide to acquire a financial product, you will also receive a Product Disclosure Statement which sets out the significant features of the financial product including its risks, benefits and costs.

Other key information is set out in answer to the questions below. If you need more information or clarification please ask us.

## Questions And Answers

### Q. Who is providing the Financial Service?

- A. Services described in this FSG are provided by GIO. The only services covered by this FSG are the distribution of GIO Holiday Travel Insurance and GIO Annual Multi-Trip Travel Insurance.

GIO is a licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) number 229873.

Our Head Office address is:  
Level 18, 36 Wickham Terrace  
Brisbane Qld 4000

Vero Insurance Limited ABN 48 005 297 807 (Vero) issues the GIO Holiday Travel Insurance and GIO Annual Multi-Trip Travel Insurance policies. GIO arranges for Vero to issue these policies through GIO's web-site, however GIO is not authorised to issue these policies on Vero's behalf.

Vero is a licensed entity under the Corporations Act and holds an Australian Financial Services Licence (AFSL) number 230859.

Vero's address is:  
Level 5  
18 Jamison Street  
Sydney NSW 2000

GIO and Vero are members of the Suncorp Group of companies. The "Suncorp Group" refers to Suncorp-Metway Ltd ABN 66 010 831 722 and its related companies. The Suncorp Group provides financial solutions for individuals and businesses. Its diverse range of products and services include banking, insurance, wealth management, superannuation and financial planning and are provided through various companies in the Suncorp Group. Except to the extent imposed by law, companies in the Suncorp Group do not guarantee and are not responsible or liable for the products, services, obligations or liabilities of the other companies in the Suncorp Group.

### Q. How do I contact you?

- A. You can contact us by telephone on 13 10 10.  
You may also contact us by letter addressed to:

GIO General Limited  
Reply Paid 9835  
Your Capital City  
State Postcode

However all enquiries in relation to a GIO Holiday Travel Insurance and GIO Annual Multi-Trip Travel Insurance policy should be directed to Vero. Vero's contact details are provided in the Product Disclosure Statement.

### Q. What kinds of financial services do you offer and what products do the services relate to?

- A. In terms of this FSG, GIO deals in general insurance risk products by distributing GIO Holiday Travel Insurance and GIO Annual Multi-Trip Travel Insurance. These products are issued by Vero.

It is important that you understand that in providing you the services covered by this FSG, **GIO does not provide you financial product advice**, and you should consider obtaining independent advice before making any financial decisions.

### Q. Do you get paid for the service you provide?

- A. If you acquire a GIO Holiday Travel Insurance or GIO Annual Multi-Trip Travel Insurance policy, we receive commission from Vero for arranging for Vero to issue the policy. The commission is 5% of the premium you pay (excluding administration fees, fire services levies, GST, stamp duty and government taxes, duties and charges) – this is paid by Vero and is not an additional cost to you. Vero will usually pay the commission at the end of the month following the payment of the premium. We will tell you how much commission we have received on your policy if you ask us.

## If you have any complaints

### **Q. How do I lodge a complaint or notify of a dispute?**

- A. If you have a complaint or dispute concerning the financial services described in this FSG, please tell us. You can do this in any of the following ways:

Call us on: 1800 689 762 [FREE CALL]

Send us a Fax on: 1300 767 337

Write to us at: Reply Paid 1453  
Customer Relations Unit RE058  
GPO Box 1453  
Brisbane QLD 4001

However any complaints or disputes in relation to a GIO Holiday Travel Insurance or GIO Annual Multi-Trip Travel Insurance policy should be directed to Vero. Vero's contact details are provided in the Product Disclosure Statement.

## What we will do

1. We will try to settle your complaint or dispute within 1 working day.
2. If we can't do this, we will phone you, email you or tell you in writing that we have received your complaint or dispute. You should get this notice within 3 working days.
3. We will try to settle more complicated complaints or disputes within 21 days, or in an alternative timeframe agreed to by you.
4. If we can't settle your complaint or dispute quickly, we will write to you every 21 days giving you reasons for the delay.
5. Once we make a decision regarding your complaint or dispute, we will tell you in writing and include our reasons for reaching that decision. If you are dissatisfied with our decision or the way we handled your complaint or dispute, please let us know.

Otherwise, for complaints and disputes you may contact the Financial Ombudsman Service (FOS).

The FOS provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the FOS, please ask us for a brochure.

You can contact the FOS by:

Phoning: 1300 780 808 (for the cost of a local call\*), or

Writing to: Financial Ombudsman Service  
GPO Box 3  
Melbourne  
VIC 3001  
(Australia)

Faxing: (03) 9613 6399 or

Website: [www.fos.org.au](http://www.fos.org.au)

\* A higher charge may apply for public telephones and mobile phones.

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