

FINANCIAL SERVICES GUIDE

Prepared: 15 February 2019

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Important Information about this document

This document is a Financial Services Guide (FSG). In this FSG, "we", "our", "us" and "GIO" means AAI Limited ABN 48 005 297 807 AFSL 230859 trading as 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 FSG.

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 by GIO Business Insurance Centre and is not intended to cover all services offered by GIO.

Other disclosure documentation

If you decide to acquire a financial product, you will also receive a Product Disclosure Statement (PDS) which sets out the full terms of conditions of your insurance and includes other important information about the product.

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

Who is providing the Financial Service?

Services described in this FSG are provided by GIO Business Insurance Centre. They are a division of GIO.

GIO is APRA regulated. While this means we are exempt from the need to have ASIC approved professional indemnity insurance, we do as a matter of prudent business practice hold adequate professional indemnity insurance.

How do I contact you?

You may apply for, vary or cancel your GIO Business Insurance by contacting us on 13 10 10.

To make a claim for GIO Business Insurance call GIO on 13 14 46, 24 hours a day, 7 days a week.

For other inquiries you can contact us by:

Telephone: 13 10 10

In writing: GPO Box 1387,
Melbourne VIC 3001

What kinds of financial services do GIO offer and what products do the services relate to?

GIO Business Insurance Centre and their staff can deal in and provide general advice about the following products:

- Business Protect
- Retail Business Protect
- Business Insurance
- Business Insurance for Professionals
- Trade Insurance
- Mobile Business Protect
- Professional Business Protect
- Commercial Motor Vehicle
- Contract Works and Legal Liability
- Commercial Motor Protect
- Motor Trade Business Protect

Staff cannot provide advice about sickness and accident cover.

GIO Business Insurance Centre can also issue, vary or cancel Civil Liability Professional Indemnity Insurance, although it cannot provide advice about this product.



Who is responsible for the provision of the financial service?

GIO is responsible for the financial services as described in this FSG.

GIO is responsible for our staff who act on behalf of GIO.

Do you get paid for the service GIO provide?

You pay us premiums for the GIO insurance policies that we provide to you. The basis of how these premiums are determined can be found in the relevant PDS and any Supplementary Product Disclosure Statement (SPDS) for the policy.

GIO does not charge you any additional fees for providing you with general financial product advice.

Our staff are paid a salary and where relevant they may receive an annual performance related bonus if they achieve sales targets and meet service and quality assurance standards.

Where a third party has referred you to us, we may pay them a commission of up to 20% if the referral results in the sale of one of our products. The commission is calculated on the total premium (excluding Commonwealth and State taxes and charges) for each new policy and each time the policy is renewed with us. You may request further information by writing to us at the address listed above.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting www.gio.com.au/privacy or call us on 13 10 10.

How do I lodge a complaint or notify of a dispute?

If you have a complaint concerning this product or our services, please tell the people who provided your initial service. Or you can:

Mail: Reply Paid 1453
Customer Relations Unit RE058
GPO Box 1453, Brisbane QLD 4001

Phone: 1800 689 762

Fax: 1300 767 337

Email: customer.relations@suncorp.com.au

When you first let us know about your complaint or concern, we will review your complaint, consider the facts and attempt to resolve your complaint by the end of the next working day.

If we cannot resolve your complaint to your satisfaction within 5 working days we will contact you to agree reasonable alternative timeframes. We will endeavour to send you our decision within 15 working days from the date you first made your complaint provided we have all necessary information and have completed any investigations required.

If you are not satisfied with our decision, at your request we will refer your complaint to our Internal Dispute Resolution (IDR) team. Our IDR team will review your complaint and endeavour to send you their final decision within 15 working days from the date your complaint was referred to them.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept the decision and you have the option of seeking remedies elsewhere.

You can contact AFCA by:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678
- In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

