

# FINANCIAL SERVICES GUIDE

Prepared: 17 September 2021

Effective: 5 October 2021

## 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 contains other information and details required by law, including 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 is not intended to cover all services offered by GIO Business Insurance. If you need more information about the matters covered in this FSG, please contact us.

## 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 and conditions of your insurance and includes other important information about the product.

## Who is providing the financial services?

Services described in this FSG are provided by GIO Business Insurance.

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

Since 1927, GIO has built a reputation among Australian business owners for financial strength, competitive rates, and excellence in claims service.

Unlike many other insurers, GIO has specific Business Insurance covers that are tailored to meet the needs of different industries including hospitality, retail, professional services and many more.

We’re here to support you today so you can focus on what’s next. Don’t think you’re covered, know – with GIO.

*GIO is a member of the Suncorp Group.*

## How do I contact you?

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

To make a claim, call GIO on **13 14 46** - 24 hours a day, 7 days a week.

For other enquiries you can contact us:

By phone: **13 10 10**

By email: [gio\\_business@gio.com.au](mailto:gio_business@gio.com.au)

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

GIO Business Insurance and our staff can issue, vary and cancel policies, handle and settle claims, and provide general financial product advice in relation to the following GIO Business Insurance products:

- Business Protect
- Retail Business Protect
- Mobile Business Protect
- Professional Business Protect
- Commercial Motor Protect
- Motor Trade Business Protect
- Not-for-Profit Protect

In addition, GIO Business Insurance may provide personal financial product advice in relation to these products. We will tell you when we provide you with personal advice.

### Lack of independence

GIO is not independent, impartial, or unbiased as any advice we provide will only consider our own products.

GIO Business Insurance cannot provide any advice about the personal accident and illness cover available in GIO Business Protect.

GIO is not selling new standalone Professional Indemnity Insurance policies. Existing policies will continue to be supported during the period of insurance. Professional Indemnity coverage is still available as part of GIO Mobile Business Protect.



## Who is responsible for providing the financial services?

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

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

## How are we paid for providing the financial services?

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 or personal 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.

## 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](http://www.gio.com.au/privacy) or call us on **13 10 10**.

## How to contact us with a complaint

### Let us know

If you experience a problem, are not satisfied with our products or services or a decision we have made, please let us know so that we can help. Contact us:

By phone: **13 10 10**

By email: [gio\\_business@gio.com.au](mailto:gio_business@gio.com.au)

In writing: GIO Business Insurance  
GPO Box 2470  
Adelaide, SA 5001

Complaints can usually be resolved on the spot or within 5 business days.

## Review by our Customer Relations team

If we are not able to resolve your complaint or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist. Contact us:

By phone: 1300 264 094

By email: [idr@gio.com.au](mailto:idr@gio.com.au)

In writing: GIO Customer Relations  
PO Box 14180  
Melbourne City Mail Centre VIC 8001

Our Customer Relations team will contact you if they require additional information or if they have reached a decision.

When responding to your complaint you will be informed of the progress and the timeframe for responding to your complaint.

## Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you. You can contact AFCA:

Online: [www.afca.org.au](http://www.afca.org.au)

By email: [info@afca.org.au](mailto:info@afca.org.au)

By phone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

