

# Smart Traveller Financial Services Guide (FSG)

A guide to our relationship with you

# Chubb Insurance Australia Limited

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## About this Financial Services Guide (FSG)

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This is a combined FSG issued by Chubb Insurance Australia Limited (Chubb) and Cardell Insurance Agencies Pty Limited (Cardell Insurance Agencies).

The purpose of this FSG is to help you to make an informed decision about whether to use the financial services Chubb and Cardell Insurance Agencies can provide to you.

It contains information on:

- who Chubb and Cardell Insurance Agencies are and how we can be contacted or given instructions;
- the services Chubb and Cardell Insurance Agencies offer to you and how they are provided;
- how Chubb and Cardell Insurance Agencies and other relevant persons are remunerated;
- Chubb's compensation arrangements;
- our commitment to protecting your privacy;
- how complaints are dealt with; and
- other disclosure documents you may also receive.

### **Other disclosure documents you may also receive**

A Product Disclosure Statement (PDS) is included in this document which contains information on the relevant risks, benefits and significant characteristics of the product and is designed to assist you in making an informed decision about whether to buy the product or not.

## About Chubb Insurance Australia Limited (Chubb)

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Chubb is an Australian financial services licensee authorised to deal in and provide advice in relation to general insurance products.

Chubb's details are as follows:

<b>ABN:</b>	23 001 642 020
<b>Australian Financial Services (AFS) Licence Number:</b>	239687
<b>Head Office:</b>	Grosvenor Place, Level 38, 225 George Street, Sydney NSW 2000
<b>Postal address:</b>	GPO Box 4907 Sydney NSW 2001
<b>Trans-Tasman</b>	New Zealand and locations covered by Plan Domestic.
<b>Telephone:</b>	1800 803 548
<b>Facsimile:</b>	+61 2 9335 3467
<b>E-mail:</b>	travel.au@chubb.com

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base. Chubb is a major insurer of many of the country's largest companies. With five branches and over 500 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au)

## General Insurance Code of Practice

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We are a signatory to the General Insurance Code of Practice (the Code). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and your rights under it is available at [www.codeofpractice.com.au](http://www.codeofpractice.com.au) and on request.

## About Cardell Insurance Agencies

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Cardell Insurance Agencies is an Authorised Representative of Chubb.

Cardell Insurance Agencies' details are as follows:

<b>ABN:</b>	21 121 027 101
<b>Authorised Representative Number:</b>	1007593
<b>Postal address:</b>	PO Box 418, Bentleigh East Vic 3165
<b>Telephone:</b>	+61 3 9503 5544

Chubb has authorised Cardell Insurance Agencies to distribute this FSG and to provide the services listed under the heading "How Cardell Insurance Agencies provides its services" on Chubb's behalf. In providing the relevant services, Cardell Insurance Agencies does not act on your behalf. Chubb is the issuer of the relevant insurance product that Cardell Insurance Agencies promotes, unless Chubb or Cardell Insurance Agencies tells you otherwise.

Cardell Insurance Agencies and Smart Traveller Insurance Pty Limited are affiliated entities. Smart Traveller Insurance Pty Limited is the owner of the registered trademark "Smart Traveller Insurance". Smart Traveller Travel Insurance is a product issued by Chubb.

Cardell Insurance Agencies may act for other licensees. If Cardell Insurance Agencies offers you financial services on behalf of another licensee, it will provide you with a copy of the relevant FSG in relation to those services.

## How Chubb provides its Services

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Chubb may provide a dealing service, with or without general advice, in relation to the general insurance products that Chubb distribute.

When Chubb issues its own general insurance products, Chubb acts on its own behalf, not yours. In dealing with the relevant product, Chubb will collect information from you to be able to issue it and manage your and Chubb's rights and obligations under it. Chubb will also give you factual information about the product to help you decide whether to buy the product.

In some cases Chubb may also make a general recommendation or give an opinion about the product which is not based on our consideration of your individual objectives, financial situation or needs. In providing a general advice service, Chubb cannot tell you whether the insurance, or an option within it, is appropriate for you specifically. As a result, you need to consider the appropriateness of any information or general advice Chubb gives you, having regard to your objectives, financial situation and needs, before acting on it. You need to read the relevant policy documentation (including any PDS) to determine if it is suitable for you.

## How Cardell Insurance Agencies provides its Services

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Cardell Insurance Agencies is authorised by Chubb to provide you with written financial product advice (general only), which Chubb approves. This advice is provided by way of marketing materials. Cardell Insurance Agencies and its employees and consultants do not have authority to provide you with a verbal recommendation or opinion about the Chubb travel insurance products.

Cardell Insurance Agencies is also authorised to distribute and promote certain Chubb insurance products but is not involved in binding policies or in the assessment or payment of claims.

In providing these services, Cardell Insurance Agencies does not act for you.

Cardell Insurance Agencies is not authorised to provide you with any other financial services under Chubb's AFS licence. In particular, Cardell Insurance Agencies is not authorised to provide you with personal advice. This means that Cardell Insurance Agencies will not take into account your objectives, financial situation or needs before providing general advice to you. You need to read the relevant policy documentation (including any PDS) to determine if it is suitable for you.

If you think you have received 'personal advice', that is, advice that takes into account your personal situation or needs, please call Chubb on 1800 803 548 and ask to speak to the Compliance Manager, as this is not permitted.

## How Chubb is paid for its Services

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### **Payment for the services Chubb provides**

As the issuer of any insurance policy, Chubb will charge you an agreed premium for that product based on a number of factors including your risk profile and circumstances (plus relevant taxes and charges) which Chubb will calculate and inform you of before you buy the product.

### **Remuneration of our staff**

All permanent Chubb employees are paid an annual salary. An annual bonus may be paid in some circumstances, which can be based on performance against sales targets and other performance criteria.

All temporary Chubb employees receive hourly wages or such wages otherwise agreed for a fixed term or contract. Performance based payments may also be paid in some circumstances.

Chubb employees may also receive other non-monetary benefits such as attendance at business related conferences, study trips, other functions or gift vouchers.

### **Referral to Chubb by third parties**

In certain cases, Chubb may have a relationship with a third party who we may pay for referring you to us. Chubb may pay them a referral fee which is a percentage of the net premium of an insurance policy (which is the total premium payable less GST and Stamp Duty).

This referral fee is already incorporated into the premium payable by you and the amount can vary, depending on the type of arrangement Chubb has with the third party and the type of insurance product you purchase. The amount Chubb pays them includes a reimbursement of expenses they incur in performing their role, for example marketing, postage, telephone, printing and call centre costs.

The referral fee is normally payable to third parties on a monthly or quarterly basis, in arrears.

### **Further information**

You can ask Chubb to give you more particulars of the remuneration or other benefits referred to above within a reasonable period after receiving this FSG and before we provide you with the financial service to which this FSG relates, unless we agree otherwise.

## How Cardell Insurance Agencies is paid for its Services

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In referring you to Chubb, Cardell Insurance Agencies is paid commission by Chubb which is up to 15% of the net premium of an insurance policy (being a percentage of your total premium payable, less GST, stamp duty and other charges). In certain circumstances, Cardell Insurance Agencies may also receive additional remuneration up to a maximum of 30% of profit margin. Cardell Insurance Agencies' employees and travel consultants are paid an annual salary.

All commission and other remuneration is already incorporated into the total premium payable by you and can vary, depending on the type of insurance policy you purchase. All commission is normally payable on a monthly basis, in arrears. Additional remuneration may be payable on an annual basis, in arrears.

You can ask us to give you more particulars of the remuneration (including commission) or other benefits referred to above within a reasonable period after receiving this FSG and before you are provided with the financial service to which this FSG relates, unless we agree otherwise.

## Financial Claims Scheme

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We are an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act.

The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act 2001 (Cth). We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and were unable to meet Our obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Please refer to <https://www.fcs.gov.au> for more information.

## Privacy Statement

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Chubb Insurance Australia Limited (Chubb) is committed to protecting your privacy. This document provides you with an overview of how we handle your personal information. Our Privacy Policy can be accessed on our website at [www.chubb.com/au](http://www.chubb.com/au)

### Personal Information Handling Practices

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#### *Collection, Use and Disclosure*

We collect your personal information (which may include sensitive information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim in order to help us properly administrate your insurance proposal, policy or claim.

Personal information may be obtained by us directly from you or via a third party such as your insurance intermediary or employer (e.g. in the case of a group insurance policy).

When information is provided to us via a third party we use that information on the basis that you have consented or would reasonably expect us to collect your personal information in this way and we take reasonable steps to ensure that you have been made aware of how we handle your personal information.

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you. Sometimes, we may use your personal information for our marketing campaigns, in relation to new products, services or information that may be of interest to you.

We may disclose the information we collect to third parties, including service providers engaged by us to carry out certain business activities on our behalf (such as assessors and call centres in Australia). In some circumstances, in order to provide our services to you, we may need to transfer personal information to other entities within the Chubb Group of companies, (such as the regional head offices of Chubb located in Singapore, UK or USA) or third parties with whom we, or those other Chubb Group entities, have sub-contracted to provide a specific service for us and these may be outside of Australia. In particular, certain business process functions of Chubb are performed by a dedicated servicing unit located in the Philippines. Please note that no personal information is disclosed by us to any overseas entity for marketing purposes.

In all instances where personal information may be disclosed overseas, in addition to any local data privacy laws, we have measures in place to ensure that those parties hold and use that information in accordance with the consent you have provided and in accordance with our obligations to you under the Privacy Act 1998 (Cth).

#### *Your Choices*

In dealing with us, you agree to us using and disclosing your personal information as set out in this statement and our Privacy Policy. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer. However, should you choose to withdraw your consent it is important for you to understand that this may mean we may not be able to provide you or your organisation with insurance or to respond to any claim.

#### *How to Contact Us*

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team on 1800 803 548 or email [CustomerService.AUNZ@chubb.com](mailto:CustomerService.AUNZ@chubb.com).

If you have a complaint or would like more information about how we manage your personal information, please review our Privacy Policy for more details or contact the Privacy Officer, Chubb Insurance Australia Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email [Privacy.AU@chubb.com](mailto:Privacy.AU@chubb.com).

## Complaints and Dispute Resolution

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We take the concerns of our customers very seriously and have detailed complaint handling and internal dispute resolution procedures that you can access. Please note that if we have resolved your initial complaint to your satisfaction by the end of the 5th business day after we have received it, and you have not requested that we provide you a response in writing, the following complaint handling and internal dispute resolution process does not apply. This exemption to the complaints process does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

### Stage 1 – Complaint Handling Procedure

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If you are dissatisfied with any aspect of your relationship with Chubb including our products or services and wish to make a complaint, please contact us at:

The Complaints Officer  
Chubb Insurance Australia Limited  
GPO Box 4065  
Sydney NSW 2001  
O 1800 815 675  
E [Complaints.AU@chubb.com](mailto:Complaints.AU@chubb.com)

The members of our complaint handling team are trained to handle complaints fairly and efficiently.

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint.

We will investigate your complaint and keep you informed of the progress of our investigation. We will respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames and, if we cannot agree, you may request that your complaint is taken to Stage 2 and referred to Our internal dispute resolution team. We will otherwise keep you informed about the progress of our response at least every ten (10) business days, unless you agree otherwise.

Please note if your complaint relates to Wholesale Insurance (as defined in the General Insurance Code of Practice), we may elect to refer it straight to Stage 2 for review by our Internal Dispute Resolution team.

### Stage 2 – Internal Dispute Resolution Procedure

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If you advise us that you wish to take your complaint to Stage 2, your complaint will be reviewed by members of our internal dispute resolution team, who are independent to our complaint handling team and are committed to reviewing disputes objectively, fairly and efficiently.

You may contact our internal dispute resolution team by phone, fax or post (as below), or email at:

Internal Dispute Resolution Service  
Chubb Insurance Australia Limited  
GPO Box 4065  
Sydney NSW 2001  
O +61 2 9335 3200  
F +61 2 9335 3411  
E [DisputeResolution.AU@chubb.com](mailto:DisputeResolution.AU@chubb.com)

Please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your dispute.

We will keep you informed of the progress of our review of your dispute at least every ten (10) business days and will respond to your dispute in writing within fifteen (15) business days, provided we have all necessary information and have completed any investigation required. In cases where further information or investigation is required, we will work with you to agree reasonable alternative time frames. If we cannot agree, you may refer your dispute to the Financial Ombudsman Service Australia (FOS) as detailed under Stage 3 below, subject to its Terms of Reference. If your complaint or dispute falls outside the FOS Terms of Reference, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

### Stage 3 – External Dispute Resolution

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If you are dissatisfied with our internal dispute determination, or we are unable to resolve your complaint or dispute to your satisfaction within forty-five (45) days, you may refer your complaint or dispute to FOS, subject to its Terms of Reference.

FOS is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission. We are a member of this scheme and we agree to be bound by its determinations about a dispute. Where a dispute is covered by the FOS Terms of Reference, the General Insurance Division of FOS offers a free and accessible dispute resolution service to consumers.

You may contact FOS at any time at:

Financial Ombudsman Service Australia  
GPO Box 3  
Melbourne VIC 3001  
O 1800 367 287  
F +61 3 9613 6399  
E [info@fos.org.au](mailto:info@fos.org.au)  
[www.fos.org.au](http://www.fos.org.au)

If you would like to refer your dispute to FOS you must do so within 2 years of the date of our internal dispute determination. FOS may still consider a dispute lodged after this time if FOS considers that exceptional circumstances apply.

## How to contact Chubb

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If you would like to obtain further information, provide us with instructions, or if you have any queries about the financial products and services we are authorised to provide, please contact us on 1800 803 548 or by e-mail at [travel.au@chubb.com](mailto:travel.au@chubb.com).

Please retain this document along with your current policy documentation in a safe place for your future reference.

This FSG was prepared by Chubb and Cardell Insurance Agencies on 1 November 2016.

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## About Chubb in Australia

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au)

## Contact Us

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Chubb Insurance Australia Limited  
ABN: 23 001 642 020 AFSL: 239687

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Sydney NSW 2000  
O +61 2 9335 3200  
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**Chubb. Insured.<sup>SM</sup>**

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