

Financial Services Guide

Coles Travel Insurance



Introduction

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (AR 269259) ("Coles") and Loyalty Pacific Pty Ltd, trading as flybuys (ABN 82 057 931 334) (AR 423106) ("flybuys") are responsible for this Financial Services Guide ("FSG") as it relates to the financial services provided by them on behalf of Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145, AFS Licence No. 241713) ("Cover-More"). It was prepared on 22 August 2017.

References in this FSG to 'we', 'our', or 'us' are references to Coles and flybuys (as the context may indicate). Coles and flybuys are part of the Wesfarmers group of companies.

Purpose of this Financial Services Guide

The purpose of this FSG is to help you make an informed decision about the services we are likely to offer to you. This FSG contains information about:

- the financial services we are likely to provide;
- how we are remunerated in relation to those services;
- how we deal with complaints;
- how we respect your privacy; and
- how you can contact us.

Some other documents you may receive

If you decide to take out Coles travel insurance, you will also receive a Product Disclosure Statement which contains important information about the product to help you make an informed decision.

Who we are

We promote and distribute travel insurance issued by Cover-More.

We are authorised representatives of Cover-More in respect of Coles travel insurance.

Cover-More has authorised us to distribute this FSG.

What services we provide

We are authorised by Cover-More to provide general advice about Coles travel insurance and to arrange for the travel insurance to be issued to you.

How we are paid

When Coles travel insurance is issued to you, the insurer charges you a premium for that insurance based on your risk profile and circumstances. The total amount you will pay is the premium plus any amount payable in relation to any stamp duty, GST and other government charges, taxes, fees and levies.

If you buy Coles travel insurance, Cover-More will pay us a commission of 10% of the premium (exclusive of government charges). The commission will also be paid on any variations to your policy.

The above commissions paid to us are included as part of your premium. If a premium is not payable for Coles travel insurance under the terms and conditions on which it's offered to you, we will not receive a commission if you decide to take out the insurance.

Compensation Arrangements

Under Chapter 7 of the Corporations Act 2001 (Cth) a licensee needs to have arrangements for compensating retail clients for loss or damage they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of the Act, unless an exemption applies.

Cover-More holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by Cover-More, its employees, us, and our employees (even after they cease to be employed). Cover-More's policy meets the requirements of the Corporations Act.

Complaints

If you have a complaint about your travel insurance, please contact Cover-More to resolve the matter.

Phone: 1300 617 289

Email: customerrelations@covermore.com.au

Write to: Customer Relations Manager, Private Bag 913, North Sydney NSW, 2059.

If your complaint is not resolved when you first contact Cover-More, it will be referred to Cover-More's internal dispute resolution process and reviewed by a manager. If you are still dissatisfied following the manager's review, the matter will be referred to an internal dispute resolution officer with the appropriate experience, knowledge and authority to deal with the dispute and make a final decision. If you are not satisfied with the final decision, you may contact the Financial Ombudsman Service (FOS) on the details below.

Financial Ombudsman Service Australia

The FOS is an independent external dispute resolution scheme that offers its services free of charge to you. Cover-More is a member of the FOS and, if a dispute falls within FOS's terms of reference, Cover-More will be bound by FOS's determinations. You are not bound by FOS's determinations and may choose to seek an alternative forum for resolution. To access FOS's dispute resolution services you must contact FOS to lodge your dispute.

The contact details for FOS are as follows:

Financial Ombudsman Service Australia

Address: GPO Box 3, Melbourne, Victoria 3001

General Enquiries: 1800 FOS AUS (367 287)

Fax: (03) 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

Your Privacy

We will handle your personal information in accordance with the Privacy Act and our privacy policies. The Coles privacy policy is available at coles.com.au/insurance. The flybuys privacy policy is available at flybuys.com.au. If you wish to make a complaint about the privacy of your personal information please contact Coles travel insurance. You may also make a complaint to the Office of the Australian Information Commissioner within 12 months of becoming aware of any privacy issue.

How to contact us

Coles

You can contact Coles on 1300 315 614 to discuss your policy or on 1300 617 289 to discuss any claims.

flybuys

You can contact flybuys on 13 1116.

The address for Coles and flybuys is 800 Toorak Road, East Hawthorn, Victoria 3123.