

Budget Direct Pet Insurance Financial Services Guide (FSG)

The purpose of this Financial Services Guide

The financial services referred to in this FSG are offered by Pet Health Insurance Services Pty Ltd ACN 638 910 675 (**PHIS**) and Auto & General Services Pty Ltd ACN 003 617 909 which holds Australian Financial Services Licence Number 241411 (**AGS**). PHIS is an Authorised Representative of Auto & General Insurance Company Limited ACN 111 586 353 who holds Australian Financial Services Licence Number 285571 (**Insurer**). PHIS's Authorised Representative number is 1282153.

The purpose of this FSG is to give you important information to assist you to decide if you wish to use the financial services provided by AGS and PHIS (**we, us**) as set out in this FSG. This FSG provides information about the Budget Direct pet insurance product only. Further information regarding other financial services offered by AGS and PHIS can be found in the FSGs for those insurance products on the respective websites.

The FSG explains the services we can offer to you, how we (and our partners) are remunerated, potential conflicts of interest we may have and details of our complaint handling procedures and how you can access them.

Before purchasing any financial product, you should read the Product Disclosure Statement (PDS) applicable to the pet insurance product which is available on the Budget Direct website.

The PDS contains information about the particular product to help you make an informed decision about whether or not to buy that product. Any advice given is general in nature and does not take into account your objectives, financial situation or needs.

The distribution of this FSG by PHIS has been authorised by the Insurer and AGS.

Authorised financial services

AGS is licensed to deal in, and provide advice on general insurance products.

PHIS acts as an Authorised Representative of the Insurer under a written agreement. Under this written agreement, PHIS can provide you with factual information and general financial advice and arrange for the issue of pet insurance products as an Authorised Representative of the Insurer.

Who we act for

The Insurer issues and underwrites the pet insurance product.

PHIS acts under a binder agreement with the Insurer. PHIS is authorised by the Insurer under the binder agreement to enter into pet insurance policies, and to vary, amend or cancel pet insurance and administer pet insurance claims on behalf of the Insurer. PHIS acts on behalf of the Insurer when providing these services and not on your behalf.

The Insurer, AGS and PHIS are related companies.

How we are paid

When you purchase a pet insurance policy you pay the premium to the Insurer for the product.

The Insurer remunerates PHIS by covering the administrative costs which are attributable to the arranging of and dealing in the pet insurance products (including the processing of any claims in relation to those insurance policies) and costs associated with the maintenance and setting up of PHIS, plus a 10% mark-up over these costs.

AGS receives a benefit in the form of a direct reimbursement of its marketing costs for the pet insurance product from the Insurer.

If you would like more details about the remuneration or other benefits AGS or PHIS receives, please ask for it within a reasonable period after you receive this document and before the relevant insurance is issued to you.

AGS and PHIS staff are paid a salary and may receive bonuses based on performance.

How we pay other parties

Where you have been introduced to us by one of our partners and you decide to acquire the pet insurance product, we may pay our partner. The payment amount depends on the premium and the specific arrangement entered into with that partner.

The remuneration may also be paid on renewal and premium adjustments. Any remuneration paid to our partners is not charged directly to you. If you would like more details about the remuneration (including commission) or other benefits the partner receives, please ask for it within a reasonable period after you receive this document and before the relevant insurance is issued to you.

Fees that may be charged

Fees (inclusive of GST) that you could incur once you have taken out a policy:

Early Cancellation	\$40.00
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What you should do if you have a complaint

We want to resolve any complaint for you as quickly as possible. Should you have a complaint you can contact the appropriate department using the contact details shown on the Cover Letter to your Insurance Certificate.

Our teams will try and resolve your complaint immediately. If we are unable to resolve your complaint to your satisfaction, we will escalate it to our Customer Disputes Resolution team who will work together with you to try and resolve your complaint.

We aim to resolve complaints within 30 days. If we are unable to do so or you are dissatisfied with our final decision we will provide you with the contact details for the external dispute resolution scheme run by the Australian Financial Complaints Authority (AFCA).

You can contact AFCA using the following details:

- Visit www.afca.org.au
- Phone 1800 931 678 (free call)
- Write to Australian Financial Complaints, GPO Box 3, Melbourne VIC 3001; or
- Email info@afca.org.au

Compensation arrangements

The Insurer and AGS have professional indemnity insurance arrangements in place to cover retail clients for losses suffered because of breaches of financial services laws, negligence, and other misconduct. Subject to the terms of the insurance these arrangements cover claims in relation to conduct of its employees/representatives even after they have ceased employment. These arrangements comply with the requirements of s912B of the Corporations Act 2001 (Cth).

How to contact us

You may instruct and contact us by any of the following ways:

- By calling the number shown on the Cover Letter to your Insurance Certificate if you already have a policy with us, or
- by writing to us at PO Box 342, Toowong QLD 4066.

Date prepared

- This FSG was prepared on 6 January 2025.

The Insurer is a signatory to the General Insurance Code of Practice (Code). The Code commits the Insurer to, among other things, provide a high standard of customer service and a fair and effective complaints process. General insurers' compliance with the Code is monitored and enforced by an independent body called the Code Governance Committee (CGC).