

Qantas Travel Insurance

Financial Services Guide

The purpose of this Financial Services Guide (“FSG”) is to provide you with information about Qantas Airways Limited, our relationship with AIG Australia Limited, and the financial services we provide you. This FSG aims to help you make an informed decision about the services Qantas offers and how we are paid for those services. You can also find out how we deal with any complaints and feedback.

About the insurer

Your Qantas Travel Insurance policy is underwritten by AIG Australia Limited (“AIG”), ABN 93 004 727 753, AFSL 381 686, Level 19, 2 Park Street Sydney, NSW 2000, Australia.

About Qantas and AIG

Qantas Airways Limited (“Qantas”, “we”/“us”/“our”), ABN 16 009 661 901, AR 261363, 10 Bourke Rd, Mascot NSW 2020, Australia, is an authorised representative of AIG.

Qantas is authorised by AIG to arrange, deal in, issue and distribute the Qantas Travel Insurance policies underwritten by AIG. Qantas may also provide you with general advice about the travel insurance products. Qantas does not provide personal advice and therefore does not make any recommendations regarding the suitability of the travel insurance products for you. AIG does not act on behalf of anyone.

Aggregators are independent agencies that provide comparison services to consumers, by allowing customers to compare travel insurance product features and covers and prices on their websites. Aggregators may refer potential travel insurance customers to Qantas. Aggregators are also referred to as “affiliates” in this FSG.

How we are paid

AIG receives the premiums you pay for the travel insurance policies provided. AIG pays a percentage of its premium as commission to Qantas, and this ranges from 25% - 35% of the total premium paid (excluding any applicable taxes). Provided an agreed target for an underwriting profit is met, Qantas and AIG will use a portion of the profit to invest in customer experience improvements for the travel insurance products and services that are offered by Qantas and AIG. AIG also pays Qantas for marketing expenses incurred for the promotion of travel insurance policies.

Qantas employees and its representatives are paid an annual salary and may be paid a bonus based on business performance. They may also receive other financial and non-financial incentives from AIG for arranging your travel insurance policy. For example, sponsorship of training events and conferences and marketing promotions.

Qantas also works with affiliates who introduce or refer customers to Qantas. If you are referred to Qantas by an affiliate, the affiliate who referred you is paid a referral fee from the commission that Qantas receives from AIG.

Who is responsible for this FSG?

Qantas is responsible for this FSG.

The insurer is responsible for the Product Disclosure Statement (“PDS”).

Please read the FSG carefully, in conjunction with the PDS, having regard to your own objectives, financial situation and before deciding whether to acquire this product. The PDS contains information about key benefits and significant features of this travel insurance policy and its purpose is to assist both your decision to purchase this insurance and ability to compare it with other products.

For more information on the services Qantas is authorised to provide to you and the remuneration, commission and other benefits received for the services provided, contact AIG at 1300 030 886.

This FSG is distributed by Qantas as authorised by AIG. The FSG was prepared on 1 June 2023.

General Advice Warning

When arranging your insurance, Qantas may provide you with general advice. General advice is provided without taking into consideration your personal circumstances, objectives or financial situation.

Because of this, you need to read the PDS provided by AIG to consider if it is right for you, and to ensure that it suits your needs before deciding whether to acquire the Qantas Travel Insurance policy.

Complaints and Feedback Notice

If you have feedback or an issue you would like resolved, AIG (defined in this notice as "us"/"we"/"our") encourage you to make contact. Below is information on how to contact us and how we will work together to resolve any concerns you have.

To provide feedback or raise a complaint, you can speak to our Complaints Team, or you can contact us in writing. Our Complaints Team can be contacted on 1800 339 669. To get the best out of your call with us, please have your policy details, Certificate of Insurance and, if applicable, your claim number available, and any specific information about the issue you would like to resolve. If you would prefer to provide your feedback or complaint in writing, you can do so using our website, or by writing to:

The Complaints Team
AIG Australia Limited
Level 13, 717 Bourke Street
Docklands VIC 3008
Email: aucomplaints@aig.com
Phone: 1800 339 669 (free call)

What we will do if you make a complaint

If you make a complaint, we will record your complaint, make sure that your concerns are addressed as quickly as possible and seek to achieve a fair outcome for both parties. We will treat your complaint respectfully and handle all personal information in accordance with our *Privacy policy*.

We will assess your complaint upon receipt. We will acknowledge your complaint within one business day of receiving it and provide you with the name and contact details of the person who will be handling it. We will keep you informed about the progress of your complaint via your preferred method of communication every 10 business days, or more frequently if necessary, or as agreed by both of us.

If we cannot meet any of the above timeframes, we will communicate to you the reasons why this has not been possible and advise you when you should expect to receive a response or decision. If you are dissatisfied with those reasons or if we still haven't resolved your complaint within 30 calendar days of receiving it, we will outline your right to complain to the Australian Financial Complaints Authority (AFCA).

If you are not happy with our response or handling of your complaint

If you are not satisfied with our response or the handling of your complaint, you can have the matter reviewed by our Internal Dispute Resolution Committee (IDRC). If you wish to have your complaint reviewed by the IDRC, you can call or write to our Complaints Team using the contact details above. As part of your request, please include detailed reasons for requesting the review and the outcome you are seeking. This information will assist the IDRC in carrying out its assessment and review of your complaint.

A written response setting out the final decision of the Committee and the reasons for this decision will be provided to You.

If we are unable to provide a response within 30 calendar days of receipt of the initial complaint, we will inform you of (i) the time frame for when your complaint will be heard by the IDRC, (ii) when you should expect to receive a response from the IDRC; (iii) the reasons for such delay; (iv) your right to complain to AFCA if you are dissatisfied with such reasons; and (v) the contact details for AFCA.

Australian Financial Complaints Authority (AFCA)

You can take your complaint to AFCA at any time, including where we have been unable to resolve your complaint within 30 calendar days, you are dissatisfied with the outcome of your complaint, or you are dissatisfied with the findings of the IDRC.

AFCA provides a fair and independent financial services complaint resolution service that is free to consumers. AFCA can make decisions with which we are obliged to comply. Under AFCA rules, your complaint may be referred back to us if it has not gone through our complaints process.

AFCA's contact details are:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Phone: [1800 931 678](tel:1800931678) [free call]

The use of AFCA does not preclude you from subsequently exercising any legal rights which you may have if you are still unhappy with the outcome. Before doing so however, we strongly recommend that you obtain independent legal advice. If your complaint does not fall within AFCA's rules, we will advise you to seek independent legal advice or give you information about any other external dispute resolution options where available to you.