



Financial Service Guide

18 March 2021

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About the insurer and the providing entity

The financial services referred to in this Financial Services Guide (FSG) are underwritten and offered by the insurer, Pacific International Insurance Pty Ltd (**Pacific**) (ABN: 83 169 311 193), which holds Australian Financial Services Number (AFSL 523921) and is regulated by the Australian Prudential Regulation Authority. PD Insurance Australia is a trading name of Pacific.

In this guide the terms **we**, **our** and **us** refer to Pacific; and **you** or **your** refer to the person considering our financial services.

We can be contacted via our website www.pd.com.au or at PO Box 550, Kotara, Newcastle, NSW, 2289, or alternatively by phoning 1800 776 473.

Authorised financial services

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

The purpose of this FSG

The purpose of the FSG is to help you make an informed decision about whether to use the financial services provided by us as set out in this FSG. The FSG explains information about who we are, the services we offer, how fees are charged, how our employees are paid and how complaints are dealt with.

Before purchasing any financial product through us, you should read the Product Disclosure Statement (PDS) applicable to the insurance product that you are purchasing. The PDS is available on our 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.

Remuneration information

As the underwriter of our own insurance products, we charge you a premium which we calculate and advise you of before you agree to buy any of our products. Our employees are paid an agreed salary and may also earn performance-based bonuses or receive non-monetary benefits, for example, sponsorships of conferences and functions, meals, entertainment, and gift vouchers. We closely monitor these activities to ensure they do not create conflicts of interest.

If you would like more information about these amounts, please contact us before we provide any financial service to you.

Government charges

In addition to the premium, there are compulsory Commonwealth and State government taxes and charges that apply to our insurance products, including goods and services tax (GST) and insurance (stamp) duty. In some cases, we may also charge a state emergency services levy. These fees and charges will be included in your quotation and on your policy documents if you purchase any of our products.

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Financial Claims Scheme and compensation arrangements

We are authorised under the Insurance Act 1973 (Cth) (the Insurance Act) to provide general insurance in Australia by the Australian Prudential Regulation Authority (APRA) and we are subject to the Insurance Act.

We are a licenced general insurer and accordingly the protection provided under the Financial Claims Scheme (“**FCS**”) applies in relation to us and your policy. The FCS is a government-backed safety net for most general insurance policies for claims up to \$5,000, with claims above \$5,000 eligible if they fulfil certain criteria. Information about the FCS can be obtained from www.fcs.gov.au or from the APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

We have professional indemnity insurance arrangements in place that comply with section 912B of the Corporations Act, 2001.

Complaints

We encourage you to contact us if you are dissatisfied with any part of our service or products.

To complain, you can contact our Customer Service team using the following details:

1. Phone: 1800 776 473
2. Email: customerservice@pd.com.au
3. Website: www.pd.com.au

For information about our complaints handling process please use the details above. Internal Dispute Resolution (IDR) Process.

If we are not able to resolve your Complaint you may contact the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

1. Website: www.afca.org.au
2. Email: info@afca.org.au
3. Telephone: 1800 931 678 (free call)
4. In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

For more information about complaints and compliments, please view our [website](#).

Contact us at pd.com.au
or email us at customerservice@pd.com
PO Box 550, Kotara NSW 2289

