

This Financial Services Guide (“FSG”) contains important information about:

- the services Sales, Marketing and Real Technologies – SMART Pty. Ltd. (“we”) offer you and information designed to assist you in deciding whether to use any of our services;
- how we are paid;
- any potential conflict of interest we may have in providing you with the services; and
- our internal and external dispute resolution procedures and how you can access them.

If we arrange to issue you a particular financial product (that is, a general insurance product) we will give you a Product Disclosure Statement (PDS) prepared by the product issuer of that product. In some instances the issuer may not have prepared a PDS for a particular product; in which case the policy wording for that product will be given to you. The PDS or policy wording will assist you to make an informed decision about that financial product and whether to acquire it as it contains, amongst other things, product features and benefits and information about your cooling-off rights.

What services are we authorised to provide you with?

Sales, Marketing and Real Technologies – SMART Pty. Ltd. (“SMART”) AR Number 317263 ABN 56 094 805 295 Level 1, 522 Church Street, Richmond, Victoria 3121

is appointed as a Corporate Authorised Representative of:

American Home Assurance Company ABN 67 007 483 267 AFSL 230903, incorporated with limited liability in the USA, trading in Australia as Chartis (“Chartis”).
549 St. Kilda Road Melbourne, Victoria 3004

the issuer of the accident and sickness insurance products.

Chartis have authorised SMART to distribute this FSG to you.

Chartis have authorised SMART to deal and provide general advice in relation to general insurance products on Chartis’ behalf in relation to the following range of products:

- Accident and sickness insurance products.

The authority provided by Chartis is such that when you acquire an insurance policy from SMART, Chartis is bound to the terms and conditions of the policy as if you had acquired the product directly from Chartis.

General Advice Warning

We may make a general recommendation or provide general advice about the product. This general advice does not take into account whether this product is suitable for your personal needs and objectives.

You need to consider the appropriateness of the PDS and policy wording in light of your objectives or needs before making a decision to acquire the product.

Do we have any relationships or associations with financial product issuers?

SMART is the provider of the financial services related to the accident and sickness insurance products mentioned in this FSG.

Chartis is an Australian Financial Services Licensee Licence No: 230903.

SMART provide the financial services to you on Chartis’ behalf through written correspondence or via call centre consultants.

SMART have been appointed as a Corporate Authorised Representative of Chartis. Details of this relationship have been outlined in greater detail above.

In certain circumstances, SMART will refer your application directly to Chartis to be processed.

Also, the authority issued to SMART by Chartis does not allow SMART to pay or settle any claims you may make on the policy. Claims are paid and settled solely by Chartis.

What information do we maintain in your file and can you examine your file?

We maintain a record of your personal profile.

We aim to ensure the privacy and security of your personal information. You can obtain a copy of our privacy policy by calling our call centre on 03 9015 7359 or by visiting our website address www.thsmartgroup.com.au

Information relating to the privacy policy for Chartis will be contained within the Product Disclosure Statement or policy wording.

How can you give us instructions about the financial products?

You may tell us how you would like to give us instructions.

For example by

- Telephone
- Fax
- Email
- In writing.

How are we paid for the financial services we provide?

SMART are remunerated by Chartis by way of:

- Payment of administrative and salary costs;
- A performance related incentive of 7.5% of administration and salary costs based on sales.

SMART consultants are remunerated by way of salary and performance related incentives that may vary from time to time.

What should you do if you have a complaint?

If you have any complaints about the service provided to you by SMART you should take the following steps:

1. Contact a call centre consultant and tell him or her about your complaint.
2. If your complaint is not satisfactorily resolved you may request that your matter be reviewed by management by writing to:

The Compliance Manager
Chartis
549 St Kilda Road, Melbourne
VICTORIA 3004
3. If you don’t feel the complaint has been resolved to your satisfaction, you may request that the matter be reviewed by Chartis’ Internal Dispute Resolution Committee (“Committee”). They will respond to you with the Committee’s findings within 15 working days.
4. If you are not satisfied with the finding of the Committee, you may be able to take your matter to an independent dispute resolution body, the Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which Chartis are obliged to comply.

Contact details are:

Financial Ombudsman Service
Phone: 1300 780 808 (local call fee applies)
Email: info@fos.org.au
Internet: <http://www.fos.org.au>
GPO Box 3, Melbourne, VIC 3001

Further information?

If you have any further questions about the financial services offered by us, please contact us on 03 9015 7359.

Enquiries in relation to accident and sickness insurance products should be directed to Chartis on 1800 331 013.

Please retain this document for your reference and any future dealings with us. Further information?