

# Financial Services Guide

## Coles Car, Home and Landlord Insurance

### Introduction

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (AR 269259) (Coles), Eureka Operations Pty Ltd (ABN 78 104 811 216) (AR 269267) (Eureka Operations, trading as Coles Express) and Loyalty Pacific Pty Ltd (ABN 82 057 931 334) (AR 423106) (Loyalty Pacific, trading as flybuys) are responsible for this Financial Services Guide (FSG) as it relates to the financial services provided by them on behalf of Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) (IAL).

It was prepared on 14 August 2020.

References in this FSG to 'we', 'our', 'us' or 'the Coles companies' are references to Coles, Eureka Operations and Loyalty Pacific (as the context may indicate).

### Purpose of this Financial Services Guide

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

- the financial services we provide;
- how we and others are remunerated in relation to those services;
- how complaints are dealt with;
- how we respect your privacy; and
- how to contact us.

### Some other documents you may receive

If you decide to take out a Coles Car, Home or Landlord Insurance product 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 Car, Home and Landlord Insurance products. Coles Car, Home and Landlord Insurance products are issued by IAL.

We are authorised representatives of IAL in respect of Coles Car, Home and Landlord Insurance products.

IAL has authorised us to distribute this FSG.

### What services we provide

We are authorised by IAL to provide general advice about Coles Car, Home and Landlord Insurance products and to arrange for these insurance products to be issued to you. Telephone and online sales and service of Coles Car, Home and Landlord Insurance products may be provided by CCI South Africa (Pty) Ltd on behalf of IAL.

### How we are paid

When a Coles Car, Home or Landlord Insurance product is issued to you, the insurer charges you a premium for that product 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 take out a Coles Car, Home or Landlord Insurance product, IAL will pay Coles a commission of 10% of the premium (exclusive of government charges). The commission will also be paid on any variations to your policy and on renewal.

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

IAL may also pay Coles an amount equal to the value of the extra flybuys points you earn as well as some offers (which can vary from time to time) when you take out an eligible Coles Car, Home or Landlord Insurance product.

Coles will pay Loyalty Pacific for the extra flybuys points you earn (which can vary from time to time) when you take out an eligible Coles Car, Home or Landlord Insurance product.

For eligible products please refer to [coles.com.au/insurance/special-offers](https://coles.com.au/insurance/special-offers)

### Referrals

Where you have been referred to us by a third party and you decide to acquire a Coles Car, Home or Landlord Insurance product from us, we or IAL may pay the referrer. The payment amount depends on the product type, premium and the specific arrangement entered into with that referrer. The remuneration may also be paid on renewal and premium adjustments. Any remuneration paid to third party referrers is not charged directly to you.

If you would like more details about the remuneration (including commission) or other benefits the referrers receive, please ask for it within a reasonable period after you receive this document.

### 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.

IAL is exempt from this requirement because it is an insurance company that is supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

### Complaints

If you have a complaint about your Coles Car, Home or Landlord Insurance, please contact us and we'll try to resolve the matter.

**Address:** PO Box 16042 Collins Street West,  
Melbourne Victoria 8007  
**Phone:** 1300 265 374  
**Email:** [insurance.enquiries@coles.com.au](mailto:insurance.enquiries@coles.com.au)  
**Website:** [coles.com.au/insurance](https://coles.com.au/insurance)

If your complaint is not resolved when you first contact us, it will be referred to IAL's Internal Dispute Resolution process where it will be reviewed by a manager. If you are still dissatisfied following the manager's review, the matter will be referred to a Customer Relations Team member with the appropriate experience, knowledge and authority to deal with the dispute and will make a final decision.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Phone:** 1800 931 678 (free call)  
**In writing to:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

Time limits may apply to lodge a complaint with AFCA, as such you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## Your Privacy

IAL and the Coles companies will handle your personal information in accordance with the Australian Privacy Act and their respective privacy policies. Our privacy policy and IAL's privacy policy is available at [coles.com.au/insurance-information](http://coles.com.au/insurance-information).

If you wish to make a complaint about the privacy of your personal information please contact us. You may also make a complaint to the OAIC within 12 months of becoming aware of any privacy issue.

## How to contact us or IAL

You can call, write or email.

**Phone:** 1300 265 374  
**Mail:** PO Box 16042, Collins Street West,  
Melbourne, Victoria 8007.  
**Email:** [insurance.enquiries@coles.com.au](mailto:insurance.enquiries@coles.com.au)

You can also obtain more information from the Coles Insurance website: [coles.com.au/insurance](http://coles.com.au/insurance)

## How to contact flybuys & Coles Express

You can contact flybuys on 13 1116.

You can contact Coles Express on 1800 656 055.

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

The address for Loyalty Pacific is Brookfield Place Tower 2, Level 14, 123 St Georges Terrace, Perth WA 6000