

# Coles Pet Insurance Financial Services Guide

## Introduction

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (AR 000269259) (Coles), and Loyalty Pacific Pty Ltd (ABN 82 057 931 334) (AR 000423106) (Loyalty Pacific, trading as flybuys) are responsible for this Financial Services Guide (FSG) as it relates to the financial services provided by them as authorised representatives of Guild Insurance Pty Ltd (ABN 55 004 538 863, AFSL 233791) (Guild).

It was prepared on 27 April 2020.

References in this FSG to 'we', 'our', or 'us' are references to Coles 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 Pet 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 Pet Insurance products. Coles Pet Insurance products are issued by Guild. We are authorised representatives of Guild in respect of Coles Pet Insurance products. Guild has authorised us to distribute this FSG.

## What services we provide

We are authorised by Guild to provide general advice about Coles Pet Insurance products and to arrange for these insurance products to be issued to you.

## How we are paid

When a Coles Pet 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 Pet Insurance product, Guild will pay Coles a commission of 20% of the premium (exclusive of government charges). The commission will also be paid on any variations to your policy and on renewal.

The above commission paid to Coles are included as part of your premium. If a premium is not payable for a Coles Pet 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.

Coles may also receive a proportion of the profit earned by Guild if Guild makes an underwriting profit in accordance with underwriting targets. Coles will pay flybuys for the flybuys points you earn (which can vary from time to time) when you take out a Pet Insurance product.

## 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.

Guild 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.

# Coles Pet Insurance Financial Services Guide

## Complaints

If you have a complaint about your Coles Pet Insurance product, please contact us and we'll try to resolve the matter.

**Address:** Locked Bag 32010 Collins St East, VIC 8003

**Phone:** 02 8284 1839

**Email:** [petinsurance.enquiries@coles.com.au](mailto:petinsurance.enquiries@coles.com.au)

**Website:** [coles.com.au/insurance](http://coles.com.au/insurance)

If your complaint is not resolved when you first contact us, it will be referred to Guild'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 (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

Guild, Coles and flybuys will handle your personal information in accordance with the Australian Privacy Act and their respective privacy policies. Privacy policies and the Coles Pet Insurance Privacy statement are available at:  
[www.coles.com.au/insurance-privacy](http://www.coles.com.au/insurance-privacy)

If you wish to make a complaint about the privacy of your personal information:

### How to contact Coles or Guild

You can call, write or email.

**Phone:** 02 8284 1839

**Mail:** Locked Bag 32010 Collins St East, VIC 8003

**Email:** [petinsurance.enquiries@coles.com.au](mailto:petinsurance.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

You can contact flybuys on 13 11 16.

The address for flybuys is

PO Box 12125, A'Beckett Street, Melbourne VIC, 8006

You may also make a complaint to the Office of the Australian Information Commissioner (OAIC) within 12 months of becoming aware of any privacy issue.