



Financial Services Guide

EXPERTISE • SERVICE • SECURITY

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ABN: 41 006 104 007

Australian Financial Services Licence number: 235383

The purpose of this document is to provide you with some introductory information about Associated Marine Insurers Agents Pty Ltd (Associated Marine) and to explain what services Associated Marine is able to provide to you. In particular, this document includes information about the remuneration that may be paid to relevant persons in relation to the services we offer and how complaints are dealt with. This document is designed to assist you in deciding whether to use any of the services we offer.

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1. Product Disclosure Statement

If we offer to issue an insurance product to you, we will also provide you with a Product Disclosure Statement (PDS) that will contain information about the product which will assist you to make an informed decision about purchasing the product. At certain times when required we may also provide you with a Supplementary Product Disclosure Statement (SPDS).

2. Who are we and how can you contact us?

Associated Marine Insurers Agents Pty Ltd
(ABN 41 006 104 007 AFSL 235383)
(Associated Marine) is a managing agent for
Zurich Australian Insurance Limited
(ABN 13 000 296 640 AFSL 232507)
(Zurich) for certain Zurich insurance products.

Zurich is an Australian financial services licensee and APRA regulated insurance company.

Zurich and Associated Marine are both subsidiaries of Zurich Financial Services Australia Limited (ZFSA).

You can contact Associated Marine using the contact details above.

3. What financial services and products do we offer?

Associated Marine is authorised under its licence to issue, vary, cancel, and provide advice about, general insurance products.

All insurance products issued by Associated Marine are issued on behalf of Zurich.

In all circumstances Associated Marine acts as an agent of Zurich, not for you.

4. General financial advice warning

Where we provide you with advice, we will do so without taking into account your objectives, financial situation or needs and because of that, before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs.

5. Remuneration and benefits

Associated Marine does not receive any remuneration in return for providing you with general financial product advice. However, where you choose to acquire one of our insurance products, we receive premiums paid by you for the insurance cover that we provide.

Associated Marine's employees are paid a market salary. Employees do not receive commissions but may receive an annual bonus which is linked to their performance.

6. How is my personal information dealt with?

The privacy of your personal information is important to us. If you would like a copy of our full privacy policy document please contact us or visit our website.

7. Dispute Resolution

If you have a complaint about us, our loss adjusters or investigators please contact us and tell us about your complaint. Associated Marine is a member of Financial Ombudsman Service (the Service). If you are not satisfied with the steps taken by us to resolve your complaint, you have the right to refer the matter to the Service. This is free. The Service can be contacted by calling 1300 780 808.

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 A member of the Zurich Financial Services Australia Group (ABN 11 008 423 372)