Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that Allianz Global Assistance and Uni Health can provide to you. It also contains information about how Allianz Global Assistance and others are remunerated for providing these financial services and how your complaints are dealt with.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

Distribution of this FSG has been authorised by Allianz Global Assistance.

About Allianz Global Assistance

AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631 (trading as Allianz Global Assistance) of Level 16, 310 Ann Street, Brisbane, Queensland 4000, telephone (07) 3305 7000, is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products, and to provide claims handling and settling services. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708, Telephone 13 26 64 to act on its behalf to deal in and handle and settle claims in relation to travel insurance products underwritten by Allianz. Allianz Global Assistance has a binding authority, which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz, provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

About Uni Health

Teachers Federation Health Ltd ABN 86 097 030 414 Authorised Representative No. 270604 of Level 4, Tower A, 260 Elizabeth Street Surry Hills NSW 2010 Australia. (Uni Health) is an Authorised Representative of Allianz Global Assistance. UniHealth is the authorised representative that provides the financial services when you purchase this product through the website www.unihealth.com.au Uni Health is authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz. Uni Health acts for Allianz Global Assistance and does not act on your behalf.

Professional Indemnity Insurance Arrangements

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

Remuneration

The premium for this travel insurance policy is payable to Allianz as the Insurer. Allianz Global Assistance is remunerated by Allianz for providing services on behalf of Allianz. Uni Health may be remunerated by Allianz Global Assistance for providing services on behalf of Allianz Global Assistance. This is a percentage of the premium that you pay for an insurance policy and is only paid if you buy a policy. Employees and representatives of Allianz Global Assistance and Uni Health receive an annual salary which may also include bonuses and/or other incentives, which can be based on performance or other criteria. The above remuneration is included in the premium you pay. If you would like more details about the remuneration that Allianz Global Assistance and Uni Health receive, please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

Complaints and Disputes

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures. You can contact us to make a complaint and request a copy of our procedures using the contact details provided below.

Allianz Global Assistance
www.allianz-assistance.com.au
1300 795 636
idrcommittee@allianz-assistance.com.au
Locked Bag 3014, Toowong DC QLD 4066

If you are not happy with the proposed resolution of your complaint, or we do not make a decision within the period that we tell you we will respond, we will tell you about your right to escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. If you wish to exercise your right to refer your complaint to external dispute resolution, you may contact AFCA using the details provided below.

The Australian Financial Complaints Authority
www.afca.org.au
1800 931 678
info@afca.org.au
GPO Box 3, Melbourne VIC 3001

Privacy Statement

Allianz Global Assistance and Uni Health are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in the Privacy Notice in the PDS.

How to contact us

If you have questions about this FSG, you can contact Allianz Global Assistance on 1800 420 031. Please keep this document in a safe place for your future reference.

Date prepared

This FSG was prepared on 03rd December 2025.