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# SGIC Travel Insurance Financial Services Guide

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## Important info you should read

We take great pride in being open and upfront with our customers. So this guide will help you to decide whether to use our services to take out SGIC Travel Insurance.

## Who are we and how can we help you with SGIC Travel Insurance?

We are SGIC, and we hold an Australian Financial Services Licence. This means we are authorised to arrange SGIC Travel Insurance for you.

SGIC Travel Insurance is underwritten by CGU Insurance. This means CGU is responsible for managing and paying claims. CGU Insurance and SGIC are both part of IAG, one of Australia's largest general insurance groups.

We act under a binder from CGU Insurance. This means that we represent and act for CGU Insurance, not for you.

## How do you know SGIC Travel Insurance is right for you?

It's quite simple. When you buy certain insurance policies we will give you a Product Disclosure Statement and Policy Booklet (PDS). A PDS helps you understand what you need to know about the product so you can decide whether or not it's right for you. It outlines the key features and benefits of the cover offered (including some important exclusions) and explains that, once you've taken out SGIC Travel Insurance, you have a 21-day cooling-off period.





### How are we paid?

SGIC is paid commission by CGU at a rate of 30% of the premium you pay for SGIC Travel Insurance (except for government charges). This commission is not an additional charge to you and represents no more than 30% of the cost to you.

We do not receive any other remuneration, commission or benefits in relation to SGIC Travel Insurance.

### Any questions or concerns?

If you have any concerns, please speak with one of our staff. If the matter remains unresolved, we'll refer you to our dispute handling area. If they can't help, they'll refer you to an external body for review.

Visit an SGIC Office or call **1300 305 790**.