

Financial Services Guide (FSG)

The financial services referred to in this FSG are offered by Australian Unity General Insurance Agency Pty Ltd (ABN 55 688 252 628), Authorised Representative No. 1316512 (**Australian Unity**).

The contact details for Australian Unity are:

Street address:	Level 15, 271 Spring Street, Melbourne VIC 3000
Postal address:	Reply Paid 91943, Melbourne VIC 3000
Phone:	1300 130 935 (Monday to Friday - 8.30am to 5.30pm AEST)
Website:	www.australianunity.com.au
Email:	gisales@australianunity.com.au

All references to “**we**”, “**us**” or “**our**” are references to Australian Unity unless specified otherwise.

Australian Unity is the Authorised Representative, (AR 1316512) of PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) (**PetSure**). PetSure holds a current Australian Financial Services Licence and is responsible for the financial services that we provide to you to the extent that they relate to the Petinsurance.com.au products. PetSure is the insurer and issuer of your Petinsurance.com.au policy.

The contact details for PetSure are:

Street address:	Level 1, 465 Victoria Avenue, Chatswood, NSW 2067
Postal address:	Locked Bag 9021, Castle Hill, NSW 1765
Phone:	(02) 9842 4800
Website:	www.petsure.com.au

Pet Insurance Pty Ltd ABN 38 607 160 930 (PIPL) is an Authorised Representative (Number 1234944) of PetSure and is authorised to deal in and provide general advice on behalf of PetSure regarding certain general insurance products issued by PetSure, including Petinsurance.com.au policies. Australian Unity is a distribution partner of PIPL.

Purpose and content of the FSG

This FSG provides you with information about the financial services we provide (to help you decide whether or not to use those services) as well as information on how we are remunerated in relation to the services, how complaints are dealt with and how we can be contacted.

Who is responsible for the financial services provided?

PetSure is an Australian Financial Services Licensee (No. 420183) and is responsible for the financial services that we provide to you. We are responsible for the content and distribution of this FSG.

Australian Unity is authorised pursuant to PetSure's AFSL (No. 420183) to provide general financial product advice in respect of Petinsurance.com.au policies, and to arrange but not issue cover in respect of Petinsurance.com.au policies. Australian Unity does not act for you and does not provide personal advice.

Who do we act for?

Australian Unity is an Authorised Representative (Authorised Representative No. 1316512) of PetSure. Australian Unity acts on behalf of PetSure and not on your behalf and does not provide personal advice. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you. Any financial services provided in accordance with this FSG will only relate to Petinsurance.com.au products issued by PetSure. In providing the financial services set out in this FSG neither PetSure nor Australian Unity act on your behalf and do not provide personal advice.

What kinds of financial services are we authorised to provide and what kinds of financial products do those services relate to?

PetSure is authorised to deal in and provide general advice on general insurance products and to carry on a financial services business to provide a claims handling and settling service in relation to all general insurance products. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

Australian Unity is authorised pursuant to PetSure's AFSL (420183) to provide general financial product advice in respect of Petinsurance.com.au policies, and to arrange for information to be collected from you but not issue cover in respect of Petinsurance.com.au policies. Australian Unity does not act for you and does not provide personal advice.

Important information you should know

We will not consider whether the product is appropriate for your personal objectives, financial situation or needs as we do not provide such services to you. Any information provided in relation to this product is of a general nature only and is not based on a consideration of your personal needs, objectives or financial situation. Therefore, you need to consider the appropriateness of any information given to you, having regard to your personal circumstances before accessing the cover provided under the policy.

If you are issued a pet insurance policy as a result of our financial services, you will be issued with a Combined Financial Services Guide and Product Disclosure Statement (Policy Booklet). You need to read the applicable Policy Booklet including the Policy Terms and Conditions to determine if the product is right for you. The Policy Booklet contains information on the relevant risks, benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy it or not. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

This FSG only applies to the financial services that we are authorised to provide to you. You should read this FSG in conjunction with the Policy Booklet for information on the financial services that other entities provide in respect of Petinsurance.com.au policies.

How each party is paid for its services

When you purchase a Petinsurance.com.au policy, you pay the premium to PetSure for the product based on the assessment of the risk profile you have provided. The total amount you pay is inclusive of government fees, taxes and charges (including stamp duty and GST). This amount is provided to you before the product is purchased. You can ask PetSure for further information.

Pursuant to agreement between PetSure, PIPL and Australian Unity, Australian Unity is paid a commission for promoting and arranging the sale of Petinsurance.com.au

policies. The commission payable to Australian Unity, on a per-policy basis, is as follows:

- Up to 14% of the net premium for new policies for pets of any age;
- Up to 3% of the net premium for renewing policies for pets aged 0 to 8 years (inclusive); and
- No commission is payable on renewing policies for pets aged 9 years (inclusive) or older.

The commission is calculated after any government taxes and charges. This commission is used by Australian Unity to cover costs associated with marketing and distribution of Petinsurance.com.au products to you.

You may request particulars about the above remuneration or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this document and before the relevant financial service has been provided to you by them. The contact details for PetSure and Australian Unity are set out in the beginning of this FSG.

Compensation Arrangements

The *Corporations Act 2001* (Cth) requires Australian Financial Services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover.

As an insurer, PetSure is exempt from this requirement because it is an insurance company supervised by the Australian Prudential Regulation Authority (**APRA**) and are subject to the prudential requirements under insurance legislation regulated by APRA.

In accordance with section 912B of the *Corporations Act 2001* (Cth), and as an authorised representative of PetSure, we maintain Professional Indemnity Insurance that is sufficient to meet our obligations under the Act.

Conflicts of interest

We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests.

We manage conflicts of interest through adequate controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.

Instructions

You can contact us to give instructions by post, phone or email on the contact numbers and details set out in the beginning of this FSG.

Your Privacy

We are subject to the Australian Privacy Principles under the *Privacy Act 1988* (Cth).

If you apply for an insurance product via Australian Unity, we will collect information that is reasonably necessary to offer you the products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance, processing applications for insurance, providing you with a quote and issuing policies. We will share this information with PetSure in order for PetSure to perform its administration of pet insurance policies.

You can request details of the information we hold about you at any time.

If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the Group Privacy Officer at:

Phone:	13 23 39
Email:	www.australianunity.com.au/contact-us
Mail:	Group Privacy Officer Australian Unity Limited Level 15, 271 Spring Street Melbourne VIC 3000

You can access the privacy policies of any entities referred to in this FSG at:

Australian Unity	www.australianunity.com.au/privacy-policy
PetSure	www.petsure.com.au

How are Complaints resolved?

In this section, 'How are Complaints resolved?,' references to "we", "us" or "our" are references to PetSure.

If you have a complaint

We hope that you never have reason to complain, but if you do, we will do our best to work with you to resolve it. Our complaints resolution process has three steps. You can contact us to make a complaint and request a copy of our procedures using the contact details below.

Please let us know if you require additional assistance to lodge a complaint.

1 – Immediate Response

If you have a complaint, we'll take steps to resolve it as soon as possible. We'll acknowledge your complaint within one business day of receiving it.

Please contact us using one of the following means:

Phone:	+61 (02) 9842 4800 (9am - 5pm AEST, Monday - Friday)
Writing:	Customer Service Complaints, Locked Bag 9021 Castle Hill NSW 1765

Please supply your policy number if you have one, to enable the enquiry to be dealt with promptly and by someone with appropriate authority.

2 – Internal Dispute Resolution

If we haven't resolved your matter to your satisfaction, at your request we'll escalate your complaint for review by our Internal Disputes Resolution team.

Please use the same contact information in step 1 to make this request.

All escalated matters are acknowledged within one business day of receipt. The Internal Dispute Resolution team will review your complaint and any supporting evidence. After full consideration of the matter, a written final response will be provided to you, outlining the decision reached and the reasons for the decision.

3 – External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final written response has not been provided within 30 days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), provided your complaint is within the scope of the AFCA Rules.

AFCA is an independent dispute resolution service provided free of charge.

You may contact AFCA at:

Australian Financial Complaints Authority (AFCA)	
Mail:	GPO Box 3, Melbourne VIC 3001
Phone:	1800 931 678
Website:	www.afca.org.au
Email:	info@afca.org.au

More information

If you have any further questions in regard to the services or products provided, please contact PetSure:

Street address:	Level 1, 465 Victoria Avenue, Chatswood, NSW 2067
Postal address:	Locked Bag 9021, Castle Hill, NSW 1765
Phone:	(02) 9842 4800
Website:	www.petsure.com.au

Authorised for issue

This FSG was prepared by PetSure on 1 October 2025 (as it relates to the financial services provided by Australian Unity as PetSure's authorised representative) and PetSure has authorised the distribution of this FSG by Australian Unity.