



**TOKIO MARINE
NICHIDO**

TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

FINANCIAL SERVICES GUIDE

**This product is issued by Tokio Marine & Nichido Fire Insurance Co., Ltd.
ABN 80 000 438 291 AFS Licence 246548
(Incorporated in Japan)**

**Managing Agent in Australia
Tokio Marine Management (Australasia) Pty Ltd
ABN 69 001 488 455
Level 17, 60 Margaret Street , Sydney NSW 2000**

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1.0 Financial Services Guide

This Financial Services Guide (FSG) has been designed to assist You in deciding whether to use any of the services We provide. It explains the kinds of financial services We offer and provides You with information about who We are and how We are paid.

The FSG also explains Our Complaint Resolution Procedures.

If We provide You with general advice or issue an insurance policy to You, We will also provide You with a Product Disclosure Statement (PDS) relating to that insurance policy. The PDS sets out the significant features of the insurance policy and will assist You to compare and make informed choices about the product.

2.0 General Advice Warning

We will give You factual information or general advice about Our products to help You decide whether to buy an insurance policy from Us. If We make a general recommendation or give an opinion about Our insurance products, it will not be based on the consideration of Your individual objectives, financial situation or needs.

You should read the PDS, the Target Market Determination (TMD) and policy wording We give You carefully before You make a decision about whether or not Our insurance policy is suitable for Your needs. A TMD outlines the intended class of customers that comprise the target market for specific retail products. This allows You to consider which products best suit Your objectives, financial situation and needs and allow You to consider whether the product is appropriate to Your own personal circumstances.

We do not provide personal or financial advice. If You require such advice, please contact Us for further information.

3.0 About Your Financial Services Provider

Tokio Marine & Nichido Fire Insurance Co., Ltd. (TMNF(A)) (ABN 80 000 438 291) (AFSL 246548) is the insurer and holder of an Australian Financial Services Licence and is authorised by the Australian Prudential Regulation Authority (APRA) to conduct insurance business in Australia.

Tokio Marine Management (Australasia) Pty Ltd (TMM(A)) is a wholly owned subsidiary of Tokio Marine & Nichido Fire Insurance Co., Ltd. (TMNF(A)) and is TMNF(A)'s Managing Agent in Australia.

TMM(A) has the authority to act for TMNF(A) to issue this policy and handle/settle claims for TMNF(A), subject to the terms of the authority.

The information in this FSG is about the authorised financial services provided by Us or by the salaried employees of TMM(A). References in this FSG to 'We', 'Us' or 'Our' are references to TMNF(A) and/or the salaried employees of TMM(A).

4.0 Authorised Financial Services

We are authorised to:

- Provide financial product advice for general insurance products; and
- Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a general insurance product

to wholesale and retail clients.

5.0 Who We Represent

When We provide You with authorised financial services, We will do so as the Product Issuer. This means that when We issue insurance policies or give financial product advice about TMNF(A)'s insurance policies, We will be acting on behalf of TMNF(A) and not on Your behalf.

6.0 How Are We Paid

We will charge You a premium for any policy issued by Us as described in the Product Disclosure Statement (PDS). TMM(A) receives a management fee for administering the insurances of TMNF(A) consisting of the reimbursement of total costs incurred plus 3%.

We will, in some cases, pay a fee or commission to persons who refer You to Us. This is a percentage of the base premium as determined in negotiations with the referee.

7.0 Remuneration of Our Staff

All employees of TMNF(A) and TMM(A) who provide a service do not receive specific payments or commissions for the giving of that service.

Our employees are paid an annual salary, which can be based on performance against sales targets and/or include an annual bonus payment based on a number of factors, including sales targets and other performance criteria.

8.0 Complaint Resolution Procedure

8.1 If You Have a Complaint

The issue of customer satisfaction is of significant importance to Us. We recognise that from time to time customers may be dissatisfied with Our products or services. For this reason, We are committed to providing an efficient and fair complaint resolution process.

We offer an **Internal Complaints Resolution (ICR)** process in the event that a customer is not satisfied with the outcome or any aspect of Our products or services, whether that is Your Policy, or a Claim.

To start the process, just call Us or send a letter to the **National Underwriting Manager** or the **National Claims Manager**.

8.2 Why It is Important to Contact Us?

We appreciate feedback on any matter that will enable Us to identify areas of concern, or that would benefit from improvement. We encourage You to contact Us. All matters will be treated in strict confidence.

8.3 What is a Complaint?

A complaint is when there has been an expression of dissatisfaction in a product or service provided by Us or by Our Service Providers that has not been resolved after initial contact, and there has been a request that the complaint be remedied by Us.

8.4 Who Should Use the ICR Process?

If You are a customer,

- and feel We have not treated You fairly; **or**
- You are unhappy with Your policy terms or conditions, or with a claim; **or**
- if You have a complaint about the safeguarding of Your personal information;

You should contact Us immediately to enable Us to work towards a mutually agreed solution.

8.5 How Does the ICR Process Work?

If You are dissatisfied with a decision made by Us on any of Our products and services and have been unable to reach an agreement, You will be given the opportunity to contact the Department Manager (Underwriting or Claims).

We will endeavour to resolve the matter in a fair manner.

If that is not possible, We will contact You within one business day advising You what We have done or will be doing to resolve Your complaint.

In the event that You are still not entirely satisfied, and We cannot agree, Your information and the details of Your complaint will be referred to the Resolutions Department, who have the appropriate experience, knowledge and authority to deal with the complaint and make a decision.

8.6 If Your Problem is Not Resolved

- If, despite Our best efforts, this does not resolve the problem to Your satisfaction, You may contact the **Australian Financial Complaints Authority (AFCA)** who provides an independent Claims Review Panel and Referee to resolve disputes up to \$1 million in value.

Access to the AFCA is free to You. You can also visit the AFCA website at www.afca.org.au.

You can phone the AFCA from anywhere in Australia on 1800 931 678 or by email to info@afca.org.au, or write to them at:

**Australian Financial Complaints Authority
GPO Box 3
Melbourne, Vic 3001**

9.0 Safeguarding Your Privacy

Your privacy is important to Us. Generally, We collect information about You to ensure that We provide the products and services most appropriate to Your needs.

To learn more about collection and use of Your personal information, see Our Privacy Statement, which can be viewed at Our website www.tokiomarine.com.au or contact Us.

We keep records of Your personal information and Our recommendations to You. If You wish to access Your personal information, please contact Us.

10.0 Contact Details

You can contact Us by:

- Calling Us on:

02 9232 2833

or

- Writing to Us at:

**GPO Box 4616
Sydney NSW 2001**