TOKIO MARINE NICHIDO

## TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.

# FINANCIAL SERVICES GUIDE

**The insurance issuer is Tokio Marine & Nichido Fire Insurance Co., Ltd.**
**ABN 80 000 438 291 AFS Licence 246548**
**(Incorporated in Japan)**

**Authorised Representative and Managing Agent in Australia:**
**Tokio Marine Management (Australasia) Pty Ltd**
**ABN 69 001 488 455**
**GPO BOX 4616 Street Sydney NSW 2001**

**Prepared: May 2025**

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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 or our Australian authorised representative, Tokio Marine Management (Australasia) Pty Ltd (TMMA) provides. It explains who we are, the financial services we respectively provide, 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 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, including the policy wording it contains and the Target Market Determination (TMD) We make available to you You carefully before You make a decision about whether or not Our insurance policy is suitable for Your needs. A TMD explains the intended class of customers that comprise the target market for a specific retail insurance product. This allows You to consider which product may 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 advice.

## 3.0 About Your Financial Services Providers

Tokio Marine & Nichido Fire Insurance Co., Ltd. (Tokio Marine) (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 (TMMA) is a wholly owned subsidiary of Tokio Marine and its appointed authorised representative (no.1313066) and managing agent in Australia.

TMMA has the authority to act for Tokio Marine to arrange insurance policies as well as handle and settle claims under those policies.

The information in this FSG is about the authorised financial services provided by Us or by the salaried employees of TMMA. References in this FSG to 'We', 'Us' or 'Our' are references to Tokio Marine.

## 4.0 Authorised Financial Services

TMMA is authorised by Tokio Marine to:

- provide financial product advice for general insurance products; and
- deal in financial products by issuing, applying for, acquiring, varying and disposing of general insurance products;

to wholesale and retail clients.

## 5.0 Who We and TMMA Represent

When Tokio Marine provides You with authorised financial services, We will do so as the issuer of the insurance product. When TMMA arranges insurance policies on Our behalf, or gives financial product advice about those policies, TMMA will be acting on Our behalf and not on Your behalf.

## 6.0 How is Tokio Marine and TMMA Paid

We will charge You a premium for an insurance policy issued by Us as described in the relevant Product Disclosure Statement (PDS). TMMA receives a management fee for administering the policy, consisting of the reimbursement of total costs incurred plus 3% of its expenses. This is not an additional fee paid by You, but is payable by Us to TMMA, from premium You pay to purchase the policy.

We will, in some cases, pay a fee or commission to persons who refer You to Us. This can be a percentage of the net premium, excluding government taxes and charges, or a set fee per policy sold to someone introduced to Us.

We may also pay a commission, of up to 15%, to an intermediary, like an insurance broker You engage, if the insurance policy to which this FSG relates is purchased by You through them.

If You would like more information about how TMMA or anyone else described in this FSG is paid, please contact Us.

## 7.0 Remuneration of TMMA’s Staff

All employees TMMA who provide a service do not receive specific payments or commissions for that service.

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

## 8.0 Complaint Resolution

**If You Have a Complaint**

You are entitled to make a complaint to Us about any aspect of Your relationship with Us. A reference in this section to 'We', 'Us' or 'Our', is a reference to Tokio Marine and TMMA.

We are committed to resolving any complaint fairly and as quickly as possible. If You are dissatisfied with Our service in any way, please contact Us and We will do Our best to resolve Your concerns as soon as reasonably possible. If We are unable to or if You are still not satisfied, Our Customer Complaints Team will review Your complaint and provide You with a response.

When You make a complaint, please provide Us with as much information as possible. You can contact Us to make a complaint, or if You require assistance to lodge a complaint, using the contact details provided below:

**Email:** complaints@tokiomarine.com.au

**Post: GPO Box 4616, SYDNEY NSW 2001**

**Phone:** (02) 9225 7599

If You are not satisfied with Our response to Your complaint, or We have taken more than 30 days to respond to You from the date You first made Your complaint, You may be eligible to escalate the matter to the Australian Financial Complaints Authority (AFCA) if Your matter is within AFCA's Rules.

AFCA is an independent external disputes resolution provider who can assess Your eligible matter free of charge and can issue a binding outcome on Us.

You do not have to accept any decisions that We or AFCA makes. You always have the option of seeking other solutions.

You can contact the Australian Financial Complaints Authority:

| | |
|---|---|
| **Online:** | afca.org.au |
| **Email:** | info@afca.org.au |
| **Phone:** | 1800 931 678 |
| **Mail:** | Australian Financial Complaints Authority<br>GPO Box 3<br>Melbourne VIC 3001 |

## 9.0 Safeguarding Your Privacy

Your privacy is important to Us. Tokio Marine and TMMA are dedicated to upholding Your privacy and protecting Your personal information. We are bound in Australia by the Privacy Act 1988 (Cth) and its Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. Tokio Marine and TMMA have ongoing practices, procedures and systems in place to ensure that we manage personal information in an open and transparent way.

We may use Your personal information (such as Your name, date of birth, contact details, and in certain cases explained in our Privacy Policy, sensitive information) for the following purposes:

- to determine whether and on what terms we might issue You an insurance policy;
- to open and administer any products and services You may sign up for;
- to help improve our products and services;
- to undertake market research, customer data analysis and direct marketing activities;
- to manage and resolve complaints made;
- to report information required by law or regulations; and
- to perform any other appropriately related functions.

If You don't provide all the information requested, the main consequence is that we may not be able to provide You with a policy or process Your claim.

Unless it is unreasonable or impracticable under the circumstances, we will collect Your personal information directly from You, Your advisor or someone authorised by You, for example, Your insurance broker, financial planner, legal services provider, agent or carer.

In providing and managing Your policy or claim we may need to disclose Your personal information to third parties such as another insurer, our reinsurers, an insurance broker, our legal providers, our accountants, loss investigators or adjusters, anyone acting as Your agent or regulatory bodies as well as our various third party service providers described in our Privacy Policy. We may also disclose Your information as required by law.

In providing You with our services it may be necessary to disclose Your information overseas where we have a presence or engage such parties, including but not limited to Japan, USA, Canada, Bermuda, New Zealand, Thailand, Hong Kong, Europe (including the United Kingdom), Singapore and India.

We will otherwise collect, hold, use and disclose Your personal information in accordance with our Privacy Policy, which sets out how You may access and correct the personal information that we hold about You and how to lodge a complaint.

**To learn more about how we collect and manage Your personal information, read our Privacy Policy online at tokiomarine.com.au or call us on 02 9225 7500 for a copy.**

## 10.0 Compensation arrangements

***TMMA*** holds professional indemnity insurance that satisfies the requirements of section 912B of the *Corporations Act* 2001 (Cth).

## 11.0 Tokio Marine's and TMMA's contact details Contact Details

You can contact us by:

1) Calling us on **02 9232 2833**

   or

2) Writing to us at: **Tokio Marine Australasia**

   **GPO Box 4616**
   **Sydney NSW 2001**