

ticketmaster[®]

Event Ticket Insurance

Combined Financial Services Guide
and Product Disclosure Statement
(including Policy Wording)

Allianz 

Global Assistance

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About this Product Disclosure Statement (PDS)

A Product Disclosure Statement (**PDS**) is a document required by the Corporations Act 2001 (Cth) and contains information designed to help **you** decide whether to buy this product and to compare it with other products **you** may be considering.

This **PDS** sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account **your** objectives, financial situation or needs. Before **you** make any decisions about the product, **you** should read this **PDS** carefully to ensure that it is suitable for **you**.

This **PDS**, together with the **Certificate of Insurance** and any written document **we** tell **you** forms part of **your policy**, make up **your** contract with **Allianz**. Please retain these documents in a safe place.

Understanding this product and its important terms and conditions

To properly understand this product's significant features, benefits, limits, conditions and exclusions **you** need to carefully read:

- **Purchasing this Product** – this contains important information on who can purchase this product, age limits, on applicable **excesses**, the period of cover and extensions of cover;
- About the cover, and limits on the amount **we** will pay, and when **we** will pay a claim (**Your Policy Cover**), (remember, certain words have defined meanings – see **Our Definitions**);
- **Important Matters** - this contains important information on **your** duty of disclosure (including how the duty applies to **you** and what happens if **you** breach the duty), **our** privacy notice and dispute resolution process, the Financial Claims Scheme and more;
- When **we** will not pay a claim under each section (**Your Policy Cover**); and
- **Claims** - this sets out important information about how **we** will consider claims. It also sets out certain obligations that **you** and **we** have. If **you** do not meet them **we** may refuse to pay a claim.

Applying for cover

When **you** apply for **your policy** **we** will confirm with **you** things such as the period of cover, **your** premium and **excesses** that will apply, and whether any standard terms are to be varied. These details will be recorded on the **Certificate of Insurance** issued to **you**.

If **we** are unable to offer **you** the cover **you** seek, it will be because the particular product offered is not designed to cover a particular risk or risks including, but not limited to, some geographical regions. In such a case, if **you** would like to discuss **your** options please use the contact details on the back cover of this **PDS**.

This **PDS** sets out the cover **we** are able to provide **you** with. **You** need to decide if the benefit limits, type and level of cover are appropriate for **you** and will cover **your** potential loss.

If **you** have any queries, want further information about this product or want to confirm a transaction, please use the contact details on the back cover of this **PDS**.

About your premium

You will be told the premium payable for **your policy** when **you** apply. It is based on the cost of **your event ticket**. The amount of any **excess** payable is also included in the calculation of **your** premium.

Your total premium reflects the amount **we** calculate to cover these factors as well as any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to **your policy**. These amounts are included in the total amount payable by **you** as shown in **your Certificate of Insurance**.

Cooling-off period

Even after **you** have purchased **your policy**, **you** have cooling-off rights.

If **you** decide that **you** do not want **your policy**, **you** may cancel it within 14 days after **you** are issued **your Certificate of Insurance**. **You** will be given a full refund of the premium **you** paid, provided **you** have not left **your home** to go to the **event** or **you** do not want to make a claim or to exercise any other right under **your policy**.

After this period **you** can still cancel **your policy** but **we** will not refund any part of **your** premium if **you** do.

Who is the insurer?

This **policy** is underwritten by Allianz Australia Insurance Limited (**Allianz**) ABN 15 000 122 850 AFS Licence No. 234708, 2 Market Street, Sydney, New South Wales 2000.

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631, of 74 High Street, Toowong, Queensland 4066, Telephone (07) 3305 7000. **Allianz Global Assistance** has been authorised by **Allianz** to enter into the **policy** and deal with and settle any claims under it as the agent of **Allianz**, not as **your** agent. **Allianz Global Assistance** acts under a binder which means that it can do these things as if it were the insurer. It administers all benefits of this insurance.

Updating the PDS

We may need to update this **PDS** from time to time if certain changes occur where required and permitted by law. **We** will issue **you** with a new **PDS** or a supplementary **PDS** to update the relevant information, except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, **Allianz Global Assistance** may provide the updated information on **our** website. **You** can also get a paper copy of the updated information free of charge by calling the contact number shown on the back cover of this **PDS**.

Preparation date

This **PDS** was prepared on 13 September 2018.

Our Definitions

Headings, where appearing, are for reference only and do not affect interpretation.

When the following words and phrases appear in bold black type in this **PDS, your Certificate of Insurance** or any other document **we** tell **you** forms part of **your policy**, they have the meanings given below. The use of the singular shall also include the plural and vice versa.

accident/accidental/accidentally

means an unexpected event caused by something external and visible.

Allianz

means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance

means AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631.

Certificate of Insurance

is the document **we** give **you** which confirms that **we** have issued a **policy** to **you** and sets out details of **your** cover.

chronic

means a persistent and lasting condition. It may have a pattern of relapse and remission.

companion

means the intended recipient of an **event ticket** for an **event** which **you** also intend to attend.

date of issue

means the date and time of issue on **your Certificate of Insurance**.

event

means an event including but not limited to an official sporting occasion, music concert, exhibition, educational/cultural tour, cinema/theatre or theme park event, military display, or visit to a tourist attraction, that is due to take place at a place in Australia and which is specified in the **Certificate of Insurance**.

event ticket

means an admission ticket for an **event** purchased by **you** in advance through www.ticketmaster.com.au on a specified day or days and time listed on **your Certificate of Insurance**.

excess

means the deduction **we** will make from the amount otherwise payable under **your policy** for each claimable incident or event.

injury

means bodily injury caused solely and directly by violent, **accidental**, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any illness, **sickness** or disease.

medical adviser

means a doctor (including a clinical psychologist) or dentist qualified to diagnose the condition or disorder, holding the necessary certification in the country in which they are currently practising, and who is not **you** or **your companion**, or a **relative** of employee of **you** or **your companion**.

mental illness

means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

PDS

means Product Disclosure Statement.

policy

means this **PDS, Certificate of Insurance** and any written document **we** tell **you** forms part of **your** policy.

relative

means grandparent, parent, parent-in-law, step parent, step parent-in-law, sister, step sister, sister-in-law, brother, step brother, brother-in-law, spouse, partner, fiancé(e), son, son-in-law, daughter, daughter-in-law, step child, foster child, grandchild, ward or guardian.

sickness

means a medical condition (including a **mental illness**), not being an **injury**, the signs or symptoms of which first occur or manifest after the **date of issue** of the **Certificate of Insurance**.

we, our and us

means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

you or your

means each person named on the **Certificate of Insurance**.

Purchasing this Product

Who can purchase this policy?

Cover is available irrespective of **your** citizenship or residency.

Age limits

Age limits are as at the **date of issue**.

Available to all ages.

Period of cover

We will confirm the issue of **your policy** by providing **you** with a **Certificate of Insurance**. The period **you** are insured for is set out in the **Certificate of Insurance**.

Cover begins from the **date of issue** on **your Certificate of Insurance** and ends when the **event** begins (or when the **event** begins on the last day of the **event** if the **event** has a duration of more than one day) or a claim is made, whichever occurs first.

Extension of cover

You cannot extend **your** cover.

Excess

A NIL **excess** applies.

Important Matters

Under **your policy** there are rights and responsibilities which **you** and **we** have. **You** must read this **PDS** in full for more details, but here are some **you** should be aware of.

Limitation of cover

Notwithstanding anything contained in this **PDS** **we** will not provide cover, make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

Confirmation of cover

To confirm any **policy** transaction, (if the **Certificate of Insurance** does not have all the information **you** require), call **Allianz Global Assistance** using the contact number shown on the back cover of this **PDS**.

Jurisdiction and choice of law

This **policy** is governed by and construed in accordance with the law of Queensland, Australia and **you** agree to submit to the exclusive jurisdiction of the courts of Queensland. **You** agree that it is **your** intention that this Jurisdiction and Choice of Law clause applies.

Your Duty of Disclosure

Before **you** enter into this insurance with **us**, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time **you** enter into a contract of insurance with **us** to that which applies when **you** vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the contract with us for the first time

When answering **our** specific questions that are relevant to **our** decision whether to accept the risk of the insurance and, if so, on what terms, **you** must be honest and disclose to **us** anything that **you** know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that **you** understand **you** are answering **our** questions in this way for yourself and anyone else that **you** want to be covered by the contract.

Your Duty of Disclosure when you vary, extend, or reinstate the contract

When **you** vary, extend or reinstate the contract with **us**, **your** duty is to disclose to **us** every matter that **you** know, or could reasonably be expected to know, is relevant to **our** decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by **us**; or
- that is of common knowledge; or
- that **we** know or, in the ordinary course of business as an insurer, ought to know; or
- as to which compliance with **your** duty is waived by **us**.

Non-disclosure

If **you** fail to comply with **your** duty of disclosure, **we** may be entitled to reduce **our** liability under the contract in respect of a claim, cancel the contract or both.

If **your** non-disclosure is fraudulent, **we** may also have the option of avoiding the contract from its beginning.

Financial Claims Scheme

In the unlikely event **Allianz** were to become insolvent and could not meet its obligations under **your policy**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria. More information can be obtained from <http://www.fcs.gov.au>.

General Insurance Code of Practice

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice. The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please call the contact number on the back cover of this **PDS**.

Dispute resolution process

In this section “**we**” “**our**” and “**us**” means **Allianz** and **Allianz Global Assistance**.

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the back cover of this **PDS**, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. **We** will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedures. To obtain a copy of **our** procedures, please contact **us**.

We are a member of an external dispute resolution scheme which is independent and free to **you**. **We** are bound by determinations made by it in accordance with its relevant terms and rules applicable to **us**. Any complaint or dispute can be lodged:

- **with the Financial Ombudsman Service Australia if lodged before 1 November 2018:**
Online: www.fos.org.au
Email: info@fos.org.au
Phone: 1800 367 287
Mail: Financial Ombudsman Service Limited, GPO Box 3, Melbourne, Victoria 3001; or
- **with the Australian Financial Complaints Authority if lodged on or after 1 November 2018:**
Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

Privacy notice

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information. **We** usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide. For example, **your** personal information may be collected from **your** family members and **travelling companions**, doctors, and **hospitals** if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover. **We** are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope. Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. **We** may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law. **We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if you travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice.

You may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic

format for yourself or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, **Allianz Global Assistance**, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

Claims

In the event of a claim, immediate notice should be given to **Allianz Global Assistance** using the contact details on the back cover of this **PDS**.

Claims can be lodged online 24 hours a day at www.travelclaims.com.au.

Please note: For claims purposes, **your** original **event ticket** (or the barcode for the **event ticket** if it is an electronic ticket) must be provided.

Allianz Global Assistance will consider **your** claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to **you** within 10 business days.

Your Policy Cover

1.1 WHAT WE COVER

If **you** and/or **your companion** cannot attend the **event** due to circumstances that were not expected or intended by **you** and are outside **your** control, **we** will reimburse the cost of **your** and/or **your companion's event ticket** as shown below:

- the cost of the unused **event ticket** including any booking fee/transaction fee; plus
- any unused prepaid packages such as car parking or beverage packages, which were included in the total price **you** paid for the **event ticket**, and which are shown on the **event ticket** and/or itinerary.

Please note:

- where **your Certificate of Insurance** and/or itinerary shows that more than one **event ticket** was purchased, **we** will only pay the portion of the booking fee/transaction fee that applies to the unused **event ticket**.
- if the duration of the **event** is for more than one day, **we** will only pay the unused portion of the **event ticket** on a pro-rata basis.
- if the claim is due to an **injury** or **sickness** suffered by **you** or **your companion**, please provide a medical report from a **medical adviser**.

1.2 WHAT WE EXCLUDE

To the extent permitted by law, **we** will not pay if:

- a] **your** claim arises from the **event** being cancelled, abandoned, postponed or relocated by the artist, performer, band, venue, organisers or promoters of the **event**;
- b] at the time of purchasing this product, **you** were aware of something that would give rise to **you** making a claim under **your policy**;
- c] **you** do not do everything **you** can to reduce **your** loss as much as possible;
- d] **your** claim arises from an act or threat of terrorism;
- e] **your** claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military;
- f] **your** claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity; or
- g] **your** claim arises from biological and/or chemical materials, substances, compounds or the like including when used directly or indirectly for the purpose of harming or to destroy human life and/or create public fear.

Claims

How to make a claim

You must give **Allianz Global Assistance** notice of **your** claim as soon as possible. **You** can lodge **your** claim online 24 hours a day or obtain a claim form at www.travelclaims.com.au.

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required and:

- a] give **us** any information **we** ask for to support **your** claim, such as, but not limited to, **your** original **event ticket** (or the barcode for the **event ticket** if it is an electronic **ticket**), **event** itinerary, police reports or medical reports; and
- b] submit full details of any claim in writing within 30 days of the incident giving rise to the claim.

Claims are payable in Australian dollars to you (regardless of your country of residence)

We will pay all claims in Australian dollars. **We** will pay **you** unless **you** tell **us** to pay someone else. Payment will be made by direct credit to a bank account nominated by **you**.

You must help us to recover any money we have paid

If **we** have a claim against someone in relation to the money **we** have to pay or **we** have paid under **your policy**, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

Other insurance

If any loss, damage or liability covered under this **policy** is covered by another insurance policy, **you** must give **us** details. If **you** make a claim under one insurance policy and **you** are paid the full amount of **your** claim, **you** cannot make a claim under the other policy.

If **you** make a claim under another insurance policy and **you** are not paid the full amount of **your** claim, **we** will make up the difference, up to the amount this **policy** covers **you** for, provided **your** claim is covered by this **policy**.

We may seek contribution to amounts **we** have paid, or must pay, from **your** other Insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other Insurer.

Subrogation

We may, at **our** discretion undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit in **your** name to recover compensation or secure indemnity from any party in respect of anything covered by this **policy**. **You** are to assist and permit to be done everything required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, upon **us** paying **your** claim under this **policy** regardless of whether **we** have yet paid **your** claim and whether or not the amount **we** pay **you** is less than full compensation for **your** loss. These rights exist regardless of whether **your** claim is paid under a non-indemnity or an indemnity clause of this **policy**.

Recovery

We will apply any money **we** recover from someone else under a right of subrogation in the following order:

1. to **us**, **our** costs (administration and legal) arising from the recovery.
2. to **us**, an amount equal to the amount that **we** paid to **you** under **your policy**.
3. to **you**, **your** uninsured loss.

Once **we** pay **your** total loss **we** will keep all money left over. If **we** have paid **your** total loss and **you** receive a payment from someone else for that loss or damage, **you** must pay **us** the amount of that payment up to the amount of the claim **we** paid **you**.

How GST may affect your claim

If **you** are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if **you** were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount **we** would otherwise pay will be reduced by the amount of that input tax credit.

If **you** are entitled to claim an input tax credit in respect of **your** premium, **you** must inform **us** of the amount of that input tax credit (as a percentage) at the time **you** first make a claim. If **you** fail to do so, **you** may have a liability for GST if **we** pay **you** an amount under **your policy**.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling **Allianz Global Assistance** on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

Financial Services Guide

This Financial Services Guide (**FSG**) has been designed to help you make an informed decision about the financial services that the Authorised Representative and AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631 of 74 High Street, Toowong, Queensland 4066, telephone (07) 3305 7000 (**Allianz Global Assistance**) can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Allianz Global Assistance is responsible for the content of this **FSG** and has authorised its distribution.

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.

About Allianz Global Assistance

Allianz Global Assistance is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products.

Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (**Allianz**) ABN 15 000 122 850 AFS Licence No 234708 of 2 Market Street, Sydney, New South Wales 2000 Telephone 13 26 64, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to event ticket 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 Ticketmaster

Ticketmaster Australasia Pty Ltd (Ticketmaster) ABN 49 089 258 837 AR Number 321327 of Level 5, 364 Lonsdale Street, Melbourne, Victoria 3000, telephone 13 61 00 is an authorised representative of **Allianz Global Assistance**. Ticketmaster is the authorised representative that provides the financial services when you purchase this product through the website at www.ticketmaster.com.au.

Ticketmaster is authorised by **Allianz Global Assistance** to deal in and provide general advice on event ticket insurance products underwritten by **Allianz**. Ticketmaster acts for **Allianz Global Assistance** and does not act on your behalf.

Professional indemnity 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 event ticket insurance policy is payable to **Allianz** as the insurer.

Ticketmaster receives from **Allianz Global Assistance** commission (inclusive of GST) which is calculated as a percentage of the premium you pay for an insurance policy issued to you and is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by **Allianz** for providing services on behalf of **Allianz**. This is a percentage (exclusive of GST) 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 Ticketmaster receive an annual salary, which may 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 information about the remuneration that Ticketmaster, or employees and representatives of Ticketmaster or **Allianz Global Assistance** 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.

If you have a complaint

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call **Allianz Global Assistance** on 1300 054 686, or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

We are a member of an external dispute resolution scheme which is independent and free to **you**. **We** are bound by determinations made by it in accordance with its relevant terms and rules applicable to **us**. Any complaint or dispute can be lodged:

- **with the Financial Ombudsman Service Australia if lodged before 1 November 2018:**
Online: www.fos.org.au
Email: info@fos.org.au
Phone: 1800 367 287
Mail: Financial Ombudsman Service Limited, GPO Box 3, Melbourne, Victoria 3001; or
- **with the Australian Financial Complaints Authority if lodged on or after 1 November 2018:**
Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

Privacy statement

Allianz Global Assistance and Ticketmaster are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in **Important Matters** in the **PDS**.

How to contact us

You can contact Ticketmaster or **Allianz Global Assistance** or provide them with instructions using the contact details outlined in this **FSG**. Please keep this document in a safe place for your future reference.

Date prepared

This **FSG** was prepared on 13 September 2018.

**You can lodge your claim
online 24 hours a day at:**

www.travelclaims.com.au

General & Claims Enquiries

Phone: 1300 054 686

This insurance is issued and managed by

AWP Australia Pty Ltd, trading as Allianz Global Assistance

ABN 52 097 227 177

AFS Licence No. 245631

74 High Street, Toowong QLD 4066

This insurance is underwritten by

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708

2 Market Street, Sydney NSW 2000

Ticketmaster Australasia Pty Ltd

ABN 49 089 258 837

AR Number 321327

Level 5, 364 Lonsdale Street, Melbourne, Vic 3000

is an Authorised Representative of Allianz Global Assistance