

Aviation Insurance

Combined Policy Wording,
Product Disclosure Statement (PDS)
and Financial Services Guide (FSG)



agile aviation
UNDERWRITING SERVICES

Issued by Agile Underwriting Services Pty Ltd — ABN 48 607 908 243 — AFSL 483374



POLICY WORDING & PRODUCT DISCLOSURE STATEMENT (PDS)

Prepared on 21st August 2017

Any general advice that may be contained within this Policy Wording and Product Disclosure Statement (PDS) or accompanying material doesn't take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

TABLE OF CONTENTS

Who can I contact if I have questions	3
About Agile Underwriting Services	3
About this Policy Wording and Product Disclosure Statement	4
Your Duty of Disclosure	5
General Conditions	5
Cancellation of Your Policy	6
Claims	7
Complaints and Dispute Resolution	8
Privacy Statement	10
Definitions	12
Selecting Your Cover	14
Schedule of Benefits	15

FINANCIAL SERVICES GUIDE

About Agile Underwriting Services Pty Ltd	18
About Lloyd's	19
How AGILE provides its services	19
Marketing and Telemarketing Companies Remuneration	20
Referral to AGILE by Third Parties	21

1. WHO CAN I CONTACT IF I HAVE QUESTIONS?

We've simplified our contact points so you can easily get in touch with us.

FOR ENQUIRIES RELATING TO	PLEASE CONTACT
Policy questions and coverage Any questions, just call or email.	1300 475 092 help@agileunderwriting.com
Cancelling your policy You can cancel your policy at any time.	1300 475 092 cancel@agileunderwriting.com
Making a claim online You can claim directly through our online portal.	agileunderwriting.com/how-to-claim support.agileunderwriting.com
Making a claim Get in touch straight away and we can help.	1300 475 092 claims@agileunderwriting.com
Making a complaint If you're not happy...we want to know.	1300 475 092 complaints@agileunderwriting.com

2. ABOUT AGILE UNDERWRITING SERVICES

Agile Underwriting Services Pty Ltd (ABN 48 607 908 243, AFS Licence No. 483374) (**AGILE**) is a coverholder at Lloyd's and manages this policy that is underwritten by certain underwriters at Lloyd's. AGILE is responsible for the Financial Services Guide in this document, and certain underwriters at Lloyd's are responsible for the Product Disclosure Statement in this document. In this PDS, "We", "Us", "Our" means Agile Underwriting Services Pty Ltd. Our contact details are:

Head Office: Level 5, 63 York St, SYDNEY NSW 2000
Postal Address: Level 5, 63 York St, SYDNEY NSW 2000
Telephone: 1300 475 092
E-mail: service@agileunderwriting.com
Website: www.agileunderwriting.com

3. ABOUT LLOYD'S

Lloyd's is a unique insurance market and has been in operation for more than 325 years. Lloyd's has become the world's leading market for specialist insurance and has an unrivaled concentration of specialist underwriting expertise. With expertise earned over centuries led by expert underwriters and brokers who cover more than 200 countries and territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite your most prized assets. Lloyd's is backed by diverse global capital and excellent financial ratings. More information can be found at www.lloyds.com

4. ABOUT THIS POLICY

Cover for the Aircrew of an Aircraft in the event of an accident causing injury or death in accordance with Part 4 Section 22.11 of the Air Pilots Award. We will also pay certain other benefits in relation to the injury of the insured person(s) in the event of an accident.

Your certificate of insurance and/or Policy Schedule

Your certificate of insurance contains important details about your policy such as the period of insurance, your premium, what cover options and excesses will apply, and any changes to the policy wording.

What makes up your premium

Your premium is determined by a number of factors and of course, the higher the risk is, the higher the premium. Your premium also includes amounts that we are required to pay, such as government charges, taxes or levies (e.g. stamp duty and GST) that apply to your policy. You will find these amounts on your certificate of insurance.

5. IMPORTANT INFORMATION ABOUT THIS POLICY WORDING AND PRODUCT DISCLOSURE STATEMENT

This document is a PDS and is also Our insurance Policy Wording.

This document contains important information required under the Corporations Act 2001 (Cth) (the Act) and has been prepared to assist You in understanding your policy and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need.

It is important that You carefully read and understand this document before making a decision. Other documents may form part of Our Policy Wording and PDS and if they do, We will tell You in the relevant document.

In return for You paying Us a premium, as set out in Section 7, We insure You for the Events described in the Policy Wording and PDS, subject to the terms, conditions and exclusions of Your Policy. Please keep this document, Your Policy Schedule and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future. Please check these documents to make sure all the information in them is correct. Please let Us know straight away if any alterations are needed or if You change Your address or payment details. For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim.

Check your documents

It's important that you check all the details on the documents we send you. If you notice an error or if you have a question, please contact us at www.agileunderwriting.com/contact. If you find you need to change the cover for whatever reason, get in contact with us.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (the Code). The Code sets out minimum standards that We will uphold in respect of the products and services that We provide. Further information about the Code is available at www.codeofpractice.com.au and on request.

6. YOUR DUTY OF DISCLOSURE

What You must tell Us

We will ask You various questions when You apply for cover. When You answer those questions, You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure You, and anyone else to be insured under the Policy, and on what terms. You have this same duty to disclose those matters to Us before You renew, extend, vary or reinstate Your Policy.

If You do not tell us

If You do not answer Our questions in this way, We may reduce Our liability under contract in respect of a claim or refuse to pay a claim, or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having commenced.

7. WHO CAN PURCHASE THIS POLICY

Certain eligibility criteria apply. We tell You when You apply whether You meet this criteria e.g.

- Australian residents from eighteen (18) years of age up to and including eighty-five (85) years of age.
- Your Policy may be renewed up to and including eighty-five (85) years of age.
- You must be an Australian resident.

8. GENERAL CONDITIONS

Commencement and Period of Your Policy

Your Policy begins on the Commencement Date or on the latest Renewal Date, whichever is the later, and continues for one (1) calendar year (being the Period of Insurance) after which time it expires, or until it is cancelled.

Renewal of Your Policy

This insurance may be renewed for further consecutive yearly periods upon payment of the premium. Payment of Your premium is deemed to be acceptance of an offer of renewal for a further yearly period. If You continue to pay Your premium, then unless Your Policy is cancelled or We advise You prior to the Renewal Date that We will be updating Your policy or not be renewing, a policy on the same terms and conditions automatically comes in to existence for one (1) year from the Renewal Date.

Expiry of Your Policy

Your Policy expires at the end of the Period of Insurance. We may decide not to renew Your Policy. If We decide not to renew Your Policy, We will send You an expiry notice at least fourteen (14) days before the expiry of Your Policy. If Your Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Commencement Date or Renewal Date, whichever is the later, up to and including the date of cancellation or termination.

Significant tax implications

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

Australian Law

You must be an Australian resident to be covered by this Policy unless specifically agreed otherwise by Us. You must notify Us If You are no longer an Australian resident during the Period of Insurance. Your Policy is governed by the laws of the State or Territory of Australia in which You normally reside and any disputes in connection with Your Policy will be conducted in their courts.

Australian Currency

All payments by You to Us and Us to You or someone else under Your Policy must be in Australian currency.

Cooling off period

You have fourteen (14) days from the date We confirmed, electronically or in writing, that You are covered under Your Policy to decide if the Policy meets Your needs. You may cancel Your Policy simply by calling Us on 1300 475 092 or advising Us in writing within those fourteen (14) days to cancel it. If You do this, We will refund any premiums You have paid during this period. These cooling off rights do not apply if You have made or You are entitled to make a claim during this period.

9. CANCELLATION OF YOUR POLICY

Your Policy may be cancelled in one of two (2) ways:

When You can cancel

You can cancel Your Policy at any time by emailing us at cancel@agileunderwriting.com or calling 1300 475 092.

If You:

- (a) pay Your premium by instalments and wish to cancel, We will cancel on the date to which You have paid Your premium in advance.
- (b) do not pay Your premium by instalments, the cancellation will take effect at 4pm Australian Eastern Standard Time on the day We receive Your notice of cancellation. We will refund the premium for Your Policy, less an amount which covers the period for which You were insured. However, We will not refund any premium if We have paid or are obliged to pay a benefit under Your Policy.

When We can cancel

We can cancel Your Policy by giving You written notice to the address on file and in accordance with the Insurance Contracts Act 1984 (Cth), including where You have:

- (a) breached the Duty of Disclosure;
- (b) breached a provision of Your Policy (including one requiring payment of premium);
- (c) made a fraudulent claim under any policy of insurance. If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were insured.

Undertaken Deception, Fraud and Illegal Use, we may be entitled to avoid this policy or withdraw from it in the event of intentional misrepresentation or deception. as well as in the event that the Equipment is wholly or partly used in the course of, or to facilitate a criminal activity. If a fraudulent Claim is made, entitlements and benefits will be forfeited and information may be forwarded to the police and the prosecuting authorities.

10. CLAIMS

You should advise Us as soon as possible of any Event which could lead to a claim.

Your Obligations in case of a Claim

The policyholder and/or any insured must notify us in writing within thirty (30) days of the incident occurring or any claim which may trigger this policy as soon as is reasonably practicable after they first become aware of the incident within the insurance period. You should ensure you include your policy number in the correspondence. Notice must be given to us as soon as reasonably practical in the event of the death of the Insured person resulting or alleged to result from an accident.

The notice should include, so far as is reasonably practicable and so far as the relevant insured is aware:

- a) the identity of the claimant if relevant;
- b) an outline of the factual matrix; and
- c) an estimate of the likely quantum of any loss.

The notice must be delivered by email to aviationclaims@agileunderwriting.com.au.

Any written notice will be considered effective from the date such notice is first received by us.

Procedure for making a claim

If You or Your legal representative wishes to make a claim You or they must:

- (a) complete a claim form which is available from Us by calling 1300 788 463 or by lodging online and attach to the claim form
 - i. any reports that have been obtained from the police, a carrier or other authorities about an accident; and
 - ii. any other documentary evidence required by Us under Your Policy;
- (b) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical;
- (c) give Us at Your, or Your legal representative's, expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim;
- (d) help Us to make any recoveries. We have the right to sue any other party in Your name to recover money payable under the Policy or to choose to defend any action brought against You. You must provide reasonable assistance to us.

Processing and payment of claims

We will settle your claim by payment as per the benefit sections of Your Policy at Our descetion. We will take all reasonable steps to pay a valid claim promptly.

Making claims after Your Policy is cancelled

If Your Policy is cancelled this does not affect Your rights to make a claim under Your Policy if the Event occurred before the date of cancellation.

11. COMPLAINTS AND DISPUTE RESOLUTION

AGILE takes the concerns of its customers very seriously. AGILE has detailed complaint handling and dispute resolution procedures that You may access, at no cost to You. To obtain a copy of Our procedures, please contact Us on 1300 475 092 or complaints@agileunderwriting.com. To assist AGILE with Your enquiries, please provide Us with Your claim or policy number (if applicable) and as much information You can about the reason for Your complaint or dispute. AGILE's complaints and dispute procedures are as follows:

Stage 1 - Complaint Handling Procedure

If You are dissatisfied with any of AGILE's products or services and You wish to lodge a complaint, please contact Us at:

Postal address: The Complaints Officer
AGILE Insurance Limited
GPO Box 4907 Sydney NSW 2001

Telephone: 1800 815 675
Facsimile: (+61 2) 9335 3467
Email: complaints@acegroup.com

We will respond to Your complaint within fifteen (15) business days, or if further investigation or information is required, We will work with You to agree on reasonable alternative timeframes.

Stage 2 – Dispute Resolution Procedure

If You are dissatisfied with Our response to Your complaint, You may ask that Your complaint be treated as a dispute and referred to AGILE's dispute resolution team at:

Postal address: Internal Dispute Resolution Service
Lloyd's Australia Limited
Level 9, 1 O'Connell Street Sydney NSW 2000
Telephone: (+61 2) 9223 0752
Facsimile: (+61 2) 9223 1466
Email: idlaustralia@lloyds.com

When you lodge your dispute with Lloyd's, they will usually require the following information:

- (a) Name, address and telephone number of the policyholder;
- (b) The type of insurance policy involved;
- (c) Details of the policy concerned (policy and/or claim reference numbers, etc.);

- (d) Name and address of the insurance intermediary through whom the policy was obtained;
- (e) Details of the reasons for lodging the complaint;
- (f) Copies of any supporting documentation you believe may assist Lloyd's in addressing your dispute appropriately.

Following receipt of your complaint, you will be advised whether your dispute will be handled by either Lloyd's Australia or the Policyholder & Market Assistance Department at Lloyd's in London:

- (i) Where your complaint is eligible for referral to the Australian Financial Ombudsman Service (FOS), your complaint will be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute.
- (ii) Where your complaint is not eligible for referral to the Australian FOS, Lloyd's Australia will refer your complaint to the Policyholder & Market Assistance Department at Lloyd's, who will then liaise directly with you.

How long will Stage 2 process take?

Your complaint will be acknowledged in writing within five (5) business days of receipt, and you will be kept informed of the progress of Lloyd's review of your complaint at least every ten (10) business days.

The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a

full written response to your complaint within fifteen (15) business days of receipt, provided Lloyd's have received all necessary information and have completed any investigation required.

Stage 3 - External Dispute Resolution

If Your complaint or dispute is not resolved to Your satisfaction or a final response has not been provided within 45 days, You may refer the matter to the Financial Ombudsman Service (FOS) for review. FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference and its contact details are:

Postal address: Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001

Telephone: 1300 780 808

12. FINANCIAL CLAIMS SCHEME AND COMPENSATION ARRANGEMENTS

If Your complaint or dispute is not resolved to Your satisfaction or a final response has not been provided within 45 days, You may refer the matter to the Financial Ombudsman Service (FOS) for review. FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference and its contact details are:

Because of this:

- the protection provided under the Financial Claims Scheme legislation

applies in relation to Us and the Policy. If We were to fail and were unable to meet Our obligations under the Policy, a person entitled to claim under insurance cover under the Policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49; and

- We are exempted by the Corporations Act 2001 from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

13. UPDATING OUR PDS

We may update the information contained in Our PDS when necessary. A paper copy of any updated information is available to You at no cost by calling Us on 1300 475 092.

We will issue You with a new PDS or a supplementary PDS where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable person deciding whether to buy this product.

14. PRIVACY STATEMENT

At AGILE, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). We use your personal information to assess the risk of and provide insurance and other insurance services to service your account. We may use your contact details to send you information and offers about products and services that we believe will be of interest to you. If you don't provide us with full information, we may not be able to provide insurance or assess a claim to service your account. If you provide us with information about someone else you must obtain their consent to do so. We provide your information to the insurer we represent when we issue and administer your insurance. We are part of the Agent Zero Group and may provide your information to the entity that provides us with business support services.

We may also provide your information to your broker and contracted third party service providers (e.g. Loss adjuster companies), but will take all reasonable steps to ensure that they comply with the Privacy Act. Our Privacy Policy contains information about how you can access the information we hold about you, ask us to correct it, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by telephone 1300 475 092 email (privacy@agileunderwriting.com) or by visiting our website (www.agileunderwriting.com). By providing us with your personal information, you consent to its collection and use as outlined above and in our Privacy Policy.

SERVICE OF SUIT CLAUSE

The Underwriters hereon agree that:

1. In the event of a dispute arising under this Insurance, the Underwriters at the request of the Assured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.

2. Any summons notice or process to be served upon the Underwriters may be served upon:

Postal address: Lloyd's General Representative in Australia
Lloyd's Australia Limited
Level 9, 1 O'Connell Street Sydney NSW 2000

who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on the Underwriters' behalf.

3. If a suit is instituted against any one of the Underwriters, all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court.

15. WORDS WITH SPECIAL MEANINGS

Throughout this document, certain words begin with capital letters. These words have special meaning and are included in the Definitions, in Section 6 of this Policy Wording and PDS. Please refer to the Definitions for their meaning. Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and may be in force from time to time.

16. DEFINITIONS

Please use this Definitions section to find the meaning of these words throughout this document.

Accident means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance.

Accident shall also include disappearance. If the Insured Person is not found within three months of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that the Insured Person has sustained Bodily Injury and that such injury has caused the Insured Person's death, we shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Insured Person is subsequently found to be living.

Australia means continental Australia and extending 100 km into territorial waters, external territories (excluding Australian Antarctic Territory, Macquarie Island, Heard Island and McDonald Island) and passage between continental Australia and the external territories (other than the excluded territories).

Bodily Injury means identifiable physical injury which

- (a) is caused by an Accident, and
- (b) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within twelve months from the date of the Accident.

Flight means from the time the Aircraft moves forward in taking off or attempting to take off, whilst in the air, and until the Aircraft completes its landing run. A rotary wing aircraft shall be deemed to be in Flight when the rotors are in motion as a result of engine power, the momentum generated therefrom, or autorotation.

Insured means the Insured named in the Schedule and includes any directors, employees, or partners of the Insured whilst acting in the scope of their duties.

Insured Person means the person named in the Schedule.

Policy includes the Schedule, together with any endorsements shown in the Schedule as included, all of which attach to and form part of this Policy.

Commencement Date means the date We agree to provide insurance under the Policy as shown on Your Policy Schedule.

Period of Insurance means one (1) calendar year from the Commencement Date or the latest Renewal Date, whichever the later.

Renewal Date means one (1) year from the Commencement Date and subsequent anniversaries of that date.

We/Us/Our means Agile Underwriting Services Pty Limited (ABN 48 607 908 243, AFS Licence No. 483374) underwrites on behalf of certain underwriters at Lloyd's and wherever the terms Insured, you or your are used, these shall refer to the person, persons or organisations named in the Schedule.

You/Your means the person who is named as the insured on the Policy Schedule in respect of whom premium has been paid or agreed to be paid.

Agreement to Insure, means we agree, in consideration of the payment of premium to us and upon the basis of your declarations incorporated herein to insure against Bodily Injury in the manner and to the extent hereinafter provided, subject to the Policy terms, conditions, limitations, exclusions and endorsements.

Please note that this insurance only relates to the benefits of the Policy which are shown in the Schedule as being included and for which premium has been paid.

SEVERAL LIABILITY NOTICE LSW 1001 (Insurance) 08/94

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

17. SELECTING YOUR COVER

Section 1: Cover provided by Your Policy

Coverage

1. We agree with the Insured, to the extent and in the manner herein provided, that if the Insured Person sustains Bodily Injury caused by an Accident we will pay to the Assured, or to the Assured's Executors or Administrators, according to the Schedule of Benefits after the total claim shall be substantiated under this Insurance, provided always that:

(a) benefit shall not be payable under more than one of the items of the Schedule of Benefits in respect of the consequences of one Accident.

2. The total sum payable under this Insurance in respect of any one or more claims shall not exceed in all the largest benefit under any one of the items contained in the Schedule of Benefits per each Insured Person.

Schedule of Benefits (for each Insured Person)

This Insurance provides benefits in accordance with the Scale of Benefits specified in the Schedule of Insured Persons. The percentages specified in the Scale of Benefits below are % of the Capital Sum Insured applicable to the Insured Person.

BENEFIT		SCALE OF BENEFITS
		A
1.	Death	100%

Section 2: Exclusions applicable to Your Policy

This Insurance does not cover claims in any way caused or contributed to by:

1. War, whether war be declared or not, hostilities or any act of war or civil war;
2. The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials;
3. Nuclear reaction, nuclear radiation or radioactive contamination;
4. The Insured Person engaging in or taking part in armed forces service or operations;
5. The Insured Person's suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity;
6. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life);
7. The Insured Person's own criminal act;
8. The Insured Person being under the influence of alcohol or drugs;

Section 3: Conditions applicable to Your Policy

1. Unless otherwise declared and agreed by the us no benefit will be payable for any condition for which the Insured Person has sought advice, diagnosis, treatment or counselling or of which the Insured Person was or should reasonably have been aware at inception of this Insurance or for which the Insured Person has been treated at any time prior to inception.

2. Notice must be given to the us as soon as reasonably practicable in the event of the death of the Insured Person resulting or alleged to result from an Accident.

3. Any fraud, concealment, or deliberate mis-statement either in the proposal on which this Insurance is based or in relation to any other matter affecting this Insurance or in connection with the making of any claim hereunder shall render this Insurance null and void and all claims hereunder shall be forfeited.

4. This Policy will be construed in accordance with Australian Law whose courts shall have exclusive jurisdiction in any dispute or difference between you and us.

FINANCIAL SERVICES GUIDE (FSG)

How the money works, and where your money goes.

This is a FSG issued by Agile Insurance Services Pty Ltd (**AGILE**) in relation to general insurance products promoted by AGILE. The purpose of this FSG is to help you to make an informed decision about whether to use the financial services AGILE can provide to you. It contains information on:

- who AGILE is and how we can be contacted or given instructions;
- the services AGILE offers to you and how they are provided;
- how AGILE and other relevant persons are remunerated;
- AGILE's compensation arrangements;
- our commitment to protecting your privacy;
- how complaints are dealt with; and
- other disclosure documents you may also receive.

Other disclosure documents you may receive

Where required, you will also be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains information on the benefits and significant characteristics of the product and is designed to assist you in making an informed decision about whether to buy the product or not. It may be more than one document.

ABOUT AGILE INSURANCE SERVICES (AGILE)

AGILE is an Australian licensed insurance underwriting agency, AFS 483374 and are a Coverholder at Lloyd's providing innovative, rapid and efficient product solutions. AGILE's details are as follows:

ABN:	48 607 908 243
AFS Licence Number:	483374
Head Office:	Level 5, 63 York St, Sydney NSW 2000
Postal address:	Level 5, 63 York St, Sydney NSW 2000
Telephone:	1300 475 092
E-mail:	service@agileunderwriting.com

AGILE is part of the AGENT ZERO Group of Companies. With exceptional underwriting and claims teams, AGILE is committed to excellence, integrity and to providing quality service and insurance products. Around the world, AGILE's clients and brokers can expect the highest level of commitment and service. AGILE focuses on its clients, building strong relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

General Insurance Code of Practice

AGILE is a signatory to the General Insurance Code of Practice (the Code). The Code sets out minimum standards that AGILE will uphold in respect of the products and services that it provides. Further information about the code is available at www.codeofpractice.com.au and on request.

ABOUT LLOYD'S

Lloyd's is a unique insurance market and has been in operation for more than 325 years. Lloyd's has become the world's leading market for specialist insurance and has an unrivaled concentration of specialist underwriting expertise. With expertise earned over centuries led by expert underwriters and brokers who cover more than 200 countries and territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite your most prized assets. Lloyd's is backed by diverse global capital and excellent financial ratings. More information can be found at www.lloyds.com

HOW AGILE PROVIDES ITS SERVICES

AGILE may provide a dealing service, with or without general advice, in relation to the general insurance products that AGILE distributes. When AGILE issues general insurance products, AGILE acts on its own behalf, not yours.

In dealing with Us, AGILE will collect information from you to be able to market and issue the product and manage Your and AGILE's rights and obligations under the product. AGILE will also give you factual information about the product to help you decide whether to buy the policy.

In some cases AGILE may also make a general recommendation or give an opinion about DeviceCover which is not based on AGILE's consideration of your individual objectives, financial situation or needs. In providing a general advice service, AGILE cannot tell you whether the insurance, or an option within it, is appropriate for you specifically. As a result, you need to consider the appropriateness of any information or general advice AGILE gives you, having regard to your objectives, financial situation and needs, before acting on it. You need to read the relevant policy documentation (including the PDS) to determine if it is suitable for you.

HOW AGILE IS PAID FOR ITS SERVICES

Payment for the services AGILE provides

As the issuer of any insurance policy, we will charge you an agreed premium for that product based on a number of factors including your risk profile and circumstances (plus relevant taxes and charges) which we will calculate and provide you with before you buy the product.

Remuneration of our staff

All permanent AGILE employees are paid an annual salary. An annual bonus may be paid in some circumstances, which can be based on performance against sales targets and other performance criteria.

All temporary AGILE employees receive hourly wages or such wages otherwise agreed for a fixed term or contract. Performance-based payments may also be paid in some circumstances.

AGILE employees may also receive other non-monetary benefits such as attendance at business related conferences, study trips, other functions or gift vouchers.

Referral to AGILE by third parties

In certain cases, we may have a relationship with a third party who we may pay for referring you to us. We may pay them a referral fee which is a percentage of the net premium of an insurance policy (which is the total premium payable less GST and Stamp Duty).

This referral fee is already incorporated into the premium payable by you and the amount can vary, depending on the type of arrangement we have with the third party and the type of insurance product you purchase. The amount we pay them includes a reimbursement of expenses they incur in performing their role, for example marketing, postage, telephone, printing and call centre costs. The referral fee is normally payable to third parties on a monthly or quarterly basis, in arrears.

Further information

You can ask us to give you more particulars of the remuneration or other benefits referred to above within a reasonable period after receiving this FSG and before we provide you with the financial service to which this FSG relates, unless we agree otherwise.

MARKETING COMPANIES REMUNERATION

AGILE may authorise a number of marketing and telemarketing companies to provide services on its behalf for which they receive remuneration from AGILE. See below for further details about their remuneration. These services may include an inbound and outbound call centre to assist you in applying for the policy and to answer any general queries you may have about the policy. The companies follow procedures set by AGILE and may also provide you with general advice which has been prepared and authorised by AGILE. In providing these services, the companies act on AGILE's behalf, not yours. The companies may also act on behalf of other licensees. For further details, please contact AGILE on 1300 475 092.

Remuneration of a marketing company's staff

Depending on the particulars of each marketing or telemarketing campaign, a company's employees will receive a salary or a fee which is an hourly rate negotiated with the telemarketing company and may also receive one or more of the following benefits which are based on the employees' performance against sales targets and other performance criteria:

- soft dollar benefits which can include gift vouchers, meals, entertainment such as tickets to sporting events and gifts such as bottles of wine; &/ or ;
- weekly monetary bonuses.

These benefits are paid by the company and not AGILE. The identity and remuneration of individual operators should not impact the service provided or be material to your decision to enter into an insurance contract with AGILE.

Referral to AGILE by third parties

In certain cases, we may have a relationship with a third party who we may pay for referring you to us. We may pay them a referral fee which is a percentage of the net premium of an insurance policy (which is the total premium payable less GST, Stamp Duty and Fire Services Levy, where applicable). This referral fee is already incorporated into the premium payable by you and the amount can vary, depending on the type of arrangement we have with the third party and the type of insurance product you purchase. The amount we pay them includes a reimbursement of expenses they incur in performing their role, for example marketing, postage, telephone, printing and call centre costs. The referral fee is normally payable to third parties on a monthly or quarterly basis, in arrears.

Compensation arrangements

Please refer to the Financial Claims Scheme and Compensation Arrangements section contained within the PDS section of this booklet - Combined Policy Wording and PDS and FSG.

Privacy Statement

Please refer to the Privacy Statement section contained within the PDS section of this booklet - Combined Policy Wording and PDS and FSG.

Complaints and dispute resolution

Please refer to the Complaints and Dispute Resolution section contained within the PDS section of this booklet - Combined Policy Wording and PDS and FSG. This FSG was prepared by AGILE on 21st August 2017.

Aircrew Personal Accident Insurance

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



About Agile Underwriting Services Pty Ltd (AGILE)

AGILE is an Australian licensed insurance underwriting agency, AFS 483374 and are a Coverholder at Lloyd's providing innovative, rapid and efficient product solutions. AGILE's details are as follows:

ABN: 48 607 908 243
AFS Licence Number: 483374

How to contact ACE

If you would like a copy of your personal information, or to correct or update it, please contact our customer relations team.

Head Office: Level 5, 63 York St, Sydney NSW 2000
Postal address: Level 5, 63 York St, Sydney NSW 2000
Telephone: 1300 475 092
E-mail: service@agileunderwriting.com