

Disclosure Document

Date prepared: 23 July 2024

This Disclosure Document sets out the financial services that Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282 (trading as Qikio Car Insurance) Australian Financial Service (AFS) Licence Number 443540 (Adica) (we, us or our in this Disclosure Document) may provide to you.

The purpose of the Disclosure Document is to assist you to consider whether to use Adica's services. It contains information about how we are paid and how any complaints that you may have regarding our products, services, or representatives are dealt with.

We will also provide you with a Product Disclosure Statement (PDS) prior to purchasing any insurance policy from us. The PDS sets out information about the insurance policy to help you decide whether the policy is right for you.

You can contact us by post at PO Box 7212, Melbourne, VIC 3004, by email at customerservice@qikio-car.com.au, or by phone on 1300 459 346, or by visiting qikio.com.au/car.

Adica's services

Adica is authorised to deal in, provide general advice to you about, and provide a claim handling and settling service in relation to general insurance products.

If we provide you with advice, it is general in nature and does not take into account your objectives, needs, or financial situation. We cannot assist you to determine if the insurance or the benefits of the policy are appropriate for you and your particular circumstances.

Before making a decision to purchase any of our insurance products, you should consider the appropriateness of the advice together with your objectives, needs and financial situation. You should read and consider the relevant PDS for the product to determine whether it meets your needs, and you may also wish to seek independent financial advice.

Who we act for when providing the financial services

When we provide you with insurance or with general advice, we are acting on our own behalf and not as your agent. Any advice we provide relates to the general insurance products we issue via our website, by email or over the phone.

How you can provide us with instructions

You can provide instructions to us in writing, by post, or electronically, or you can call us. Our postal and email address and our telephone number can be found under the heading 'How to contact us'. Where you provide instructions to us in writing, we will confirm these instructions with you over the phone before acting on them.

How we are paid

When you take out an insurance policy with us, we will charge you a premium. We will advise you of the amount of this premium before you agree to purchase the insurance policy.

Our staff are paid an agreed salary to provide the services to you, but do not receive any commissions. Our staff may receive bonus remuneration based on company and individual performance.

What if you have a complaint?

If you have any concern about our products, services or representatives, our Customer Resolution Team will work with you to resolve any issue you might have. You can raise a concern or make a complaint about any aspect of your relationship with us by calling 1300 459 346 between Monday and Friday from 8:30am to 5:00pm AEST or by emailing resolutionteam@qikio-car.com.au.

If you are unhappy with our decision following the resolution of your complaint, you may refer your dispute to the Australian Financial Complaints Authority (AFCA). There is no charge for this service, and a decision of AFCA is binding on us but not on you. You can contact AFCA by calling 1800 931 678 or emailing info@afca.org.au.

Compensation arrangements

As an AFS licensee we are required to have adequate professional indemnity insurance arrangements to compensate retail clients for losses suffered due to a breach of Chapter 7 of the *Corporations Act 2001* (Cth). As an Australian Prudential Regulation Authority (APRA) regulated entity we are exempted from this requirement as we are bound by APRA requirements to have adequate insurance arrangements in place.

Privacy

We are committed to protecting your privacy. We use and disclose the information you provide to enable us to provide you with the services you request, in accordance with our Privacy Policy. If you do not provide us with full information, we may not be able to provide you with insurance. Please refer to our Privacy Policy available at qikio.com.au/car for further information on how we collect and use the information you provide to us.