

# Insuranceline

# Financial Services Guide

This Financial Services Guide (FSG) is provided by TAL Direct Pty Limited ABN 39 084 666 017 ('TAL Direct'). Insuranceline is a trading name of TAL Direct. TAL Direct holds an Australian Financial Services Licence (AFSL 243260) and is related to the insurer TAL Life Limited ABN 70 050 109 450 AFSL 237848 ('TAL Life'). TAL Direct and TAL Life are part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies ('TAL'). TAL Direct is responsible for the content of this FSG and has authorised its distribution. For purpose of this FSG, references to we, us and our mean 'TAL Direct'.

25 February 2026

## **Purpose of this Financial Services Guide**

We are required to give you this Financial Services Guide (FSG) by law before we can provide you with any financial services. It contains important information about the authorised services we offer, the remuneration received by us, our service providers and our internal and external dispute resolution services and compensation arrangements. This FSG is designed to assist you in deciding whether to use any of the authorised services.

## **Our services**

TAL Direct is authorised and responsible under its Australian Financial Services Licence to:

- Provide general financial product advice on life risk and superannuation products to retail clients;
- Provide general financial product advice on general insurance products to retail clients;
- Deal in life risk, superannuation and general insurance products to retail clients; and
- Arrange superannuation products for retail clients.

## **Who are our representatives?**

A number of representatives have been appointed by TAL Direct to provide a financial service over the telephone and via webchat. These people have received specialist training to discuss the products we offer. They are only authorised to provide general advice. TAL Direct is responsible for any financial service provided by a representative over the telephone or via web chat.

## **What does general advice mean?**

It is important that you understand that we will not provide personal advice or make recommendations about suitability of the product for you. Any advice provided will not take into account your financial situation, needs or objectives. Therefore, before you decide to buy a product arranged by us, or keep a similar product you already hold, it is important that you consider the appropriateness of the advice having regard to those matters and read the relevant Product Disclosure Statement to make sure that the product is appropriate for you.

The PDS sets out the important information you should consider when deciding to acquire or to continue to hold a certain product, including the insurer and the benefits, features and associated costs of the product. You can read the PDS prior to receiving a call from our representative or if you like, you can ask our representative to read it to you.

## **Who we act for**

When our representatives provide general financial product advice, arrange for the insurer to issue policies or renew policies, they are acting for TAL Direct. TAL Direct is also authorised to issue and administer policies and, until 8 December 2021, to pay claims on behalf of certain insurers under an arrangement called

a “binder”. From 9 December 2021, TAL Direct will cease to pay claims on behalf of these insurers.

For life cover the insurer is TAL Life.

If your policy includes Involuntary Unemployment Cover the insurer is Hallmark General Insurance Company Ltd ABN 82 008 477 647 AFSL 243478 (Hallmark General Insurance).

When TAL Direct does this we will tell you and, in these circumstances, TAL Direct is acting for the insurer. TAL Direct will not issue or arrange for the issue of a life risk or general insurance product for any insurer or issuer other than the above mentioned insurers or trustee.

The registered addresses for the insurers and trustee are:

- TAL Life -  
Level 16, 363 George Street, Sydney NSW 2000
- Hallmark General Insurance -  
Level 5, 66 St Georges Terrace, Perth WA 6000

## Dispute resolution process

Insuranceline offers an internal dispute resolution process in relation to any concerns or complaints you may have about your policy, our services or your privacy. If a dispute is not resolved to your satisfaction through our internal dispute resolution process, you may then refer your concern or complaint to an external dispute resolution service.

## Internal dispute resolution process

In the first instance, we hope that our representatives can handle any concern or complaint you may have.

Please call us on **1300 880 750**

Or write to us at:

Internal Dispute Resolution Team

Insuranceline

Reply Paid 5380, Sydney NSW 2001

Alternatively, please email us at:

[insuranceline@insuranceline.com.au](mailto:insuranceline@insuranceline.com.au)

We will attempt to resolve your complaint within 30 days of the date it is received. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

More information about our complaints process can be found in the Insuranceline Complaints Policy at [www.insuranceline.com.au/contact-us/complaints](http://www.insuranceline.com.au/contact-us/complaints)



## External dispute resolution process

If an issue has not been resolved to your satisfaction or we do not respond to your complaint within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

**In writing to:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

## Personal information

Personal and sensitive information is collected from you to enable TAL and, if you have Involuntary Unemployment Cover, Hallmark General Insurance to provide their products or services to you.

Further information may be requested from you at a later time, such as if you want to make alterations to your insurance policy or at claim time.

The ways in which Insuranceline and Hallmark General Insurance (if applicable) collect, use, secure and disclose your personal information, as well as details about how to access or correct your personal information held by us, or make a complaint in relation to privacy, is set out in the Insuranceline and Hallmark General Insurance Privacy Policies, which are available at [www.insuranceline.com.au/Privacy-Policy](http://www.insuranceline.com.au/Privacy-Policy) and [www.hallmarkinsurance.com.au](http://www.hallmarkinsurance.com.au) or free of charge on request to Insuranceline by contacting **1300 880 750** or [customerservice@insuranceline.com.au](mailto:customerservice@insuranceline.com.au).

If you have any questions regarding your privacy please contact us. You may be entitled to gain access to information we have on file about you. If you wish to request access please contact TAL in writing.

If you do not supply the required information to us we may not be able to provide our products and services to you or pay your claim. In processing and administering your insurance (including at the time of claim) your personal information may be disclosed to Hallmark General Insurance (if applicable) (and its related bodies corporate) and TAL Life as well as any related bodies corporate including the following third parties, where necessary: your employer, general practitioners or health professionals to verify any health information you may provide, your (or your employer's, if relevant) financial adviser, other companies within the TAL group of companies or partner organisations including companies based overseas; organisations to whom we outsource our mailing, administration and

information technology, investigators, the Trustee (if relevant), the administrator of the product or fund, reinsurers, Government departments if required or authorised to do so, or any person acting on your behalf such as a lawyer or accountant.

Information regarding the privacy rights of individuals is available at [www.oaic.gov.au](http://www.oaic.gov.au) which is the website of the Office of the Australian Information Commissioner.

## Opt-out

From time to time Insuranceline may use your information to offer, invite you to apply or promote and market our products and services to you. We may do this by phone (where we have your valid consent), mail, email, SMS or other electronic messages. Your consent shall remain in effect in accordance with relevant law or until you tell us otherwise.

If you do not want to receive telemarketing calls, or would prefer to receive telemarketing calls at certain times or days, please call us on **1300 880 750**. If you do not want to receive any further information on other products or services offered by Insuranceline, please call **1300 880 750** or email [customerservice@insuranceline.com.au](mailto:customerservice@insuranceline.com.au).

## Disclosure of remuneration

When insurance is arranged for you, you will be required to pay a premium and this will be paid to the insurer of the product. The premium includes any commission payable by the insurer for distributing the product so you do not need to pay any extra. Where Involuntary Unemployment Cover has been arranged for you, Hallmark General Insurance will pay a commission to TAL of up to 35% of the Involuntary Unemployment component of each premium paid. Currently GST of 10% is applied to amounts paid to TAL.

Where a representative arranges a policy for you over the telephone, that representative may in addition to their salary receive a commission from TAL. The amount of commission is dependent on a number of factors including the number of policies issued and the quality of the representative's conduct.

You are entitled to request details of this remuneration, and may do so by contacting us on the number specified in this FSG. This request may be made after you receive the FSG and before any financial service is provided to you. There may be circumstances where additional commissions, bonuses and non-cash incentives are paid to representatives and these will accrue from time to time. These are not an additional cost to you.

TAL may also pay referral fees or commissions to people or organisations that refer new customers to us. The referral fee may be paid in the form of an upfront commission fee and/or periodical trail fees. This will be at no additional cost to you. In addition to paying referral fees, TAL may from time to time give other non-cash benefits to referral partners.

## Direct debit request summary

This summary describes how the Direct Debit Request system works. Upon issue of your policy, you will also receive a full copy of the Direct Debit Request Service Agreement. You should read the Agreement carefully as it explains your rights and obligations relating to your ongoing direct debits.

When you complete your bank details and sign the authority, you are authorising the direct debit of the appropriate premiums from your nominated account. Your authority will be kept confidential at all times. If your premium cannot be paid (for example there's not enough money in your nominated account) your bank may dishonour that payment, in which case your policy may lapse, and all cover will cease.

If you have concerns about its operation or you subsequently need to change any aspects of the authority, please notify us. From time to time updates about our services which are subject to change and which are not materially adverse to you may be found on the Insuranceline website at [www.insuranceline.com.au](http://www.insuranceline.com.au) and if you request a paper copy of any updated information, this will be provided to you without charge.

## PI Insurance

TAL Direct is part of TAL and we confirm that TAL retains professional indemnity (PI) insurance to cover the activities of licensees within TAL, including TAL Direct. This PI cover is maintained in accordance with the law, is subject to its terms and conditions and provides indemnity up to the sum insured for the activities of the representatives of TAL and TAL Direct.

## How to contact us

<b>Phone</b>	1300 880 750
<b>Fax</b>	1800 730 099
<b>Mail</b>	Insuranceline Reply Paid 5380 Sydney NSW 2001
<b>Email</b>	<a href="mailto:customerservice@insuranceline.com.au">customerservice@insuranceline.com.au</a>
<b>Web</b>	<a href="http://insuranceline.com.a">insuranceline.com.a</a>