

About this Financial Services Guide

This guide contains important information about:

- the Licensee and the Authorised Representative
- how to contact us
- the General Advice Warning
- our services
- who we act for and any potential conflict we might have
- how we are paid
- fees paid by you
- professional indemnity insurance arrangements
- What should I do if I have a complaint?

You will also receive

A Product Disclosure Statement (PDS). The PDS is designed to give you important information about your policy and sets out the benefits, features and risks associated with the product so that it can assist you to make a more informed decision before purchasing the product.

A General Advice Warning see below, which warns that the information you receive can only be of a general nature and cannot take into account your financial situation including needs and requirements.

"I am authorised to provide General Advice Only. In discussing this matter with you I have not taken into consideration your financial position or any other details or factors specific to your personal situation"

The AFS Licensee is: National Underwriting Agencies Pty. Ltd. (NUA) ABN 60 087 657 849 AFS License No. 246229 10b, 121 Evans Road, Salisbury, QLD 4107 Telephone: 07 3309 9050 Email: mail@nua.com.au

The Authorised Representative (AR) is: Ticket Solutions Pty Ltd (ABN 94 106 907 206) AR 459601 trading as Oztix of 1/78 Annerley Rd, Woolloongabba, Queensland 4102

What kinds of financial services is the AR authorised to provide and what kinds of Financial Products do the services relate to? The AR is Authorised to:

1. Provide General Advice Only (not personal advice).
2. Deal in a financial product – Event Ticket Insurance
3. Issue, apply for, acquire, vary or dispose a financial product

A GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

Who are we? Any financial service provided to you will be as an Authorised Representative of National Underwriting Agencies Pty. Ltd. ABN 60 089 657 849 (NUA) AFSL 246229 which is not an insurance company but is authorised by the insurers to deal in various insurance products.

Who do we act for? We have entered into an agreement with NUA for the insurers shown in the PDS and NUA has authority from the insurer to arrange insurance policies and act on their behalf (the insurer) and not on your behalf.

How we treat your information. We will only ask you for information relevant to your insurance proposal or policy. You have the right not to provide information: however, it could affect whether or not cover is provided by the insurer. We are committed to the protection of your privacy. For more information about how we treat your personal information, see our privacy policy on our website or ask us for a copy.

Insurer Security: The security of your insurance is important to us. To ensure your needs are met, we assess the financial soundness of insurers and markets using public information including rating agencies. However, the financial standing or condition of any insurer or market can change after your policy has been arranged. We can accept no responsibility for the financial standing of any insurer or market and will not be responsible in any circumstances in the event that they are unable to meet their obligations to you. If you have any concerns about the security of any insurer, please contact us immediately.

How will you pay for the services provided? We may be paid in a number of ways, which vary according to the service you require and our arrangements with the relevant insurer.

PAYMENT BY THE INSURER

Unless we tell you otherwise, we are remunerated by commission from the relevant insurer whenever you enter into an insurance policy arranged by us. We are paid an upfront commission, which is a percentage of the total premium you pay, the exact rate paid is determined based upon the insurance product selected by you, less any taxes fees or levies such as GST and Stamp Duty. The rate of commission does not represent our profit margin as it reimburses us for expenses we incur in distributing the insurance products. Commissions, costs, charges, expenses, benefits and interests are as follows: Ticket Solutions Pty Ltd trading as Oztix ranges from 0% to 65%, NUA ranges from 5% to 30% all commission payments are subject to the insurance product selected. Some of this commission may also be used to pay bonuses to staff, introducers and representatives. We may receive other forms of commission such as a profit share, bonus or volume commissions. If there is a refund of premium as a result of the cancellation or adjustment of the policy, we reserve the right to retain the full commission.

Fees paid by you : We may charge you an administration fee in addition to commission when you enter into an insurance policy. If we do charge a fee we will tell you and also advise you of the amount. If premium funding is arranged we may receive a commission from the premium funder and may also charge you a fee (or both). Our commission rates for premium funding are in the range of 0-2%

Professional Indemnity Insurance Arrangements: We (NUA) and our representatives are covered under professional indemnity insurance that complies with the requirements of the Corporations Act. Our (NUA) insurance (subject to its terms and conditions) will continue to cover claims for employees who no longer work for us (but who did at the time of the relevant conduct) however it will not cover claims relating to the conduct of former representatives.

What should I do if I have a complaint? Please contact NUA on 07 3309 9050. A NUA Complaints Officer will handle any complaints or disputes about the services and endeavour to resolve the matter within 15 working days. If the matter remains unresolved, you can also refer your complaint to the Financial Ombudsman Service (FOS), which is independent and free of charge to you. This FOS can be contacted as follows: Tel: 1300 780 808 Fax: 03 9613 6399

SHOULD YOU REQUIRE ANY FURTHER INFORMATION PLEASE CONTACT NUA ON 07 3309 9050

EVENT TICKET INSURANCE

PRODUCT DISCLOSURE STATEMENT (PDS)

This PDS and Policy Wording were prepared on 28th June 2013.

Issued by National Underwriting Agencies Pty Ltd ABN 60 089 657 849, AFS License 246229.

10b, 121 Evans Road, Salisbury, QLD 4107

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General Advice Warning

The information in this document is of a general nature only and Your financial position, objectives or any other details or factors specific to Your personal situation have not been taken into account when preparing this document. You should read this document carefully to ensure that this product meet Your needs and requirements.

Important information about this Document

The Product Disclosure Statement (PDS) contains important information and has been designed to help You understand what You need to know about Event Ticket Insurance so that You can make an informed decision whether or not to purchase this product. It is important that before You purchase this insurance You read and understand the Product Disclosure Statement (PDS). Please ensure that You keep this PDS and policy documents in a safe place for future reference.

Who is the Insurer for the Product?

The insurer is certain underwriters at Lloyd's of London.

Relationship with the Insurer – Who do We Act for?

National Underwriting Agencies Pty Ltd has entered into a binder agreement with the Insurer and has authority from the Insurer to arrange the policy and deal with and settle any claims on their behalf (the Insurer). We act for the Insurer and not on your behalf.

Cooling Off Period

If You have purchased this insurance but then decide within 14 days of such purchase that You want to cancel it, You can do so by providing Your request in writing to National Underwriting Agencies Pty Ltd, PO Box 140, Salisbury, Queensland 4107 or by email to admin@nua.com.au. Provided Your Scheduled Event has not taken place We will refund the premium in full less any taxes or duties that We are unable to recover. If You make a claim for something that happened during this period then We will not provide any refund.

After the Cooling Off Period You can still cancel Your policy but we will not refund any of the premium if You do so.

Eligibility - Who Can Purchase Event Ticket Insurance

Event Ticket Insurance is available to customers who have purchased an Event Ticket to a Scheduled Event in Australia.

The Code of Practice & Dispute Resolution

Any enquiry or complaint relating to this insurance should be referred to the Administrator in the first instance. If this does not resolve the matter, or You are not satisfied with the way a complaint has been dealt with, You should contact:

Lloyd's General Representative in Australia,
Suite 2, Level 21 Angel Place, 123 Pitt Street, Sydney, NSW 2000.
Tel: (02) 9223 1433 Fax: (02) 9223 1466

If Your dispute remains unresolved You will be referred to the Financial Ombudsman Service (FOS). For other disputes, You will be referred to other proceedings for resolution. Details are available from Lloyd's General Representative in Australia at the address shown above.

- i. The Insurers accepting this insurance agree that:
If a dispute arises under this insurance, this insurance will be subject to Australian Law and Practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia.
- ii. Any summons, notice or process is to be served upon:
Lloyd's General Representative in Australia, Suite 2,
Level 21 Angel Place, 123 Pitt Street, Sydney, NSW 2000.
Tel: (02) 9223 1433 Fax: (02) 9223 1466
Who has the authority to accept service and to appear on the Insurers behalf.
- iii. If a suit is instituted against any of the Insurers, all Insurers participating in this insurance will abide by the final decision of such court or any competent Appellate Court.

Privacy

Lloyd's and its agents are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Privacy Sector) Act 2000 (the Act).

These set basic standards relate to the collection, use, disclosure and handling of personal information.

"Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion."

An individual who believes their privacy may have been prejudiced has a right to make a complaint about the matter. In the first instance, Your complaint should be addressed to National Underwriting Agencies Pty. Ltd. This may be done either verbally or in writing. If You are dissatisfied with the response, You may refer the matter to Lloyd's Australia Ltd. who has the appropriate authority to investigate and address matters of this nature. Lloyd's Australia can be contacted at the address above.

Lloyd's Australia will respond in writing within 15 working days, and if You remain dissatisfied with their response You will be provided at that time with the details of any other avenues for resolution that may be available to You.

Your Duty Of Disclosure

Before You enter into a contract of general insurance with Us, You have a duty to disclose to Us every matter that You know or could reasonably expect to know that is relevant to Our decision whether to accept the risk of this insurance and, if so, on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require You to disclose any matter,
that diminishes the risk to be underwritten by Us:
that We know of or in the ordinary course of Our business ought to know:
that is of common knowledge:
that We indicate that We do not want to know.

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 or cancel the insurance. If Your non disclosure was fraudulent We may also have the option of avoiding the contract from the beginning.

Significant Features and Benefits – What We Protect You Against – Cover Provided

The purpose of this product is to cover You for the reimbursement cost of the original purchase price of Your Event Ticket should You be unable to attend due to one of the following reasons, subject to the terms and conditions of this policy.

- Medical Emergency occurring to You, Your Immediate Family or Companion
- Illness, Injury or Death occurring to You, Your Immediate Family or Companion
- Traffic Collision on Your way to the Event that causes either (a) an injury to You or a member of Your Immediate Family or Companion or (b) damage to the vehicle that creates an immediate need for repair to ensure the safe operation of the vehicle.
- Mechanical Breakdown of the public transport taking You or Your Companion to the Event
- Mechanical Breakdown en route of the private or hire vehicle taking You or your Companion to the Event
- Jury Duty
- Airline Delays on Your way to the Event
- Redundancy or Relocation of You or Your Companion's Employment including any military duty

The maximum amount payable per event ticket is \$3000.00 (three thousand dollars only inclusive of GST).

You should read the Financial Services Guide (FSG) Product Disclosure Statement (PDS) to familiarise Yourself with the exact terms and conditions that apply.

The amount of premium payable by You will be calculated and provided to You before You acquire the cover.

You need to decide whether You have a need for this product.

Policy Exclusions - What We Do Not Cover

Our liability under this policy is excluded in certain circumstances. You should refer to the Policy Exclusions – What We Do Not Cover section on page 7 of the Policy Disclosure Statement.

Significant Risks

- Wrong Selection of Product: You may choose an insurance product or product option that does not meet Your needs. You should read this PDS and policy document carefully to prevent this. It may also be advisable to consult an adviser for assistance.
- Claims Limits: Claims paid under this policy are subject to limits. The maximum amounts We will pay for the cover You have chosen are set out in the policy wording. You need to ensure that the claim limits are suitable for You.

Period of Insurance

Your Insurance shall commence at the time a Certificate of Insurance is issued to You with Your policy ending at the completion of Your Scheduled Event. This is a single event policy and as such this insurance policy is not renewable.

Choosing the Type of Cover

There is only one type of cover available for this product. Please ensure that You have read and understood the Product Disclosure Statement prior to purchasing this product.

The amount of premium payable by You will be calculated and provided to You before You acquire the cover.

Limit of What We Will Pay

Insurer's maximum limit of liability for any one Event Ticket claim is \$3000.00 (three thousand dollars only inclusive of GST).

Applying For Cover

When You apply for the policy by completing Our application, please carefully read the Financial Services Guide (FSG) and Product Disclosure Document (PDS) prior to completing the application. We will confirm Your cover and forward a Certificate of Insurance to You, which entitles You to claim under the policy for the Event Ticket or Tickets as stated on the Certificate of Insurance.

If You require any further information about the policy or require confirmation of a transaction please contact the Administrator on 1300 133 959.

How to Make a Claim

In the event of any incident, which may give rise to a claim, call the Administrator on 1300 133 959 who will inform You of the process and forward a claim form to You.

Complete the claim form FULLY and return it to the Administrator with all supporting documentation as requested by the Administrator. The Administrator will assess Your claim, and providing Your claim is valid, will authorise reimbursement.

You must apply for any available refund. You will be asked to provide at Your own expense the following:

- the original unused tickets and Package vouchers for all parts of the Package.
- a doctor's certificate or report for accident or illness claims.
- an official notice from the transport service provider in the event of delay, cancellation, mechanical breakdown or accident of public transport.
- for the breakdown of a vehicle, a vehicle recovery service (AA, RAC or equivalent) report, copy of garage repair bill or parts receipt or in the case of a motor claim, confirmation from the vehicle motor insurers, vehicle repairers or police.
- any reasonable additional evidence that we ask for.

Cancellation

Cancellation by You:

You may cancel this plan at any time by giving Us written notice. If You cancel Your policy after the expiry of the Cooling Off Period We will not refund any of the premium to You.

Cancellation by Us:

We may cancel this policy if You:

- Made a misrepresentation to Us before entering into this policy.
- Fail to comply with the duty of disclosure or the duty of utmost good faith.
- Fail to comply with a provision or condition of the policy.
- Make a fraudulent claim under this or any other insurance policy.

If We cancel Your policy, We will give written notice to You personally or by email to Your last known address. You will be entitled to a refund for the remaining period of cover less any authorised or paid claims.

What is the Cost

Your premium is calculated taking into account the many and varied risk factors. The premium payable will be shown on Your proposal and policy schedule and will be for the period as chosen by You in Your proposal form. Your total premium will include all government charges and GST. Before We can give You any insurance cover, the premium for Your policy must be paid.

The amount of premium payable by You will be calculated and provided to You before You acquire the cover.

Taxation Information

Premiums are subject to Goods and Services Tax (GST) and stamp duty imposed by Commonwealth and State Governments. GST will also affect any claim You make under the policy. Generally, Your premiums are not tax deductible and claims payments are not accessible income for tax purposes unless You purchase Your policy for business purposes. This taxation information is a general statement only. You should seek professional taxation advice for information about Your personal circumstances.

POLICY WORDING

Any headings or sub-headings are for guidance only and have no effect on the meaning of the text of this insurance, nor do they claim to be an exact or full description of such meaning.

1. THE INSURANCE

Provided You have paid the premium, We agree to indemnify You, at the option of the Administrator for the reimbursement of the purchase price of Your Event Ticket should You be unable to attend an Event due to one of the following reasons, subject to the terms and conditions of this policy.

- Medical Emergency occurring to You, Your Immediate Family or Companion
- Illness, Injury or Death occurring to You, Your Immediate Family or Companion
- Traffic Collision on Your way to the Event that causes either (a) an injury to You or a member of Your Immediate Family or Companion or (b) damage to the vehicle that creates an immediate need for repair to ensure the safe operation of the vehicle.
- Mechanical Breakdown of the public transport taking You or Your Companion to the Event
- Mechanical Breakdown en route of the private vehicle taking You or Your Companion to the Event
- Jury Duty
- Airline Delays on Your or Your Companion's way to the Event
- Redundancy or Relocation of Your or Your Companion's Employment including any military duty

The maximum amount payable per event ticket or package is \$3000.00 (three thousand dollars only inclusive of GST).

2. DEFINITIONS

The words or phrases described below shall have the following meaning wherever used in this insurance.

Administrator

Means...National Underwriting Agencies Pty Ltd, P.O. Box 140, Salisbury, Queensland 4107, who has been appointed as the Administrator for all business declared under the contract.

Airline Delays

Means...delays due to industrial action by airline staff or mechanical breakdown which delays your flight and renders You unable to attend Your Event.

Companion

Means... the individual person who is an Event Ticket holder and is attending the Event with You.

Coverholder/We/Our/Us

Means...National Underwriting Agencies Pty Ltd ABN 60 089 657 849
10b, 121 Evans Road, Salisbury, Qld, 4107

Epidemic

Means...a fast-spreading contagious or infectious disease or Illness in an area as documented by a recognized public health authority.

Event

Means...the legally organized, planned and ticketed event that You have purchased a ticket or package for.

Event Ticket

Means...written evidence permitting admission to a Scheduled Event including the numbered / bar coded ticket or document which You have purchased to attend the Scheduled Event which clearly indicates the name of the Scheduled Event, the date on which the Scheduled Event is to take place and the Scheduled Event Venue. Event Ticket does not include a ticket for transportation on a vehicle of any kind to or at a Scheduled Event or parking at a Scheduled Event.

Illness or Injury

Means...unforeseen medical treatment by a Medical Adviser as required by the Insured, their Immediate Family or Companion. You or a member of Your Immediate Family who was to attend the Event must be examined by a medical advisor within 72 hours of the cancellation and the medical advisor must advise You or the member of Your Immediate Family not to attend the Event.

Immediate Family

Means...Any of the following who are resident in Australia: Your wife, husband, son, daughter, parent, parent in law, grandparent, grandchild, sister, brother, legally recognised de facto relationships.

Insured/You/Your

The Event Ticket purchaser or holder.

Insurer, Insurers

Means... certain underwriters at Lloyd's of London.

Limit of Liability

Means... The Insurers' maximum limit of liability for any one claim shall be up to the purchase price of Your Event Ticket (inclusive of GST) with a maximum limit of liability of \$3000.00 (three thousand dollars only inclusive of GST).

Mechanical Breakdown

Means...The actual breaking or malfunction of any part of a motor vehicle or public transport that occurs on the way to Your Event that renders You unable to attend.

Medical Adviser

Means...a qualified Doctor of Medicine or Dentist registered in Australia.

Medical Emergency

Means...a serious injury or unforeseen serious illness that is considered life threatening or requiring hospitalization. You or a member of Your Immediate Family who was to attend the Event must be examined by a medical advisor within 72 hours of the cancellation and the medical advisor must advise You or the member of Your Immediate Family not to attend the Event.

Package(s)

Means... hotel, restaurant and theatre packages sold through a recognised and reputable ticket agent or box office.

Pandemic

Means... an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

Promoter

Means...the persons, group of persons, company or responsible entity who are responsible for conducting the event.

Transportation Collision

Means...physical damage to the vehicle transporting You to the Scheduled Event which delays or ends the Insured travel and causes the Insured to miss the Scheduled Event.

Scheduled Event

Means...the event as described and evidenced on Your Event Ticket.

Territorial Limits

Means...Australia

Venue

Means... the name and location of the facility where the Scheduled Event is to take place.

3. EXCLUSIONS

No coverage is provided for any loss arising directly or indirectly out of or as the result of the following:

1. Intentionally self-inflicted harm by You.
2. For tickets or packages where you can obtain a refund or part refund.
3. For any unused part or parts of the Package, where you cannot return all tickets or vouchers forming part of the Package.
4. If you decide not to attend the event other than for a reason covered by Event Ticket Protection.
5. For any amounts that you can recover from any insurance, guarantee, warranty or indemnity or any other source.
6. For travelling or associated expenses (unless travel costs are included as part of the total ticket or package cost), or any loss other than the purchase price of the ticket or package.
7. Any claim where Your Event Ticket has been sold to or used by another person to attend the event.
8. Any claim where You cannot return Your unused Event Ticket to the Administrator.
9. Any claim where the Scheduled Event has been cancelled, postponed or curtailed by the Promoter, artist, Venue or regulatory authority for any reason whatsoever.
10. Any claim made 45 days after the date of the Scheduled Event.
11. Any claim arising from Fire, natural disasters, Epidemic or Pandemic.
12. Pollution or threat of Pollutant release.
13. Any unlawful acts committed by You or Your Immediate Family whether they are insured or not.
14. You or Your Immediate Family making changes to personal plans or having a business or contractual obligation.
15. Any legal liability directly or indirectly caused by or contributed to or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

4. CONDITIONS**General**

You must make all necessary arrangements to arrive at the Event on time.

You must take all reasonable precautions to prevent or reduce any claim unless We agree otherwise:

Event Ticket Reimbursement

Payment for Your Event ticket reimbursement in most cases will be by way of a redeemable voucher. The Administrator at their sole discretion may reimburse You by way of a credit to your nominated account.

Fraud

If any claim made is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this insurance, or if any loss hereunder is occasioned by Your wilful act or with

Your connivance, We, without prejudice to any other right(s) that We might have under this insurance, shall be entitled to refuse to pay such claim.

Claims

In the event of any incident, which may give rise to a claim, You must follow the Claims Procedure and forward all supporting documentation as required by the Administrator.

Subrogation

We may at Our own expense take such proceedings as We think fit in Your name to enforce any rights and remedies against, or obtain relief or indemnity from, any other person or entity to which We shall be or may become entitled or subrogated under this insurance and You shall at Our request and expense do such acts and things as may be reasonably required by Us for that purpose.

Other insurance

If, at the time of the occurrence, there shall be any other insurance covering the same, We shall not be liable to pay or contribute more than Our rateable proportion.

No assignment

The Insurance Policy is not assignable by You except with the written consent of the Administrator.

Observance

The observance and fulfilment of the conditions of this insurance insofar as they relate to anything to be done or observed by You shall be a condition precedent to Our liability under this insurance.

ADMINISTRATOR FOR THE INSURERS

In arranging or affecting Your contract the cover is administered by National Underwriting Agencies Pty Ltd under an authority granted to Us by the Insurers and so National Underwriting Agencies Pty Ltd is acting as Administrator for the Insurers and not for You the intended insured.

SEVERAL LIABILITY NOTICE

The subscribing Insurer's 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.

IMPORTANT NOTICES

1. Event Ticket Insurance is not compulsory, You can insure with an Insurer of Your choice.
2. You will need a copy of Your original purchase invoice to validate all claims, please ensure that You have the original purchase tax invoice stored in a safe place with Your policy documents.



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