



## **About this FSG**

This FSG contains information that will help you decide whether to use any of the financial services or products that the National Roads and Motorists' Association Limited ABN 77 000 010 506 (NRMA) and our staff members can provide.

This FSG contains information about:

- the NRMA
- the services we provide
- payments we receive for our services
- how to make a complaint

## **About us**

NRMA is a separate and independent company from Insurance Australia Limited ABN 11 000 016 722 (IAL) trading as NRMA Insurance.

IAL holds an Australian Financial Services Licence and has authorised the NRMA to provide services on their behalf.

The NRMA has agreed with IAL not to engage in providing financial services without the permission of IAL.

Full business details appear at the end of this document.

## **About the services we provide**

The NRMA and its staff members have been authorised by IAL to arrange for the application, acquisition, issue, variation and cancellation of home and motor insurance.

The NRMA is authorised to provide general advice in relation to home and motor insurance. Authorised staff members are authorised to provide information only in relation to home and motor insurance. When providing these services, we act on behalf of IAL as an agent, not on your behalf.

## **About the Product Disclosure Statement (PDS)**

We will also provide you with a PDS if we offer to arrange the issue of a policy for you. The PDS outlines the terms, conditions, cover and exclusions to help you make an informed choice about acquiring the product.

## **About the payment we receive**

If you choose to acquire a product from us, IAL will pay the NRMA a commission of up to 20% for new policies. IAL will also pay the NRMA a commission on policy renewals. Depending on the nature of the renewal this commission is either a fixed value of \$10 or up to 5%.

We pay our employees who sell insurance products, and team managers a salary. In addition, they may receive a performance related bonus and other incentives based on the volume or value of products (both insurance and non-insurance) that they, or their team, sell. These bonuses are capped at 7.5% of annual salary.

In the course of normal business, staff may also be involved in promotional activities whereby they may receive incentives, vouchers, team lunches and paid days off. The typical value of these benefits is between \$20 and \$300.

These payments and awards are not additional charges to you and are not in addition to the total premium you pay to us for an insurance product.

## **About our complaints process**

If you have any complaints about our products or the services we provide, please contact us on 13 11 22 and our staff members will provide any assistance they can.

Our staff member may refer your complaint to an appropriate IAL staff member who will seek to resolve your dispute. If that staff member or their manager is unable to resolve the matter it will be referred to IAL's dispute resolution team, who will investigate and attempt to reach a satisfactory outcome.

If your complaint is still not resolved to your satisfaction, you may refer the matter to the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or at [www.afca.org.au](http://www.afca.org.au). AFCA is a fair and independent dispute resolution scheme and free to you.



### **Compensation arrangements**

Chapter 7 of the Corporations Act 2001 requires Australian Financial Service Licensees to have arrangements for compensating retail clients for loss or damage they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of the Act, unless an exemption applies.

IAL is exempt from this requirement because it is an insurance company that is supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

### **About your privacy**

Your privacy is of utmost importance to NRMA. NRMA has a privacy policy which describes how we manage personal information across our business. For a copy of our privacy policy, please call 13 11 22 or visit [www.mynrma.com.au/privacy-policy](http://www.mynrma.com.au/privacy-policy)

### **For more information**

For more information please contact us on 13 11 22 or visit [www.mynrma.com.au](http://www.mynrma.com.au)

### **The services described in this FSG are provided by:**

National Roads and Motorists' Association Limited (ABN 77 000 010 506)

Telephone: 13 11 22

Postal address: NRMA – insurance enquiries  
PO Box 1026  
Strathfield NSW 2135

Physical address: Level 13, 151 Clarence Street  
Sydney NSW 2000  
(NRMA can't assist with enquiries at this address)

National Roads and Motorists' Association Limited is an Authorised Representative (AR. No.000227681) under the Australian Financial Services Licence (AFSL) of:

Insurance Australia Limited (ABN 11 000 016 722), trading as NRMA Insurance

AFS Licence No: 227681

Postal Address: GPO Box 244  
Sydney NSW 2000

Physical address: Darling Park Tower 2  
201 Sussex St, Sydney NSW  
(IAL can't assist with enquiries at this address)

NRMA staff members who provide the services described in this FSG are also authorised representatives of IAL.

IAL has authorised the distribution of this FSG.

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