

Help Hub Terms and Conditions



A Help
Company

HELP HUB TERMS AND CONDITIONS

Insurance Australia Limited ABN 11 000 016 722 trading as NRMA Insurance and its related bodies corporate (collectively, “**NRMA Insurance**”, “**we**”, “**our**” and “**us**”) operate a rewards, safety and engagement program (“**Help Hub**”), which allows NRMA Insurance policyholders and some of our other customers (“**you**” or “**your**”) to receive certain offers, rewards and benefits and also earn and redeem points you earned (“**Help Points**”). Help Hub is an optional program which we provide at no additional cost as part of the NRMA Insurance app and NRMA Insurance Online Account. Help Hub was previously known as the NRMA Insurance Rewards Program.

Activation and use of Help Hub is governed by these terms and conditions and the [NRMA Insurance Privacy Policy](#), together with the NRMA Insurance app “Terms of Use” and the NRMA Insurance Online Account “Terms of Use” (as applicable) (together the “**Help Hub Terms and Conditions**”). [To download a PDF version of these Help Hub Terms and Conditions click here.](#)

By joining Help Hub, you acknowledge and accept that you are bound by these Help Hub Terms and Conditions. If you do not agree to all the terms and conditions in these Help Hub Terms and Conditions, please do not continue to use Help Hub in any way.

We may change Help Hub and/or these Help Hub Terms and Conditions from time to time as described below. You will be notified of any material changes via the NRMA Insurance app and the NRMA Insurance Online Account and can access the latest Help Hub Terms and Conditions in the NRMA Insurance app and the NRMA Insurance Online Account at all times.

Your continued use of Help Hub after these Help Hub Terms and Conditions have been changed constitutes your acceptance of the updated Help Hub Terms and Conditions.

Where Help Hub allows you to access certain functionality available on our websites or mobile sites, such access will be governed by the terms of use for those sites.

For the avoidance of doubt, My NRMA is a standalone membership program offered to NRMA Members and is not related to Help Hub. NRMA Membership is provided by National Roads and Motorists’ Association Limited trading as NRMA, which is separate and independent from NRMA Insurance. National Roads and Motorists’ Association Limited ABN 77 000 010 506, trading as NRMA, is an authorised representative of Insurance Australia Limited ABN 11 000 016 722.

Last updated 3rd November 2024

1. Conditions of use

- 1.1. We grant you a revocable, non-transferable, and non-exclusive licence to access and use Help Hub for personal and non-commercial purposes strictly in accordance with these Help Hub Terms and Conditions.
- 1.2. Use of Help Hub for any purpose not expressly permitted by these Help Hub Terms and Conditions is strictly prohibited.

2. Eligibility for Help Hub

- 2.1. To join Help Hub, you must have an active NRMA Insurance online account. To join Help Hub via the NRMA Insurance app, you must have the latest version of the NRMA Insurance app installed on your mobile device and then join Help Hub via the Rewards tab. To continue using Help Hub via the NRMA Insurance app, you must have the latest version of the NRMA Insurance app installed on your mobile device. To join Help Hub online, you must log into your NRMA Insurance Online Account and then join Help Hub via the Rewards menu.
- 2.2. Help Hub is only open to individuals who live in Australia and have at least one active NRMA Insurance policy (or one of our other eligible products or services) that is accessible in the NRMA Insurance app or in your NRMA Insurance online account. Individuals who hold only a Motor Accident Injuries (MAI) Insurance policy for ACT drivers or an NRMA Business Insurance policy are not currently eligible to join Help Hub. NRMA Insurance app users who only have “third party” or “shared” access (i.e., who are not a named policyholder) are not eligible to join Help Hub. You may only have one Help Hub customer account, however each eligible joint policyholder can have their own Help Hub customer account.
- 2.3. Upon joining Help Hub, you will be able to see your unique Rewards customer number on the Help Hub dashboard either by clicking on the Rewards tab in the NRMA Insurance app or by clicking on the Rewards menu in the NRMA Insurance Online Account. You will also be able to see your Help Points balance (if any) in your Help Hub dashboard.
- 2.4. If, after joining Help Hub, you cease to have at least one active NRMA Insurance policy (or one of our other eligible products or services), you will remain part of Help Hub until your Help Hub customer account is closed (see section 12 below).

Note: Help Hub is not a part of your NRMA Insurance policy (or one of our other eligible products or services), nor does your use of the NRMA Insurance app impact your ability to make a claim under such a policy.

3. Privacy

- 3.1. We are committed to protecting your privacy. Information about how we collect, use and disclose personal information is available in the [NRMA Insurance Privacy Policy](#). The [NRMA Insurance Privacy Policy](#) contains information about how individuals may access, update or correct their information, how individuals may complain about the treatment of their personal information, and how NRMA Insurance will deal with such a complaint.
- 3.2. When you join Help Hub, you provide us with your consent to collect, use and disclose your personal information to:
 - (a) link your current and future eligible NRMA Insurance policies (and any of our other eligible products and services) with your Help Hub customer account
 - (b) administer, display and/or send you offers, push notifications (if enabled), rewards, benefits and information about other products and services (including those of our related entities) that we think may be of interest to you.

3.3. Without limiting section 3.2. and any other consents you provide to us from time to time, you hereby consent (and your continued use of Help Hub confirms that you consent) to, and authorise, the collection, use and disclosure of your personal information in accordance with the [NRMA Insurance Privacy Policy](#).

4. Managing how we communicate offers, rewards and benefits to you

- 4.1. If you join Help Hub, you consent to us using your personal information (including your contact details such as your email address and mobile phone number) to communicate with you via various channels, including by way of displaying and/or sending offers, rewards, benefits, push notifications (if enabled) and electronic communications, to provide you with updates, offers, rewards, benefits and information about Help Hub and other products and services we think may be of interest to you. These products and services may be offered by us and/or our related entities, or other third parties.
- 4.2. You can opt out of receiving promotional electronic communications and offers, rewards and benefits by closing your Help Hub customer account in accordance with section 12 below. Reference source not found. below. You can also opt out of electronic promotional communications by using the opt-out instructions provided in the relevant communication, or you can contact us any time. You can opt out of receiving/disable push notifications via your phone settings, as further explained in the NRMA Insurance app "Terms of Use". You can also disable any Weather Alerts in accordance with section 11.3 below.

5. Offers, rewards and benefits

- 5.1. Selected offers, rewards and benefits available to you will be accessible from the Rewards tab in the NRMA Insurance app menu and/or the Rewards menu in the NRMA Insurance Online Account.
- 5.2. Some of these offers, rewards and benefits may be governed by specific, additional terms and conditions (including additional fees or costs) applicable to the offer, reward or benefit (in particular where provided by one of our third party partners). Please read these additional terms and conditions before taking up the offer, reward or benefit.
- 5.3. Safety challenges may be accessible to you from the Rewards tab in the NRMA Insurance app menu only. Safety Challenges are not accessible from the Rewards menu in the NRMA Insurance Online Account. A safety challenge is made up of a group of related safety activities. All safety activities must be completed to complete a safety challenge. Completion of the safety challenges is voluntary, and you undertake any safety activities described in the NRMA Insurance app at your own risk. Your undertaking of any safety activities does not impact your NRMA Insurance policy (and any of our other eligible products and services) or any claim that you may make under such a policy.
- 5.4. Please note that certain benefits we provide from time to time (including the "Priority Assistance" benefit) may not be available at all times, and may be unavailable for periods, including if there are major weather, natural disaster or other catastrophic events, where we need to meet regulatory requirements or where there are technical issues impacting our Contact Centres.

6. Earning Help Points

- 6.1 You can earn Help Points by participating in offers or campaigns (“Earning Activities”) that earn you Help Points. These are part of Help Hub and are accessible to you from the Rewards tab in the NRMA Insurance app menu and/or the Rewards menu in the NRMA Insurance Online Account (depending on the eligibility criteria for the specific Earning Activity).
- 6.2. 1.1. These Earning Activities will be governed by specific, additional terms and conditions (which may include additional fees or costs) applicable to a specific Earning Activity (“**Earning Activity Terms and Conditions**”). Please read these additional Earning Activity Terms and Conditions before taking up a specific Earning Activity. The Earning Activity Terms and Conditions relating to a specific Earning Activity will be made available to you at the time that such Earning Activity becomes available to you. By participating in an Earning Activity, you agree to be bound by the applicable Earning Activity Terms and Conditions.
- 6.3. Please note that Earning Activities are only provided from time to time and may not be available at all times.
- 6.4. The Help Points that can be earned per Earning Activity will be specified in the related Earning Activity Terms and Conditions. Once earned, the applicable Help Points will appear in your Help Hub customer account at the time specified in the related Earning Activity Terms and Conditions.
- 6.5. All Help Points will be subject to the following conditions:
 - (a) where earned by you, it may only be credited to your Help Hub customer account;
 - (b) Help Points are personal to the applicable Help Hub customer and will be forfeited automatically on the death of the applicable Help Hub customer. All Help Points earned but not redeemed prior to the Help Hub customer’s death will be cancelled with effect from the date of death;
 - (c) it may only be redeemed directly through NRMA Insurance in exchange for benefits identified to be available for redemption by Help Points (see section 8 below);
 - (d) it cannot be sold, transferred or exchanged and no interest can be granted in them to any other person;
 - (e) it cannot be exchanged for cash;
 - (f) individual Help Points expire 18 calendar months from the date on which the relevant Help Points were earned. Help Points are earned on the date on which the Help Points are received by you into your Help Hub customer account. This means there will be a rolling expiry date with relevant Help Points expiring on their relevant expiry dates; and
 - (g) no benefit accrues or is earned on any Help Points balance from time to time in your Help Hub customer account.
- 6.6. You can view your balance of your current Help Points on the Help Hub dashboard by clicking on the Rewards tab in the NRMA Insurance app or by clicking on the Rewards menu in the NRMA Insurance Online Account. You can view a summary of the Help Points earned from each Earning Activity you have successfully participated in the NRMA Insurance app or NRMA Insurance Online Account. The Help Hub dashboard will not reflect the expiry dates of any Help Points earned.

- 6.7. We reserve the right to cancel or deduct any Help Points that have been awarded incorrectly, or not in accordance with, or in breach of, these Help Hub Terms and Conditions at any time.

7. Nature of Help Points

- 7.1. Help Points are not (and in no case may be understood, deemed, interpreted or construed to be or be representative of) any kind of:
 - (a) currency, legal tender, money or deposit, whether fiat or otherwise, nor any substitute for such currency, legal tender, money or deposit; or
 - (b) financial investment (whether secured or unsecured), equity interest, proprietary interest, economic right (including any kind of right to payment, income, dividend, return, profit, or other return, or any sums to be paid, or likely to be paid, out of such), share or similar interest in or claim against any person, asset, entity, organisation, scheme, venture or project (including but not limited to NRMA Insurance and our website); or
 - (c) tool to manage financial risk; or
 - (d) right, title, interest or benefit whatsoever in whole or in part, in NRMA Insurance.
- 7.2. Earning Help Points and having Help Points available in your Help Hub customer account does not guarantee the availability of a particular benefit.
- 7.3. No document (including these Help Hub Terms and Conditions) has been or will be lodged with the Australian Securities and Investments Commission. These Help Hub Terms and Conditions have been prepared without taking into account your objectives, financial situation or needs.

8. Redeeming Help Points

You acknowledge:

- 8.1. the number of Help Points that must be redeemed in relation to a particular benefit will be published on Help Hub from time to time;
- 8.2. you must have at least the number of Help Points required to redeem your chosen benefit in your Help Hub customer account at the time the redemption is processed;
- 8.3. the version of these Help Hub Terms and Conditions applicable to a particular redemption will be those in force at the time the Help Points are redeemed for that benefit;
- 8.4. any redemption by you of your Help Points in order to obtain your chosen benefit is at your own discretion and is non-refundable; and
- 8.5. one Help Point may be redeemed at a rate of one Australian dollar for your chosen benefit in Help Hub.

9. Help Hub eGift Card Terms and Conditions

- 9.1. Help Points can be redeemed to obtain an eGift Card in the Help Hub section of the NRMA Insurance app or NRMA Insurance Online Account ("**eGift Cards**"). This is currently the only way Help Points can be redeemed.
- 9.2. If you redeem Help Points for an eGift Card in Help Hub, you acknowledge and accept that you are also bound by this section of these Help Hub Terms and Conditions (the "**Help Hub eGift Card Terms and Conditions**") in addition to the remainder of the Help Hub Terms and Conditions.

- 9.3. eGift Cards are subject to Help Hub eGift Card Terms and Conditions and also the terms and conditions of their merchants. By redeeming Help Points for an eGift Card in Help Hub, you accept the Help Hub eGift Card Terms and Conditions and the merchant's terms and conditions. You can access the latest Help Hub eGift Card Terms and Conditions (forming part of the Help Hub Terms and Conditions) in the NRMA Insurance app or NRMA Insurance Online Account at all times. You can access the applicable terms and conditions of the relevant merchants for any eGift Cards that you have purchased using Help Points, or for any eGift Cards being offered by merchants at the applicable point in time, in the NRMA Insurance app or NRMA Insurance Online Account at all times.
- 9.4. Any eGift Card acquired through redemption of Help Points through Help Hub is issued by a third party merchant, and not NRMA Insurance. It is the merchant as issuer of the eGift Card who is responsible to honour such eGift Card and deliver value by permitting use of the eGift Card.
- 9.5. Any dispute about goods or services purchased with the eGift Card must be resolved with the relevant merchant and not NRMA Insurance.
- 9.6. The preloaded credit on an eGift Card may have an expiry date. This will be determined by the applicable merchant's terms and conditions. Any preloaded credit on an eGift Card will expire in accordance with the eGift Card's expiry date (if any).
- 9.7. Where an eGift Card has an expiry date, the full balance on the eGift Card must be redeemed before its expiry date. Any unused balance on expiry of the eGift Card will not be refunded or credited, unless otherwise stated in the applicable merchant terms and conditions.
- 9.8. Subject to the merchant's terms and conditions:
 - (a) any eGift Card cannot be used for transactions at financial institutions or ATMs and cannot be used to make transactions that exceed the available balance. For such a transaction you need to pay the difference by another method if the site or merchant agrees;
 - (b) an eGift Card acquired through Help Hub is only redeemable with the relevant merchant in Australia;
 - (c) an eGift Card cannot be consolidated with or have its balances consolidated to a new eGift Card;
 - (d) an eGift Card cannot be redeemed for cash, reloaded, returned for a refund, exchanged for another eGift Card, reloaded or be replaced after expiry and is not legal tender, an account card, a credit or security; and
 - (e) eGift Cards can be used for online transactions and in-store.
- 9.9. No other fees and charges will be due to us when redeeming Help Points for an eGift Card, however you may be liable for fees or other charges due to the merchant under the relevant merchant terms and conditions.
- 9.10. You cannot redeem an eGift Card for a combination of cash and Help Points.
- 9.11. The maximum value of any one eGift Card available for redemption will be as set out in the terms and conditions of the relevant merchants.
- 9.12. Subject to section Error! Reference source not found., Help Hub may change these Help Hub eGift Card Terms and Conditions at any time where the change will only relate to future transactions or the future use and operation of the eGift Card feature of Help Hub.

10. Redeeming Help Points for eGift Cards

- 10.1. You may choose to redeem your Help Points to purchase an eGift Card for your own use, or you may provide the eGift Card to a third party by saving the eGift Card to your smart phone or computer and emailing the eGift Card to another person.
- 10.2. The availability of eGift Cards from specific merchants may be limited.
- 10.3. Certain eGift Cards may be offered from time to time and may not be available at all times.
- 10.4. You can view your current Help Points balance and any active eGift Cards in your Help Hub dashboard. If you redeem Help Points to purchase an eGift Card, you can view a summary of the applicable redemption activity in the NRMA Insurance app or NRMA Insurance Online Account.
- 10.5. If your eGift Card order is confirmed, then you may need to wait for up to 1 hour to see your eGift Card in your Help Hub dashboard.
- 10.6. If your eGift Card order is pending, then you may need to wait for up to 2 business days to see your eGift Card in your Help Hub dashboard.
- 10.7. If there is a technical issue with your eGift Card order and no Help Points were deducted from your Help Hub customer account, you will be prompted to try to place your order again.
- 10.8. If your order is confirmed but there is a technical issue, you may need to wait up to 2 business days to see your eGift Card in your Help Hub dashboard.
- 10.9. The following information relating to any active eGift Cards you hold will be displayed in your Help Hub dashboard:
 - (a) if you select the applicable eGift Card, a bar code (for in-store purchases) and a reference number (for online purchases or in-store purchases if the barcode cannot be scanned) and PIN number;
 - (b) the name of the merchant through whom the eGift Card is redeemable;
 - (c) the Australian dollar amount of the original balance of the eGift Card;
 - (d) if available from the relevant merchant, if you select the applicable eGift Card the current balance of the eGift Card will be displayed in Australian dollars (noting that NRMA Insurance does not verify this balance provided by merchants);
 - (e) where the current balance cannot be displayed in your Help Hub dashboard, if you select the applicable eGift Card there will be a link provided from the eGift Card details screen that will take you to the merchant's website where the eGift Card balance can be checked or you are informed how the balance can be checked;
 - (f) the expiry date of each eGift Card (if any);
 - (g) if you select the applicable eGift Card, the relevant merchant's terms and conditions; and
 - (h) if you select the applicable eGift Card, the ability to download the eGift Card to your smart phone or computer, where it can then be emailed and printed out.
- 10.10. To use an eGift Card with the relevant merchant, you may need to present the eGift Card's barcode and / or reference number and PIN for in-store purchases or reference number and PIN for online purchases. You should refer to the merchant's terms and conditions available in the NRMA Insurance app or NRMA Insurance Online Account for more information.
- 10.11. For any queries in relation to eGift Cards please contact 132 132.

11. Weather Alerts

11.1. Subscribing to Weather Alerts

- (a) If you enable our free Weather Alerts subscription service in the NRMA Insurance app, you acknowledge and accept that:
 - i. you are bound by this section of these Help Hub Terms and Conditions;
 - ii. we will send you Weather Alerts from time to time;
 - iii. Weather Alerts can only be enabled or disabled in the NRMA Insurance app; and
 - iv. Weather Alerts cannot be enabled or disabled in the NRMA Insurance Online Account.
- (b) Weather Alerts will be sent to you by NRMA Insurance. However, the content within each Weather Alert is provided to us by a third-party provider.
- (c) Enabling or disabling Weather Alerts, or your undertaking of any activities in response to a Weather Alert, does not impact your NRMA Insurance policy (and any of our other eligible products and services) or any claim that you may make under such a policy. Weather Alerts are provided for information purposes only and are intended to help you make your world a safer place by helping you control the things you can and prepare for the things you can't.
- (d) To be able to receive Weather Alerts via SMS:
 - i. you must register a valid Australian mobile phone number to your NRMA Insurance Online Account; and
 - ii. the mobile device associated with the registered mobile phone number must be switched on and within the coverage area of your mobile phone service provider.
- (e) To be able to receive any in-app Weather Alerts, your mobile device on which you have installed the latest version of NRMA Insurance app must have functional internet access in order to receive any in-app Weather Alerts.

11.2. Hail Alert Notifications

- (a) One type of Weather Alert available to you is named 'Hail Alerts'.
- (b) By enabling 'Hail Alerts' in the NRMA Insurance app you acknowledge and accept that you may receive Hail Alerts via SMS and in the NRMA Insurance app from us at any time, as hail events can occur anytime 24 hours a day, 7 days a week.
- (c) Hail Alerts are based on the address that you nominate in the NRMA Insurance app when you enable this feature.
- (d) You can only nominate one (1) address that is presented to you in the NRMA Insurance app for the purposes of receiving Hail Alerts. The addresses presented to you are those that are linked to your active eligible NRMA Insurance policies (or one of our other eligible products or services). If any of the addresses presented to you in the NRMA Insurance app are incorrect, please re-confirm the addresses that should be linked to the active eligible NRMA Insurance policies (or one of our other eligible products or services) that you hold, either:
 - i. in the NRMA Insurance app, if this functionality is available for the applicable policy; or
 - ii. contact 132 132.

- (e) We receive hail alert information from a third-party provider who monitors hail events in Australia 24 hours a day, 7 days a week. Hail event information is sent to us when a storm with large hail (i.e., hail with a diameter of 2cm or greater) is detected across Australia by the third-party monitoring systems. Our systems will match and send the Hail Alerts to you if the hail event information received matches your nominated address.

11.3. Disabling Weather Alerts

- (a) You can disable any type of Weather Alert at any time, via the settings in the NRMA Insurance app. Disabling a type of Weather Alert (e.g., a Hail Alert) will mean you will not receive such Weather Alert anymore.
- (b) If you cease to have at least one active NRMA Insurance policy (or one of our other eligible products or services), you will have the option, via the settings in the NRMA Insurance app, to disable any type of Weather Alert you have previously enabled.
- (c) Deleting the NRMA Insurance app will not disable any Weather Alerts.

11.4 Accuracy of Weather Alerts

- (a) While care is taken to ensure Weather Alerts are accurate and up-to-date:
 - i. Weather Alerts may not be accurate or current, as we rely on a third-party provider to provide us with relevant Weather Alert information in a timely manner; and
 - ii. we do not take responsibility for the accuracy of the information provided and these alerts should not be solely relied upon. Some Weather Alerts may be delayed or not sent due to system failures.

12. Closing your Help Hub customer account

- 12.1. Closing your Help Hub customer account means your customer account will be closed, and you will no longer receive offers, points, eGift Cards, rewards, benefits and other information. You will also no longer be able to earn and redeem Help Points, and any Help Hub Points remaining in your Help Hub customer account will immediately expire at the time of closing. Accordingly, we recommend Help Hub customers carefully plan their Help Hub customer account closure to avoid unintentional loss of accumulated Help Points.
- 12.2. You will not be able to reactivate your previous Help Hub customer account or access any associated benefits or rewards or Help Points, however any eGift Cards that you have saved to your smart phone or computer (see section 12.3 below) will continue to exist subject to the Help Hub eGift Card Terms and Conditions and also the terms and conditions of their merchants. If you wish to rejoin Help Hub in the future, you will need to create a new Help Hub customer account where you will receive a new Rewards customer number (see sections 2.1 - 2.3 above).
- 12.3. Before requesting to close your Help Hub customer account and if you have sufficient points to redeem on eGift Card(s), you should redeem any Help Points you have on an eGift Card(s) and then save any eGift Cards to your smart phone or computer. After closing your Help Hub customer account you will not have access to any Help Points not redeemed (including where you do not have sufficient Help Points to redeem for an eGift Card) or eGift Cards that have not been downloaded to your smart phone or computer.

- 12.4. You can close your Help Hub customer account by calling Priority Assistance from the Rewards tab in the NRMA Insurance app menu or the Rewards menu in the NRMA Insurance Online Account.
- 12.5. Closing your Help Hub customer account does not also de-register your NRMA Insurance Online Account. If you wish to de-register your NRMA Insurance Online Account, you must follow the prompts in-app to do so or call us at 132 132.

13. Linking and merging duplicate Help Hub customer accounts

- 13.1. If we identify that you hold duplicate Help Hub customer accounts, we may link or merge your duplicated Help Hub customer accounts into one single account from time to time. We will use reasonable endeavours to consolidate your Help Points balance and any other accrued rewards and benefits into the consolidated Help Hub customer account.
- 13.2. If you consider that we have merged or linked any Help Hub customer accounts in error, please call us at 132 132.

14. Limitation, suspension or termination of Help Hub

- 14.1. We may limit, suspend or terminate your use of Help Hub (or part of Help Hub) at any time, including if:
- (a) you breach these Help Hub Terms and Conditions and (if that breach is capable of being remedied) you fail to remedy that breach within 7 (seven) days (such as where you are using Help Hub in a way that could result in harm to others);
 - (b) if you act fraudulently or unlawfully in connection with your use of Help Hub (including where you access Help Hub using another person's details); or
 - (c) the security or integrity of Help Hub is compromised in any way, it is not capable of being provided as reasonably anticipated due to any reason beyond our control (including due to security or technical issues, unlawful or fraudulent activity), or the provision of Help Hub is no longer permitted.
- 14.2. We will endeavour to give you notice of such limitation, suspension or termination, however this may not be possible or appropriate depending on the circumstances.

15. Changes to Help Hub or these Help Hub Terms and Conditions

- 15.1. We may change these Help Hub Terms and Conditions (including the Help Hub eGift Card Terms and Conditions) from time to time to reflect the nature of Help Hub.
- 15.2. The updated version of these Help Hub Terms and Conditions will be available for access within the Data and Privacy section of the NRMA Insurance app or via the Rewards menu in the NRMA Insurance Online Account.
- 15.3. We may change the features and functions of Help Hub (including the look and feel of Help Hub, or the nature of the offers, rewards or benefits) from time to time to make improvements to Help Hub or as otherwise reasonably required (including to comply with applicable laws).

15.4. If we make any change to these Help Hub Terms and Conditions or any part of Help Hub which we consider will adversely affect your use of Help Hub in a material way, we will take such steps to notify you of those changes as we consider reasonably appropriate. In such circumstances you may be prompted to consent to the updated Help Hub Terms and Conditions to continue to participate in Help Hub. If you do not agree with any change or do not wish to consent to the updated Help Hub Terms and Conditions, you may close your Help Hub customer account in accordance with section 12 above.

16. Disclaimer

- 16.1. To the maximum extent permitted by law we are not liable for any loss, damage or personal injury suffered or sustained as a result of, in connection with, or arising out of:
- (a) using or being unable to access or use the NRMA Insurance app, the contents of the NRMA Insurance app, the acquisition or use of third party products or services referenced in the NRMA Insurance app or the undertaking of an app-related task or activity;
 - (b) using or being unable to access or use the NRMA Insurance Online Account, the contents of the NRMA Insurance Online Account, the acquisition or use of third party products or services referenced in the NRMA Insurance Online Account or the undertaking of an NRMA Insurance Online Account-related task or activity; or
 - (c) the expiry of any Help Points; or
 - (d) using or being unable to use any eGift Card or failing to save an eGift Card to your smart phone or computer when closing your Help Hub customer account or the expiry of any eGift Card in accordance with the Help Hub eGift Card Terms and Conditions or the terms and conditions of the relevant merchants; or
 - (e) the actions or omissions of any merchant of an eGift Card, including but not limited to in relation to data protection by such merchants; or
 - (f) the use of Weather Alerts, which includes, but is not limited to:
 - i. the failure or delay in warning you of a weather event;
 - ii. provision of a Weather Alert that warns of an event that fails to materialise; and/or
 - iii. any inaccuracies in the predictions of the location of the weather event, and you release us from any such liability.
- 16.2. Unless expressly stated otherwise, references to third party brands, products (including without limitation any eGift Cards), suppliers, merchants or services on the NRMA Insurance app or the NRMA Insurance Online Account are not an endorsement or representation by us as to the quality, appropriateness or otherwise of those brands, products (including without limitation any eGift Cards), suppliers, merchants or services.
- 16.3. The Help Hub Terms and Conditions and being a customer of Help Hub are governed by and will be construed in accordance with the laws of the State of New South Wales, Australia. In any action or other legal process with respect to any matter or thing in connection with these Terms and Conditions submits to the non-exclusive jurisdiction of the State of New South Wales.
- 16.4. Nothing in these Help Hub Terms and Conditions affects any rights you may have and which by law cannot be excluded, including under the Competition and Consumer Act 2010 (Cth), Australian Securities and Investments Commission Act 2001 (Cth) and under State and Territory consumer protection legislation.

- 16.5. If part or all of any section of these Help Hub Terms and Conditions is illegal, invalid or unenforceable then it will be read down to the extent necessary to ensure that it is not illegal, invalid or unenforceable, but if that is not possible, it will be severed from these Help Hub Terms and Conditions and the remaining provisions of these Help Hub Terms and Conditions will continue to have full force and effect.
- 16.6. NRMA Insurance recommends that you consult your accountant or tax adviser to ensure that you understand possible tax (including fringe benefits tax) implications, if any, related to earning and redeeming of Help Points.

17. Complaints

- 17.1. We always aim to give you the best service possible, but we understand that sometimes issues come up and you may have a complaint.
- 17.2. 1.1. You may find information on how to make a complaint at nrma.com.au/complaints-resolutions.