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# Financial Services Guide (FSG)

Effective Date: 18 February 2024.

This Financial Services Guide (FSG) is an important document and is designed to help you make an informed decision whether to use the financial services offered for NRMA Travel Insurance.

References in this FSG to:

- 'we', 'our', 'us' or 'NRMA Insurance' means Insurance Australia Limited ABN 11 000 016 722, AFS Licence No. 227681, trading as "NRMA Insurance";
- 'Cover-More' means Cover-More Insurance Services Pty Ltd ABN 95 003 114 145, AFS Licence No. 241713; and
- 'distributor' means a distributor authorised by NRMA Insurance to distribute NRMA Travel Insurance products as set out at the end of this FSG.

## **This FSG contains information about:**

- who provides these products and services
- the financial services provided
- how NRMA Insurance and its distributors are remunerated in relation to provision of these products and services
- how to make a complaint and how complaints are dealt with
- how NRMA Insurance respects your privacy, and
- how to contact NRMA Insurance

## Some other documents you may receive

If you decide to take out NRMA Travel Insurance through NRMA Insurance or its distributors, you will also receive a combined Financial Services Guide/Product Disclosure Statement which includes important information about the product to help you decide whether to purchase it.

## Who provides these products and services?

NRMA Insurance and its authorised distributors.

## The financial services provided:

NRMA Insurance holds an AFS Licence that allows NRMA Insurance to provide you with general financial product advice (NRMA Insurance) and its distributors are authorised to provide you with factual information when arranging NRMA Travel Insurance.

NRMA Insurance has been authorised by Cover-More to arrange, vary, dispose of this product and administer the policy. NRMA Insurance acts for Cover-More when providing these services and not for you.

Distributors act for NRMA Insurance and not for you when arranging this product. NRMA Insurance and its distributors are not authorised to give you personal advice in relation to this product.

Any advice given to you by NRMA Insurance about this product will be of a general nature only and will not take account of your personal objectives, financial situation or needs. You need to determine whether this product meets your travel needs.

## How NRMA Insurance and its Distributors are remunerated in relation to the financial services

### NRMA Insurance

NRMA Insurance is paid a commission by Cover-More when you buy this product. This commission is calculated as a percentage of the premium (excluding taxes and GST) and is paid out of the commission that Cover-More receives from the insurer and is not an additional charge to you. NRMA Insurance employees are paid an annual salary and may receive bonus payments.

If you would like more information about the commission that NRMA Insurance receives, please contact us.

## **NRMA Insurance – Distributors**

Our distributors are paid a commission by NRMA Insurance for arranging your travel insurance policy. This commission is calculated as a percentage of the premium (excluding taxes and GST) and is paid out of the commission that NRMA Insurance receives from Cover-More.

The payment of the commission by NRMA Insurance will not result in additional cost to you. Our distributors officers and employees are paid an annual salary and may receive bonuses. NRMA Insurance may provide other discretionary incentives to its distributors.

## **Further Information**

For more information about the remuneration or other benefits received for the financial services provided. You can contact NRMA Insurance via the contact details provided below.

## **Complaints**

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

If you have a complaint about the financial services provided by NRMA Insurance or a distributor, please call 1300 135 640. For further information on how complaints are resolved, please see below, or refer to the complaints and disputes resolution process on page 47 of the PDS.

If you experience a problem or are not satisfied with our products, our services or a decision we or any of our distributors have made, let us know so we can help.

Call us on 132 132 or go to our website for more information: **[nrma.com.au](http://nrma.com.au)**

We will try to resolve complaints at first contact or shortly thereafter.

If we are not able to resolve your complaint when you contact us or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

Free Call: 1800 045 517

Email: [Customer.Relations@iag.com.au](mailto:Customer.Relations@iag.com.au)

Customer Relations will contact you if they require additional information or have reached a decision. Customer Relations will advise you of the progress of your complaint and the timeframe for a decision in relation to your complaint.

We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by Customer Relations you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

Free Call: 1800 931 678

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

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

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

Further information about our complaint and dispute resolution process is available by contacting us.

## **Compensation Arrangements**

Under Chapter 7 of the Corporations Act 2001 (Cth), an Australian Financial Services Licensee (licensee) needs to have arrangements for compensating retail clients for loss or damage they suffer because of a breach by the licensee or its representatives of Chapter 7 of the Act, unless an exemption applies. NRMA Insurance is exempt from this requirement because it is an insurance company which is supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

## Who is responsible for this document?

The distributor is responsible for the distribution of this document if you have purchased the travel insurance policy from the distributor. If you purchase the travel insurance policy directly through NRMA Insurance, NRMA Insurance is responsible for the distribution of this FSG and is authorised to provide this FSG by NRMA Insurance. NRMA Insurance is responsible for the contents of this FSG. The insurer is responsible for the combined FSG/PDS for the product.

## Your Privacy

Your privacy is important to us. We follow the NRMA Insurance privacy policy and will handle your personal information in accordance with the Privacy Act 1988 (Cth) and our privacy policy. NRMA Insurance's privacy policy is available at [www.nrma.com.au/privacy-security](http://www.nrma.com.au/privacy-security).

## How you can get more information and contact NRMA Insurance

**ENQUIRIES** 1300 305 790

**CLAIMS** 1300 135 640

For 24 hour emergency assistance while travelling

**NEW ZEALAND** 0800 033 533

**UK** 0800 656 9946

**USA** 1855 812 4898

**CANADA** 1855 812 4898

Charges may apply if calling from a pay phone or mobile phone

From all other countries or if you are experiencing difficulties from one of the numbers above call

**+61 2 8907 5584**

## NRMA Insurance – Distributors

If you are not purchasing NRMA Travel Insurance directly from NRMA Insurance, you are purchasing it from one of our authorised distributors. The distributor is the person who arranged the NRMA Travel Insurance policy.

The following distributors have been authorised by NRMA Insurance to arrange this NRMA Travel Insurance policy on behalf of NRMA Insurance:

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### **Country Services Pty Ltd ACN 142 982 545**

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Albury	Muswellbrook	Vincentia
Ballina	Narellan	Woonona
Batemans Bay	Nowra	Yass
Bega	Picton	
Bowral	Queanbeyan	
Central Coast	Richmond	
Goulburn	Shellharbour	
Griffith	Springwood	
Maclean	Tumut	
Merimbula	Tweed Heads	
Moruya	Ulladulla	

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### **Cessnock Auto Service Pty Ltd ACN 086 939 540**

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Cessnock	Maitland	Taree
Charlestown	Salamander Bay	
Forster	Singleton	

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### **Shormab Pty Ltd ACN 003 791 455**

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Armidale	Kempsey	Port Macquarie
Coffs Harbour	Laurieton	Tamworth
Gunnedah	Nambucca Heads	Wauchope
Inverell	Narrabri	Woolgoolga

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**Hemmyco Pty Ltd ACN 119 718 473**

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Grafton

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**Aquastir Pty Ltd ACN 107 070 977**

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Murwillumbah

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**Camerons Motorist Services Pty Ltd ACN 100 675 250**

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Bathurst

Lithgow

Orange

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Dubbo

Mudgee

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**Minerva (Wagga) Pty Ltd ACN 120 567 928**

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Cowra

Narrandera

Wagga Wagga

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Forbes

Parkes

Young

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**Cowen Hickey Holdings Pty Ltd ACN 663 195 060**

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Casino

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**C&C Feltham t/a Mountain Motors ABN 74 272 560 837**

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