



Financial Services Guide (FSG)

Purpose and content

This FSG was prepared on 8 November 2019. It describes the financial services provided by Free Range Camping Pty Ltd ABN 52 169 677 276 trading as Full Range Camping (Full Range Camping) and is designed to help you decide whether to use them. It includes important information including about:

- How we and other relevant people are paid and
- How complaints relating to our financial services are dealt with.

Who we are

We are an authorised representative of NM Insurance Pty Ltd ABN 34 100 633 038 AFSL 227186 trading as NM Insurance and Let's Go Caravan Insurance (NM Insurance). Our ASIC authorised representative number is 001278841.

NM Insurance is responsible for the financial services we provide and has authorised the distribution of this FSG.

Contact us

Full Range Camping

Postal Address: P.O.Box 326 Eumundi Qld 4562

Phone: (07) 5406 1247

Email: info@fullrangecamping.com.au

Website: fullrangecamping.com.au

NM Insurance

Postal Address: PO Box 6156,
North Sydney, NSW 2059

Phone: 1300 153 638

Email: customerservice@letsgocaravaninsurance.com.au

Websites: letsgocaravaninsurance.com.au
nminsurace.com.au

The financial services we provide

We promote Let's Go Caravan Insurance branded Caravan and Motorhome insurance policies and arrange for people to purchase them.

These policies are general insurance products issued by

NM Insurance and underwritten by AIG Australia Ltd ABN 93 004 727 753 AFSL 381686 (AIG).

Any promotional content we publish is general in nature. It has been prepared without taking into account your objectives, financial situation or needs. Consider its appropriateness for you in light of these things and read the Product Disclosure Statement for the policy before making a purchase.

Who we act for

We act on behalf of NM Insurance when providing the above services. NM Insurance issues Let's Go Caravan Insurance branded Caravan and Motorhome policies and assesses claims relating to them, under a binding authority provided by AIG. This means that we and NM Insurance act on behalf of AIG and not you when doing these things.

Other documents we may provide

When we offer to arrange a Let's Go Caravan Insurance branded product for you, we'll provide you with a hyperlink to a Product Disclosure Statement (PDS) that contains information about the terms and conditions that apply to the policy. To make an informed decision, make sure you download, save and read the PDS before buying the insurance.

If you'd like the PDS or this FSG to be sent to you by email, contact: customerservice@letsgocaravaninsurance.com.au

How we are paid

We receive a commission of \$40 plus GST if you purchase or renew an insurance policy we have arranged. NM Insurance also receives a commission for each policy purchased or renewed. This is between 30 - 32% of the base premium paid for the policy.

NM Insurance charges the following fees in relation to Let's Go Caravan Insurance branded products: (1) an administration fee of \$45 plus GST when you purchase the policy (2) an endorsement fee of \$0 - \$22 plus GST if you vary your policy mid term and/or (3) a cancellation fee of \$0 - \$22 plus GST if you cancel your policy mid

term. Endorsement and cancellation fees depend on the amount of the premium payable by or refundable to you.

NM Insurance may receive an annual profit share from AIG. The profit share is a percentage of the net profit (if any) earned by AIG in respect of policies issued by NM Insurance. It is calculated by AIG based on premiums generated less certain costs, expenses, fees and liabilities in relation to the relevant policies.

Associations

Let's Go Caravan Insurance was established through a business partnership between NM Insurance, the Caravan Industry Association of Australia Ltd ABN 70 057 668 041 (CIAA) and Insurance Advisernet Australia Ltd ABN 81 072 343 643 (IAA). CIAA and IAA both receive a commission of 2.5% of the base premium, when you purchase, vary or renew a policy.

Steadfast Underwriting Agencies Holdings Pty Ltd ABN 88 104 693 076 (SUA) and certain directors of NM Insurance are shareholders of NM Insurance and may receive dividends as a result. SUA is part of Steadfast Group Ltd ABN 98 073 659 677 (SGL). NM Insurance has access to shared services from SGL, including compliance tools and legal, banking and group purchasing arrangements. These services are funded by SGL, subsidised by SGL or SGL receives a fee for them.

Our compensation arrangements

NM Insurance has professional indemnity insurance in place which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth). This covers NM Insurance and us for claims made as a result of our conduct or that of our employees (or former employees) when providing financial services.

Our complaint handling procedures

NM Insurance welcomes feedback and complaints about its products and services. Here's what to do if you aren't happy with the product or service you receive.

Stage 1 – Tell us about your concern(s)

Get in touch with one of NM Insurance's customer service consultants about your concerns, and they'll do their best to resolve them. When you do so, please provide as much information as possible – this will help them resolve the matter quickly. If they can't resolve your concern immediately, they'll provide you with a response within 15 business days.

Complaints can be made by:

Email: customerservice@letsgocaravaninsurance.com.au

Calling: 1300 153 638.

Let them know if you need assistance lodging your complaint and they'll do their best to help you.

Stage 2 – Contact an Internal Dispute Resolution Specialist

If NM Insurance hasn't responded to your complaint within 15 business days, or you're not satisfied with how they've tried to resolve it, you can ask for your complaint to be escalated for review by an Internal Dispute Resolution (IDR) Specialist.

The IDR Specialist that reviews your complaint will be a representative of either NM Insurance or AIG. They may refer the matter to an IDR Committee, but will provide a written response and final decision about your complaint within 15 business days of your escalation (unless you've agreed to give them more time).

Contact an IDR Specialist by:

Emailing: disputes@nminsurance.com.au

Calling: (02) 8920 1157.

Stage 3 – Seek an external review of our decision

If you aren't happy with NM Insurance's final decision about your complaint, or they've taken more than 45 days to respond to you (from the date you first made your complaint), you can contact the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Their decisions are binding on NM Insurance but not on you. If your complaint doesn't fall within the AFCA rules you can still exercise any other legal rights you have.

You can contact AFCA by:

Emailing: info@afca.org.au

Calling: 1800 931 678

Writing to: GPO Box 3, Melbourne VIC 3001

And through their website at: www.afca.org.au

General Insurance Code of Practice

NM Insurance supports the General Insurance Code of Practice which is designed to raise standards of practice and service in the general insurance industry.

For further information about the Code, visit www.codeofpractice.com.au.

fullrangecamping.com.au

