



FINANCIAL SERVICES GUIDE (FSG)

Purpose and content

This FSG was prepared on 1 March 2024. It describes the financial services provided by Polaris Sales Australia Pty Ltd ABN 62 088 081 949 trading as Indian Motorcycle (**Indian Motorcycle**) on behalf of NM Insurance Pty Ltd ABN 34 100 633 038 AFSL 227186 (**NM Insurance**). It is designed to help you decide whether to use these services and includes important information including about:

- How Indian Motorcycle (and other relevant people) is paid; and
- How complaints relating to these services are dealt with.

About Indian Motorcycle

Indian Motorcycle is an authorised representative of NM Insurance. Its ASIC authorised representative number is 001279290.

Indian Motorcycle provides general financial product advice about, and arranges for consumers to purchase National Motorcycle Insurance branded motorcycle insurance policies issued by NM Insurance.

Indian Motorcycle acts on behalf of NM Insurance and not you when doing these things.

Advice provided by Indian Motorcycle is general and does not take into account a person's objectives, financial situation or needs so before making a decision about insurance, make sure you:

- Consider its appropriateness for you in light of these things; and
- Read the relevant Product Disclosure Statement and Target Market Determination at nationalmotorcycleinsurance.com.au.

NM Insurance is responsible for the financial services provided by Indian Motorcycle on its behalf and has authorised distribution of this FSG.

About Franchised Indian Motorcycle Dealerships and Sales Representatives

Certain franchised Indian Motorcycle dealerships and sales representatives have been appointed as distributors of NM Insurance for the purpose of arranging National Motorcycle Insurance products. These people operate under *ASIC Corporations (Basic Deposit and General Insurance Product Distribution) Instrument 2015/682* and are not authorised representatives of NM Insurance. This means they can arrange for you to buy a National Motorcycle Insurance product and provide you with factual information, but can not provide you with any financial product advice.

Authorised dealerships and sales representatives act on behalf of NM Insurance and not you when doing these things.

About NM Insurance

NM Insurance is an insurance agency operating under brands including National Motorcycle Insurance.

NM Insurance issues National Motorcycle Insurance policies and assesses claims relating to them, under a binding authority from the insurer, Zurich Australian Insurance Ltd ABN 13 000 296 640 AFSL 232507 (**ZAIL**).

NM Insurance acts on behalf of ZAIL and not you when doing these things.

Contact us

Indian Motorcycle	NM Insurance
Postal Address: 36 Grimes Court, Derrimut. VIC 3036	Postal Address: PO Box 6156, North Sydney, NSW 2059
Phone: (03) 9394 5610	Phone: (02) 8920 1157
Email: riders@indianmotorcycle.com	Email: contact@nminurance.com.au
Website: www.indianmotorcycle.com.au	Websites: nminurance.com.au nationalmotorcycleinsurance.com.au

Other documents you may receive

If a franchised dealership, sales representative or NM Insurance offers to arrange a National Motorcycle Insurance policy for you, they'll provide you with a link to a Product Disclosure Statement (**PDS**). The PDS contains important information about the features, benefits, terms and conditions that will apply to the policy.

To make an informed decision, please download, save and read the PDS before buying insurance.

NM Insurance has published Target Market Determinations (**TMDs**) in relation to National Motorcycle Insurance products. A TMD describes the target market for the relevant product and is available at nminsurance.com.au/product-design-distribution-policy.

If you make an insurance claim and NM Insurance offers to settle this fully or partially with a cash payment, you'll receive a Cash Settlement Fact Sheet if there are other settlement options available.

How NM Insurance is paid

ZAIL will pay NM Insurance commission of up to 35% if you buy, vary or renew a National Motorcycle Insurance policy.

If you buy Roadside Assistance with your insurance, NM Insurance will receive \$20 plus GST from the Roadside Assistance provider.

If you enter a premium funding contract arranged by NM Insurance, NM Insurance will receive a referral fee from the premium funder, of 2% of the amount paid for the relevant policy.

Commission is calculated as a percentage of the base premium you pay to buy, vary or renew the policy.

NM Insurance also charges administration fees when you purchase, vary or cancel a policy. These are described in the NM Insurance Financial Services Guide given to you during the sales process.

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

NM Insurance will earn interest on premium paid to us while it is in our trust account. This interest is retained by us.

How Indian Motorcycle is paid

If you buy a National Motorcycle Insurance policy:

- Through a link from the Indian Motorcycle website; or
- Arranged by an authorised Indian Motorcycle dealership,

NM Insurance will pay Indian Motorcycle and/or the relevant dealership, a commission of up to 26.5% when you buy it, and up to 10% if you subsequently renew it.

Commission is calculated as a percentage of the base premium you pay to buy, vary or renew the policy.

Associations

NM Insurance is a majority owned subsidiary of Steadfast Group Ltd (ABN 98 073 659 677) (**SGL**). SGL may receive a professional services fee (**PSF**) from insurers, premium funders and underwriting agencies such as us (**Partners**) for access to regulatory and compliance support; marketing and communications; data insights; and access to technology platforms. The PSF is an agreed amount between SGL and the relevant Partner, usually annually. The PSF is not determined by the volume of the business that Steadfast Network brokers place, nor is the amount of the PSF known to Steadfast Network Brokers, so it is not able to influence recommendations to their clients.

NM Insurance may have access to shared services from SGL, including: compliance tools; procedures; manuals and training; legal; HR; banking; and group purchasing arrangements. These services are funded by SGL, subsidised by SGL or SGL receives a fee for them. SGL's FSG is available at www.steadfast.com.au or on request by telephoning SGL's Company Secretary on +61 2 9495 6500.

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 Indian Motorcycle for claims made as a result of our conduct or that of our employees (or former employees) when providing authorised financial services.

Our complaint handling procedures

NM Insurance is committed to meeting and exceeding its customers' reasonable expectations whenever possible and would like to know if they haven't been met.

You can make a complaint about any aspect of your relationship with us including the insurance related conduct of Indian Motorcycle dealerships and sales representatives. We will attempt in good faith to resolve your complaint in a fair, transparent and timely manner. We aim to comply with the General Insurance Code of Practice and any relevant Australian Securities and Investments Commission guidelines.

Complaints should be referred to NM Insurance in the first instance:

Email: disputes@nminsurace.com.au

Phone: (02) 8920 1157

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge your complaint with an external dispute resolution scheme.

If you are not happy with our response to your complaint, you can refer it to the Australian Financial Complaints Authority (**AFCA**). AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its rules.

AFCA's contact details are:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

For more information about our complaints process visit nminsurace.com.au/feedback-complaints/.

How NM Insurance manages your privacy

NM Insurance is committed to protecting your privacy and collects the personal information it needs to assess insurance applications, provide quotations, issue insurance policies and assess claims made under them. We may not be able to do these things if you don't provide the information we need. We provide your personal information to the insurer that underwrites your insurance and our related companies. We provide your name and policy number to any intermediary that arranged your policy or referred you to us. We may also provide relevant personal information to our trusted suppliers including financiers, loss adjusters, assessors, repairers, professional advisers, document storage centres, mailing houses and IT software / service providers, some of whom may be based or controlled in the United States.

If you make a claim, we may also need to provide relevant personal information to authorities (such as the police, licensing and registration bodies and the Australian Financial Security Authority) and to other insurers in the event of recovery or litigated action. We may use your contact details to send you information and marketing communications that we believe will be of interest to you. You can opt out from receiving these at any time.

Our Privacy Policy contains more information about how we manage your information including how you can access it, ask us to correct it or make a privacy related complaint. This is available free of charge on our website at nminsurace.com.au and on request by telephone: (02) 8920 1157 or email: contact@nminsurace.com.au.

If you provide us with personal information about another person, you must have their consent to do so and give them the information in this statement.

General Insurance Code of Practice

ZAIL subscribes to and NM Insurance and Indian Motorcycle comply with the General Insurance Code of Practice which is designed to raise standards of practice and service in the general insurance industry. The Code Governance Committee (**CGC**) is an independent body that monitors and enforces compliance with the Code. For more information about the Code or the CGC, visit www.codeofpractice.com.au.