

# Financial Services Guide

This Financial Services Guide (FSG) has been designed to assist you in deciding whether to use the services we provide. It describes the financial services and financial products provided by Royal Automobile Association of South Australia Incorporated (RAA) and the authorised representatives of RAA, in relation to RAA Insurance Limited (RAA Insurance) insurance products.

This FSG contains information about how RAA and its Agents are remunerated in relation to those services and how complaints about the financial services and products are dealt with.

## Who are we?

We are the RAA. We are the corporate authorised representative of RAA Insurance and are authorised to provide a financial service on their behalf (Authorised Representative Number 228575). We have appointed Agents to act for us and in accordance with the Corporations Act, 2001 (Cth) we have appointed some of them, or their employees, as authorised representatives.

## What are we authorised to do?

RAA, its authorised representatives and its Agents manage the exclusive distribution of all RAA Insurance products.

RAA acts under a binder given by RAA Insurance, authorising it to enter into risk insurance contracts on behalf of RAA Insurance. RAA acts on behalf of RAA Insurance for all purposes connected with the insurance contracts.

RAA Insurance authorises RAA and its authorised representatives to provide factual information and arrange for the issue, variation and cancellation of all RAA Insurance products. These products include motor, home and contents, motorcycle, caravan, H2P and boat insurance.

RAA and RAA Insurance do not authorise any of their representatives to provide financial services or financial products for the above mentioned products, for any other company.

## How are we paid?

RAA Insurance receives the premium that you pay when you buy RAA insurance products. RAA, as the corporate authorised representative, receives a monthly payment from RAA Insurance, for managing the distribution of their products through the RAA Shop network in South Australia and Broken Hill. The payment is based on total premiums received.

RAA employees do not receive commission for individual sales of the RAA Insurance products. However they do have the opportunity to receive minor rewards.

## How do we pay our agents?

RAA's Agents receive commission payments from RAA for the service they provide. Authorised representatives employed by our Agents do not receive commission payments. The commission RAA pays on a regular basis to the Agents is up to \$50 per policy, depending on the policy sold.

## What if you are not happy with our service?

We want you to be satisfied with your insurance. If you have a problem or are unhappy with something to do with an RAA insurance product or service, we would like to speak with you about it. Please phone us on 8202 4567.

Your query will be referred to the relevant manager or if necessary our Internal Dispute Resolution (IDR) Committee, who both have the appropriate authority to deal with disputes.

If you would like more information about our dispute resolution processes, please refer to the PDS, which explains the process in full. If you are not satisfied with the outcome of your query directed to our IDR Committee, we will refer you to the Financial Ombudsman Service Ltd (FOS), or inform you of alternative external bodies to which you can take the matter.

This FSG was prepared on the date of issue as shown on the front page. The distribution of this FSG by RAA & its authorised representatives has been authorised by RAA Insurance.



## Authorised Representatives

### RAA

ABN 90 020 118 07

Authorised Representative No. 228575

### Metropolitan shops

#### Adelaide

41 Hindmarsh Square

#### Colonnades

Shop 25, Centro Colonnades

#### Elizabeth

Shop 147, Elizabeth Shopping Centre

#### Marion

Shop 2042, Westfield Marion

#### Mile End

101 Richmond Road

#### Modbury

33 Smart Road

#### West Lakes

Shop 31, Westfield West Lakes

### Country shops

#### Berri

16 Wilson Street

#### Broken Hill

320 Argent Street

#### Clare

280 Main North Road

#### Kadina

62 Graves Street

#### Mount Barker

22–26 Adelaide Road

#### Mount Gambier

55 Commercial Street West

#### Murray Bridge

19 Bridge Street

#### Naracoorte

88 Stewart Terrace

#### Port Augusta

7 Caroon Road

#### Port Lincoln

2 Liverpool Street

#### Port Pirie

129 Ellen Street

#### Renmark

49 Renmark Avenue

#### Victor Harbor

66 Ocean Street

#### Whyalla

85 McDouall Stuart Avenue

## Agents

#### LJ Hooker Berri

ABN: 16 596 505 184

16 Wilson St, Berri, SA 5343

(08) 8582 2744

#### Basham Agencies

ABN: 23 044 041 707

3 Ness St, Clare, SA 5453

(08) 8842 2575

#### JH Rosewarne Pty Ltd

ABN: 20 007 545 879

62 Graves St, Kadina, SA 5554

(08) 8821 1111

#### Bridge Motors SA

ABN: 25 671 203 770

19 Bridge St, Murray Bridge, SA 5253

(08) 8532 1935

#### Vans Automotive Service

ABN: 35 179 178 089

88 Stewart St, Naracoorte, SA 5271

(08) 8762 2247

#### Neill Automotives

ABN: 82 338 687 545

7 Caroon Rd, Port Augusta, SA 5700

(08) 8642 2576

#### Lincoln Agencies

ABN: 18 749 315 775

2 Liverpool St, Port Lincoln, SA 5606

(08) 8842 2575

#### Paul Hutchins Loans Centre

ABN: 70 543 460 152

49 Renmark Ave, Renmark, SA 5341

(08) 8586 3160

#### Toop Motors Pty Ltd

ABN: 85 007 815 821

66 Ocean St, Victor Harbor, SA 5211

(08) 8552 1033

## Authorising Licensee

### RAA Insurance Ltd

ABN 14 007 872 602 AFSL 232525

101 Richmond Road, Mile End SA 5031

(08) 8202 4567

This FSG was prepared on 14 October 2017. The distribution of this FSG by RAA and its authorised representatives, has been authorised by RAA Insurance Ltd (the authorising licensee).