



Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

The FSG 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.

Who are we?

We are the RAA. As an authorised representative (Authorised Representative Number 228575), we provide financial services on behalf of RAA Insurance. In providing those financial services, RAA Insurance acts on its own behalf. We have appointed Agents to act for us and in accordance with the Corporations Act 2001 (Cth) (Act) we have appointed some of them, or their employees, as authorised representatives.

What are we authorised to do?

RAA Insurance is a product issuer for purposes of the Act. RAA Insurance authorises RAA and its authorised representatives to general financial product advice on general insurance products and arrange for the issue, variation and cancellation of all RAA Insurance products. These products include motor, home and contents, rental property, 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.

Binder arrangement with RAA Insurance

RAA acts under a binder given by RAA Insurance, authorising it to enter into general insurance contracts on behalf of RAA Insurance.

RAA acts on behalf of RAA Insurance for all purposes connected with the insurance contracts.

How can I provide you with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time.

Documents you may receive

A product disclosure document (PDS) is required to be provided to you at the time RAA Insurance issues you with an insurance product. The PDS is designed to contain the key features, costs, benefits, risks, tax implications and other significant characteristics of the insurance product to enable you to make an informed decision about whether to acquire it.

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 acting as a product issuer 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 to the Agents is fixed fee of a maximum of \$50 for each policy sold or renewed.

Compensation arrangements

RAA Insurance holds professional indemnity insurance in respect of the financial services it provides. This professional indemnity insurance complies with the Act. The professional indemnity insurance covers all of the financial services that RAA is authorised by RAA Insurance to provide to you.

How to resolve a complaint or dispute

We want you to be satisfied with your insurance. If you have a complaint or dispute and are unhappy with something to do with an RAA Insurance product or service, we would like to speak with you about it. The following steps are part of our escalations and resolutions procedure.

Step 1: Please contact us on 8202 4567 (Policy) or 8202 4575 (Claims) and speak with one of our consultants, as they may be able to resolve your complaint.

Step 2: If our consultant can't resolve your complaint you can ask for it to be referred to a complaint representative. They will make contact with you within 48 business hours of the escalation of the complaint.



How to resolve a complaint or dispute (continued)

Step 3: If the complaint representative can't resolve your complaint, you can request for it to be referred to our Internal Dispute Resolution Team (IDR Team). If the matter is referred to the IDR Team they will review and make a determination in relation to the dispute and you will be advised of the outcome within 15 working days.

Step 4: If your complaint can't be resolved directly with us, or remains unresolved 45 days from when you first lodged the complaint, you can seek an external review by contacting the Australian Financial Complaints Authority (AFCA). Before a complaint is investigated by AFCA, they will request that you first, talk to us to give us the opportunity to resolve the matter.

AFCA is a free service to you and is an independent and impartial body. You can contact AFCA via:

Website: www.afca.org.au

Phone: 1800 931 678

Fax: (03) 9613 6399

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

Authorised Representative

Royal Automobile Association of South Australia Inc
ABN 90 020 001 807
Authorised Representative No. 228575
(08) 8202 4600
101 Richmond Rd
MILE END SOUTH SA 5031

Authorised Licensee

RAA Insurance Ltd
ABN 14 007 872 602
AFSL No. 232525
(08) 8202 4567
101 Richmond Road
MILE END SOUTH SA 5031

This FSG was prepared on 21 March 2019. The distribution of this FSG by RAA and its authorised representatives has been authorised by RAA Insurance.

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

Broken Hill 320 Argent Street

Clare 280 Main North Road

Kadina 62 Graves Street

Mount Barker 2 Victoria Crescent

Mount Gambier 55 Commercial Street West

Murray Bridge 19 Bridge Street

Port Augusta 7 Caroon Road

Port Lincoln 2 Liverpool 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 Street, Berri, SA 5343 Phone (08) 8582 2744

Basham Agencies ABN: 23 044 041 707
280 Main North Road, Clare, SA 5453 Phone (08) 8842 2575

JH Rosewarne Pty Ltd ABN: 20 007 545 879
62 Graves Street, Kadina, SA 5554 Phone (08) 8821 1111

Bridge Motors SA ABN: 25 671 203 770
19 Bridge Street, Murray Bridge, SA 5253 Phone (08) 8532 1935

Neill Automotives ABN: 82 338 687 545
7 Caroon Road, Port Augusta, SA 5700 Phone (08) 8642 2576

Lincoln Agencies ABN: 18 749 315 775
2 Liverpool Street, Port Lincoln, SA 5606 Phone (08) 8842 2575

Paul Hutchins Loans Centre ABN: 70 543 460 152
49 Renmark Avenue, Renmark, SA 5341 Phone (08) 8586 3160

Toop Motors Pty Ltd ABN: 85 007 815 821
66 Ocean Street, Victor Harbor, SA 5211 Phone (08) 8552 1033