nm insurance
SECURING THE JOURNEY TOGETHER

Financial Services Guide (FSG)

NM Insurance Pty Ltd
14 October 2026



Land Load Sea

Purpose and content

This FSG was prepared on 14 October 2026. It describes the financial services provided by NM Insurance Pty Ltd ABN 34 100 633 038 AFSL 227186 to retail clients and is designed to help you decide whether to use them. It includes important information including about:

- How we (and other relevant persons) are paid and
- How we deal with complaints.

Who we are

We trade under the following business names:

NM Insurance and NM Insurance Group
Tel: 1300 019 411
Email: contact@nminsurance.com.au
Website: nminsurance.com.au

Nautilus Marine Insurance and Nautilus Marine Boat Insurance
Tel: 1300 780 533
Email: customerservice@nautilusinsurance.com.au
Website: nautilusinsurance.com.au

Proteus Marine Insurance
Tel: 1300 767 231
Email: customerservice@proteusinsurance.com.au
Website: proteusinsurance.com.au

National Motorcycle Insurance
Tel: 1300 960 437
Email: customerservice@nationalmotorcycleinsurance.com.au
Website: nationalmotorcycleinsurance.com.au

Australian Caravan Insurance
Tel: 1300 748 767
Email: info@austcaravaninsurance.com.au
Website: austcaravaninsurance.com.au

Let's Go Caravan Insurance
Tel: 1300 153 638
Email: customerservice@letsgocaravaninsurance.com.au
Website: letsgocaravaninsurance.com.au

Jayco Caravan Insurance
Tel: 1300 376 959
Email: customerservice@jaycocaravaninsurance.com.au
Website: jaycocaravaninsurance.com.au

CMCA Insurance
Tel: 1300 145 240
Email: customerservice@cmca.au
Website: insurance.cmca.au





The financial services we provide

We provide:

- General financial product advice on and deal in general insurance products; and
- Claims handling and settling services,

to retail and wholesale clients.

We issue, vary and cancel products and assess claims relating to them, under a binding authority provided by the insurer, Zurich Australian Insurance Limited ABN 13 000 296 640 AFSL 232507 (ZAIL). This means that we act on behalf of ZAIL and not you when doing these things.

Any financial product advice we provide or publish is provided under our own AFSL. It is general in nature and has been prepared without taking into account your objectives, financial situation or needs. So always consider its appropriateness for you in light of these things.

Other documents we may provide

When we offer to provide you with insurance, we'll provide you with a Product Disclosure Statement (PDS) that contains information about the terms and conditions that apply to the policy. This may be provided to you in person, by mail or electronically by email or through a hyperlink. Make sure you read the PDS before buying or renewing insurance and save it somewhere safe for future reference.

We have prepared a Target Market Determination (TMD) for each of our retail products. The TMD describes the target market for the relevant product and is available from our website. Make sure you read the TMD before buying or renewing insurance and save it somewhere safe for future reference.

If you'd like a PDS, TMD or this FSG to be sent to you by email, contact us using the contact details on the first page of this FSG.

If you make an insurance claim and we offer to settle this fully or partially with a cash payment, we will give you a Cash Settlement Fact Sheet if there are other settlement options available.

How we are paid

We receive remuneration from ZAIL for each policy we issue, vary or renew. This is up to 32% of the gross premium paid for the policy less taxes.

If you purchase an eligible insurance policy, we may invite you to subscribe to Nautilus Marine Magazine and/or National Motorcycle Magazine. Each annual subscription may be valued at up to $60 plus GST. You may opt out of receiving a magazine subscription at any time. This is set out in the Quotation, Renewal Invitation, Certificate of Insurance and/or Policy Schedule given to you.

If you purchase a motorcycle policy and also purchase Roadside Assistance, we may receive the following remuneration from 365 Assistance Pty Ltd ABN 59 160 076 200:

- Roadside Assistance – up to $20 plus GST where you purchase Roadside Assistance through us, a motorcycle dealer or finance broker.

Premium funding

If you enter into or renew a premium funding arrangement and pay by monthly instalments, we may arrange premium funding on your behalf through Arteva Funding. Any finance agreement will be entered into with Principal Finance Pty Ltd ABN 49 008 081 712, Australian Credit Licence 391746, as the credit provider and a member of the Arteva Funding group, subject to approval.

We charge the following fees in relation to the policies we issue:

- An administration fee - when you purchase or renew a policy. This is set out in the Quotation, Renewal Invitation, Certificate of Insurance or Policy Schedule given to you and is:
  - Up to $150 plus GST - for single caravan, motorhome, motorcycle, trailered private pleasure craft and personal watercraft policies.
  - Up to $200 plus GST - for fleet pleasure craft / personal watercraft policies and moored private pleasure craft policies.
  - Up to $2,000 plus GST- for any other product, not listed above.
- An endorsement fee - if you vary your policy mid-term.
- A cancellation fee - if you cancel your policy mid-term.

Our endorsement and cancellation fees for retail products including Private Pleasure Craft, Caravan, Motorhome and Motorcycle policies:

	Premium payable by or refundable to you: $5 or less	Premium payable by or refundable to you: $5.01 to $50	Premium payable by or refundable to you: $50.01+
Endorsement fee	$0–$55 + GST	$11–$55 + GST	$22–$55 + GST
Cancellation fee	$0–$55 + GST	$11–$55 + GST	$22–$55 + GST

Our endorsement and cancellation fees for any other product, not listed above:

- Endorsement fee: Up to $250 +GST
- Cancellation fee: Up $55 +GST

We 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 us. It is calculated by ZAIL based on premiums generated less certain costs, expenses, fees and liabilities in relation to the relevant policies.

Interest on premium held in trust

We may earn interest on premium paid to us while it is in our trust account. This interest is retained by us.

Group benefits

We are 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.

We 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.

Who we pay

Employees

We pay our employees an annual salary. In addition, full time staff may participate in incentive schemes or programs that entitle them to a financial benefit if they or we exceed sales targets, provided they have met certain criteria including in relation to issues such as conduct, regulatory compliance and training.

Insurance distributors

If a boat, motorcycle, caravan or motorhome dealer or a finance broker arranges insurance for you, they act on our behalf when doing so. We will pay them remuneration at the following rates:

Event	Remuneration (as a % of base policy premium)
You purchase insurance	Up to 26.5%
You renew or vary your insurance	Up to 26.5%

If a motorcycle dealer or finance broker arranges for you to purchase Roadside Assistance, we may pay them $10 plus GST.

A boat, motorcycle, caravan or motorhome dealer who arranges insurance may be engaged by us as a repairer in the event of an insurance claim.

Referrers

If someone refers you to us so that we can arrange insurance for you, we will pay them a referral fee as follows:

Event	Remuneration (as a % of base policy premium)
You purchase insurance	Up to 26.5%
You renew or vary your insurance	Up to 26.5%

Brand and affinity partners

Jayco

If you purchase, vary or renew a Jayco branded product, we will pay Jayco Corporation Pty Ltd ATF Jayco Unit Trust, ABN 79 301 936 497 up to 6.5% of your base policy premium.

CMCA

If you purchase, vary or renew a CMCA branded product, we will pay Campervan and Motorhome Club of Australia Ltd 12.5 – 17.5% of your base policy premium.

CIAA

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). If you purchase a Let's Go Caravan Insurance policy, we will pay CIAA and IAA the following remuneration:

Event	CIAA remuneration (as a % of base policy premium)	IAA remuneration (as a % of base policy premium)
You purchase, vary or renew a Let's Go Caravan or Motorhome branded insurance policy arranged by a caravan dealer	Up to 2.5%	Up to 2.5%
You purchase, vary or renew a Let's Go Caravan or Motorhome branded insurance policy arranged directly by us	Up to 17.5%	Up to 7.5%

From time to time, we may also provide our brand / affinity partners with non-commission payments, such as sponsorships or contributions towards marketing or promotional activities, to support the promotion of our products and services.

Our compensation arrangements

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

Our complaint handling procedures

We are committed to meeting and exceeding our 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 conduct of our agents and 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 us in the first instance:
Email: disputes@nminsurance.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

If you require further information visit the Feedback and Complaints page of our website: www.nminsurance.com.au/feedback-complaints

Privacy

We are committed to protecting your privacy.

We collect the personal information we need 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 and administrative service providers, some of whom may be based or controlled in India or 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 and on request by telephone: (02) 8920 1157 or email: contact@nminsurance.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 we 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.

Visit our offices across Australia or contact your local Business Development Manager.
For any further information visit www.nminsurance.com.au

NM Insurance Pty Ltd (ABN 34 100 633 038 AFSL 227 186)

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