

## What is this document?

This guide contains information to help you decide whether to use our services to purchase any of the products listed below.

It explains:

- Who provides these products and services
- What products and services can be arranged
- How you can get more information
- Who issues these products
- What we are paid for providing these products and services
- What to do if you have any concerns

## Who provides these RACV products and services?

RACV Insurance Services Pty Ltd  
Level 7, 485 Bourke Street, Melbourne, VIC, 3000,  
ABN 74 004 131 800 AFS Licence No. 230039

## We can arrange the following RACV Insurance products:

- Motor Insurance
- Home Insurance
- Landlord Insurance
- Boat Insurance
- Caravan or Trailer Insurance
- On-Site Caravan Insurance
- Veteran, Vintage and Classic Vehicle Insurance (VVC)

We can also provide you with information on our range of Farm and Business Insurance products.

## How can you get more information about these products?

Just ask for a Product Disclosure Statement and Policy Booklet (PDS). A PDS includes useful information about a product to help you decide whether or not to purchase it. It outlines the key features and benefits of the cover offered (including some important exclusions) and explains that once you have taken out a policy, you have a 21 day cooling-off period. You will receive a PDS automatically when you buy a policy.

If you would like to know the cost of a policy, ask us for a premium estimate.

## Who issues these products?

For Motor, Home, Landlord, Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance the product issuer is:

Insurance Manufacturers of Australia Pty Limited (IMA)  
GPO Box 244  
Sydney  
NSW 2001  
ABN 93 004 208 084 AFS Licence No. 227678

## What are we paid for arranging RACV Insurance cover?

We receive a commission from IMA for each Motor, Home and Landlord Insurance policy arranged. This amount is not an additional charge to you and represents 13-20% of the gross premium.

We receive a commission from IMA for each Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance policy arranged. This amount is not an additional charge to you and represents 5-12% of the gross premium.

In the course of normal business, staff may be involved in promotional activities whereby they may receive incentives, vouchers and other prizes.

## What to do if you have any concerns

### Step 1

Call us on 13 RACV (13 7228) or come into your local RACV Shop and talk to one of our staff.

### Step 2

If we can't help we will refer you to the RACV Insurance Member Relations Department.

### Step 3

If the RACV Insurance - Member Relations Department can't resolve the issue they will advise you of the various external dispute resolution bodies available to help you.

You can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001