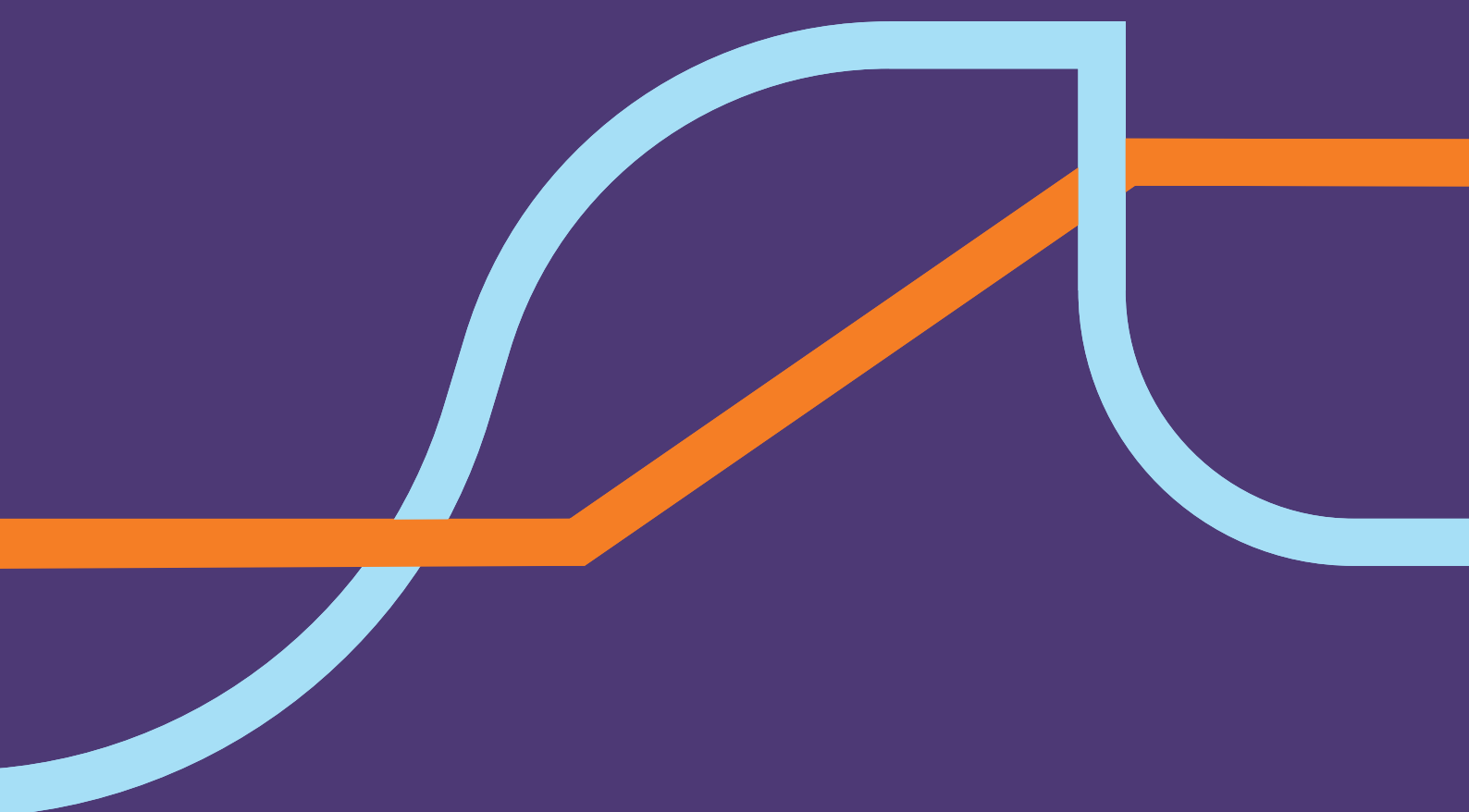




**nm insurance**  
SECURING THE JOURNEY TOGETHER

# Claims Factsheet

NM Insurance Pty Ltd  
20 September 2021



Land



Load



Sea

## Purpose and content

We support and comply with the General Insurance Code of Practice (the Code).

The Code applies differently to Retail Insurance and Wholesale Insurance (as defined in the Code) and establishes a number of standards including those relating to Retail Insurance set out below.

The information below relating to financial hardship and our Complaints Process section applies in connection with both Retail Insurance and Wholesale Insurance.

## Who we are

We trade under the following business names:

### **NM Insurance and NM Insurance Group**

Tel: (02) 8920 1157

Email: [contact@nminsurance.com.au](mailto:contact@nminsurance.com.au)

Website: [nminsurance.com.au](http://nminsurance.com.au)

### **Nautilus Marine Insurance and Nautilus Marine Boat Insurance**

Tel: 1300 780 533

Email: [customerservice@nautilusinsurance.com.au](mailto:customerservice@nautilusinsurance.com.au)

Website: [nautilusinsurance.com.au](http://nautilusinsurance.com.au)

### **National Motorcycle Insurance**

Tel: 1300 960 437

Email: [customerservice@nationalmotorcycleinsurance.com.au](mailto:customerservice@nationalmotorcycleinsurance.com.au)

Website: [nationalmotorcycleinsurance.com.au](http://nationalmotorcycleinsurance.com.au)

### **Suzuki Insurance**

Tel: 1300 279 565

Email: [customerservice@suzukiinsurance.com.au](mailto:customerservice@suzukiinsurance.com.au)

Website: [suzukiinsurance.com.au](http://suzukiinsurance.com.au)

### **Kawasaki Insurances**

Tel: 1300 160 294

Email: [customerservice@kawasakiinsurances.com.au](mailto:customerservice@kawasakiinsurances.com.au)

Website: [kawasakiinsurances.com.au](http://kawasakiinsurances.com.au)

### **Honda Motorcycle Insurance**

Tel: 1300 158 592

Email: [customerservice@hondabikeinsurance.com.au](mailto:customerservice@hondabikeinsurance.com.au)

Website: [hondabikeinsurance.com.au](http://hondabikeinsurance.com.au)

### **Australian Caravan Insurance**

Tel: 1300 748 767

Email: [info@austcaravaninsurance.com.au](mailto:info@austcaravaninsurance.com.au)

Website: [austcaravaninsurance.com.au](http://austcaravaninsurance.com.au)

### **Let's Go Caravan Insurance**

Tel: 1300 153 638

Email: [customerservice@lets gocaravaninsurance.com.au](mailto:customerservice@lets gocaravaninsurance.com.au)

Website: [lets gocaravaninsurance.com.au](http://lets gocaravaninsurance.com.au)

### **Jayco Platinum Caravan Insurance**

Tel: 1300 376 959

Email: [customerservice@jaycocaravaninsurance.com.au](mailto:customerservice@jaycocaravaninsurance.com.au)

Website: [jaycocaravaninsurance.com.au](http://jaycocaravaninsurance.com.au)



## Assessing Your Claim

In the event of a claim, we will:

- accept or deny your claim and notify you within 10 business days if we do not require further information, assessment or investigation;
- notify you within 10 business days of receiving your claim of the further information we require to decide on your claim;
- if necessary, appoint an assessor, adjuster or investigator and advise you of their appointment within 5 business days;
- respond to your routine enquiries within 10 business days;
- accept or deny your claim within 10 business days of receipt of all relevant information;
- make a decision within 4 months of receiving your claim or 12 months under Exceptional Circumstances as set out in the Code;
- notify you if these timeframes are not practical for your claim and seek to agree on alternative timeframes with you.

If we are unable to meet these timeframes, we will agree alternative timeframes or agree on a hardship application or payment and/or you may make a complaint under our Complaints Process, outlined below.

In the event of your claim being declined, we will provide you with written reasons for our decision and you can request a copy of the information that we have relied upon in assessing your claim, including reports from external third parties.

If we appoint an investigator to investigate your claim then the investigation process will comply with the claims investigation standards set out in the Code.

## Vulnerability Support and Financial Hardship

Financial Hardship involves an inability to pay a debt, rather than an unwillingness to do so. Financial Hardship can arise from a variety of situations and can be either of limited duration or long term.

If we are informed that you are experiencing Financial Hardship, we will supply you with an application form for Financial Hardship assistance and contact details for the National Financial Counselling hotline 1800 007 007.

We or the insurer that underwrites your policy, will review any applications for Vulnerability Support and/or Financial Hardship in accordance with the Code.

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## Our Complaints Process

We are committed to meeting and exceeding our customers' 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. Our complaints process also applies to complaints regarding a declined claim, the value of a claim or financial hardship.

### What is a Complaint?

A complaint is an expression of dissatisfaction made to or about us, related to our products, services, staff, or the handling of a complaint, where a response or resolution is explicitly or implicitly expected, or legally required.

The complaints process described below does not apply to your complaint if we or the relevant insurer is able to resolve it to your satisfaction by the end of the 5th business day after it was received by us, or in the circumstances where we are unable to take any further action to reasonably address the complaint and we have explained the circumstances to you. This does not apply to complaints regarding a declined claim, the value of a claim, financial hardship or in circumstances where a written response is requested.

Our complaints process complies with the Code and any relevant Australian Securities and Investments Commission (ASIC) guidelines.

### 1. Our Internal Dispute Resolution (IDR) Process

#### 1.1 What to do if you have a complaint

Complaints may be referred by either email or telephone:

E: [contact@nminsurace.com.au](mailto:contact@nminsurace.com.au)

T: 02 8920 1157

To allow us to consider your complaint the following information needs to be provided (where available):

- name, address, email and telephone number of the policyholder;
- policy number, claim number and product type;
- name and address of any insurance intermediary through whom the policy was obtained;
- reasons why you are dissatisfied and an explanation of the situation that led to the complaint; and
- copies of any supporting documentation you believe may assist us in addressing your complaint appropriately.

## 1.2 How we or the relevant insurer will handle your complaint

We or the relevant insurer will acknowledge receipt of your complaint and advise the name and contact details of the employee assigned to liaise with you.

We or the relevant insurer will respond to your complaint in writing within 30 calendar days of first being notified of the complaint, provided we or the relevant insurer have all the necessary information and have completed any necessary investigations.

We or the relevant insurer will keep you informed of the progress no less than every 10 business days unless it is resolved earlier.

If we or the relevant insurer is unable respond within 30 calendar days, we or the relevant insurer will provide you with an Internal Dispute Resolution Delay Notification outlining the reasons for the delay and your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied

## 2.External Dispute Resolution Process (EDR)

### 2.1 Australian Financial Complaints Authority

If we or the relevant insurer's response following the IDR process does not resolve your complaint to your satisfaction, or if we or the relevant insurer have not resolved your complaint within 30 calendar days of the date we first received it, you can seek an external review via our (and the insurer's) external dispute resolution scheme administered by AFCA. AFCA is for customers and third parties as allowed under its Rules.

There may be occasions when we or the relevant insurer determine that a complaint should be referred to AFCA for resolution. If this is the case your consent would be obtained before any referral is made.

AFCA is an independent national scheme for consumers, free of charge and aimed at resolving disputes between the insured and their insurance intermediary/insurer. AFCA can advise you if your dispute falls within their Rules.

Determinations made by AFCA are binding on us/ the relevant insurer. If you would like to refer your dispute to AFCA, you must do so within 2 years of the final decision from IDR. AFCA may still consider a dispute lodged after this time if AFCA considers that exceptional circumstances apply.

Australian Financial Complaints Authority contact details are:

**T:** 1800 931 678

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

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

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

### 2.2 Process

If you choose to lodge your dispute with AFCA, they will contact us and/or the insurer and ask for a response from both parties. Response times requested by AFCA vary depending on the situation.

If AFCA advises you that their Rules do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

# Privacy Collection Statement

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, surveyors, repairers, professional advisers, document storage centres and IT service providers. Depending on the nature of your 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 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@nminsurace.com.au](mailto:contact@nminsurace.com.au).

If we ask you for personal information such as names, addresses etc of any other person, you must ensure that you have that person's consent to provide this information to us and that you provide them with the information in this Privacy Collection Statement.

Visit our offices across Australia or contact your local Business Development Manager.

For any further information visit [www.nminsurace.com.au](http://www.nminsurace.com.au)

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

