

About Insurance Distributors

We're an authorised distributor of NM Insurance Pty Ltd (ABN 34 100 633 038 AFSL 227186) (**NM Insurance**).

We can provide factual information about and arrange certain NM Insurance products but can't provide financial product advice. We act on behalf of NM Insurance when doing these things, and receive a commission if you purchase, vary or renew a policy.

Please read the NM Insurance Financial Services Guide for more information about our role, the benefits we receive and how you can make an insurance related complaint.



Privacy Notice

NM Insurance collects the personal information it needs to assess insurance applications, provide quotes, issue policies and assess claims. They may not be able to do these things if you don't provide the information they need.

NM Insurance provides your information to the insurer that underwrites your insurance, their related companies, and provides your name and policy number to the distributor that arranges your policy.

They may also provide relevant information to their trusted suppliers including financiers, assessors, repairers, professional advisers, document storage centres, mailing houses and IT software and service providers, some of whom may be based or controlled in the United States.

If you make a claim, NM Insurance may need to provide relevant information to authorities like the police, licensing and registration bodies, and the Australian Financial Security Authority, or to other insurers.

NM Insurance may use your contact details to send you information and marketing communications they believe will be of interest to you. You can opt out from these at any time.

NM Insurance's Privacy Policy contains more information about how they manage your information including how you can access it, ask them to correct it, or make a privacy related complaint. This is available on their website and on request.

Finally, if you provide NM Insurance with personal information about another person, you must have that person's consent and give them the information in this notice.



Your duty to take reasonable care not to make a misrepresentation

Before buying insurance, you have a duty under the Insurance Contracts Act 1984 (Cth), to take reasonable care not to make a misrepresentation to an insurance provider.

During the quote process, I'll ask you questions that are relevant to NM Insurance's decision about whether to issue insurance and if so, on what terms. When you answer the questions you must not give a false or misleading account of matters. Your response should explain everything that you know.

Consequences of failure to take reasonable care not to make a misrepresentation

If you breach your duty, NM Insurance may cancel your insurance or reduce the amount paid to you if you make a claim, or both.

If your failure is fraudulent, they may refuse to pay a claim and treat your policy as if it never existed.

Further information

The Product Disclosure Statement provided during the quote process, contains more information about this duty and the circumstances that are relevant to it. Please read it carefully.