



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, who we act for when providing these services, how we are remunerated and your rights when you have a complaint about the services we provide to you.

The FSG describes Allianz South Australia Insurance Limited (Allianz SA) insurance products distributed by Royal Automobile Association of South Australia Limited (RAA), the RAA Shop Network branches and their respective employees who are authorised representatives of Allianz SA.

Who are we?

We are RAA. As an agent and authorised representative (Authorised Representative Number 228575) of Allianz SA, we provide financial services on behalf of Allianz SA, the insurer of the products covered by this FSG. Allianz SA is authorised under its Australian Financial Services Licence to issue and provide financial product advice on its insurance products. Allianz SA has also appointed our Shop Network branches as its agents and authorised representatives. RAA and the Shop Network branches have also sub authorised some of their employees to act as agents and authorised representatives of Allianz SA.

What are we authorised to do?

Allianz SA has authorised RAA to issue all Allianz SA insurance products. RAA employees, the Shop Networks and Shop Network employees are authorised to arrange, but not issue, these products. RAA, the Shop Network and their respective authorised representative employees are authorised to provide general advice in writing on all or some of the Allianz SA insurance products.

These products are Premium Comprehensive Car Insurance, Standard Comprehensive Car Insurance, Comprehensive Hard to Place Insurance, Comprehensive Veteran and Vintage Motor Insurance, Third Party Vehicle Insurance, Motorcycle and Mobility Scooter Insurance, Caravan and Trailer Insurance, Home and Contents Insurance, Landlord and Short Stay Insurance, and Boat Insurance.

Binder arrangement with Allianz Insurance

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

This binding authority means RAA can enter into, vary or cancel Allianz SA's insurance products without reference to Allianz SA provided it acts within the binding authority. When providing these services, RAA acts for Allianz SA and does not act on your behalf.

The Shop Network and its employees can arrange insurance only and do not act under the binder.

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) that we may be required to provide to you before or at the time you are issued with an Allianz SA insurance product. The PDS sets out the standard terms, conditions, limits and exclusions of the product, costs, benefits, and other information to enable you to make an informed decision about whether to acquire it.

How are we paid?

Allianz SA receives the premium that you pay when you buy Allianz SA insurance products. RAA receives a monthly commission payment from Allianz SA for issuing the insurance products. The commission is based on a percentage of total premiums received and includes renewals and some variations which increase the premium payable.

How do we pay our agents?

RAA's Shop Network agents receive a fee from RAA for the service they provide. The amount of the fee depends on factors such as the type of product and whether you pay by direct debit or not. RAA pays to the Shop Network agents a fee of a maximum of \$60 for each policy sold or renewed.

Both RAA and the Shop Network Agents pay their respective employees an annual salary, but not commission or a fixed fee, for their services. They may receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

Where you have been referred to us by a third party, we may pay them a \$100 commission for each new policy sold. Any such commission we pay to a referrer is at no extra cost to you.

Further information about how we and our Agents are paid

If you require further details about any of the above remuneration, please ask us within a reasonable time after receiving this FSG and before we provide you with financial service to which this FSG relates.

Compensation arrangements

Professional indemnity insurance maintained by RAA and the Shop Network covers the financial services that RAA and the Shop Network are authorised by Allianz SA to provide to you. This professional indemnity insurance complies with the Corporations Act 2001 (Cth).

How to resolve a complaint or dispute

We want you to be happy with your insurance. If you have a complaint or dispute and are unhappy with something to do with your policy or our service, please call 8202 4567 (Policy) or 8202 4575 (Claims) and speak to one of our consultants, as they may be able to resolve your complaint. You can also make a complaint at one of our shops or by writing to us at membersupport@raa.com.au or 101 Richmond Road, Mile End, SA 5031.

Your complaint will be handled by an appropriate person with the authority, knowledge, and expertise to best handle the situation. We will tell you the name and the contact details of the person assigned to liaise with you about your complaint.

We will keep you informed about the progress of your complaint at least every 10 business days. Unless it is resolved earlier, or you agree to a different timeframe.

If we cannot resolve your complaint or it remains unresolved for 30 days from when you first lodged the complaint, we will tell you the reasons for the delay and the contact details for the Australian Financial Complaints Authority (AFCA). You can seek an external review by contacting AFCA but before a complaint is investigated by AFCA, they will ask that you first talk to us so that we will have an opportunity to resolve the matter.

AFCA is a free service and is an independent and impartial body. You can contact AFCA at:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Fax: 03 9613 6399

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

Further information about our processes for handling complaints is available at raa.com.au.

This FSG was prepared on 4 June 2026. The distribution of this FSG by the authorised representatives covered by this FSG has been authorised by Allianz SA.

Authorised Representative

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