

## PURPOSE AND CONTENT

This FSG was prepared on 2 September 2025. It describes the financial services provided by Transmoto Pty Ltd trading as Transmoto (ABN 57 646 496 764) and is designed to help you decide whether to use them. It includes important information including about:








- How we and other relevant people are paid.
- How complaints relating to our financial services are dealt with.

## WHO WE ARE

We are an authorised representative of NM Insurance Pty Ltd (ABN 34 100 633 038 AFSL 227186) trading as NM Insurance and National Motorcycle Insurance (NM Insurance) for the purpose of promoting and arranging National Motorcycle Insurance products (the Products). Our ASIC authorised representative number is 001316764.

NM Insurance is responsible for the financial services we provide in relation to the Products and has authorised the distribution of this FSG.

## CONTACT US

TRANSMOTO	NM INSURANCE
 19/14 Polo Avenue, Mona Vale, NSW 2000	 PO Box 6156, North Sydney, NSW 2059
 <a href="mailto:getus@transmoto.com.au">getus@transmoto.com.au</a>	 1300 960 437
 <a href="http://www.transmoto.com.au">www.transmoto.com.au</a>	 <a href="mailto:info@nationalmotorcycleinsurance.com.au">info@nationalmotorcycleinsurance.com.au</a>
	 <a href="http://nationalmotorcycleinsurance.com.au">nationalmotorcycleinsurance.com.au</a> <a href="http://nminsurance.com.au">nminsurance.com.au</a>

## THE FINANCIAL SERVICES WE PROVIDE

Transmoto promotes the Products and arranges for people to purchase them. The Products are general insurance products issued by NM Insurance and underwritten by Zurich Australian Insurance Ltd (ABN 13 000 296 640 AFSL 232507 (ZAIL)).

Any Product promotional content we publish is general in nature. It has been prepared without taking into account your objectives, financial situation or needs. Consider its appropriateness for you in light of these things and read the relevant Product Disclosure Statement and Target Market Determination for a Product at [nationalmotorcycleinsurance.com.au](http://nationalmotorcycleinsurance.com.au) before making a purchase.

## WHO WE ACT FOR

Transmoto acts on behalf of NM Insurance and not you when promoting and arranging the Products.

NM Insurance issues the Products and assesses claims relating to them, under a binding authority provided by ZAIL. NM Insurance acts on behalf of ZAIL and not you when doing these things.

## OTHER DOCUMENTS WE MAY PROVIDE

If you obtain a Product quote or buy a Product, you'll be given a Product Disclosure Statement (PDS) that contains information about the terms and conditions that apply to the Product. To make an informed decision, make sure you read the PDS before buying the Product.

If you'd like the PDS or this FSG to be sent to you by email or hard copy, contact: [info@nationalmotorcycleinsurance.com.au](mailto:info@nationalmotorcycleinsurance.com.au)

## HOW TRANSMOTO AND NM INSURANCE ARE PAID

If Transmoto arranges for you buy a Product:

- NM Insurance will receive a commission of up to 35%.
- NM Insurance will pay Transmoto a commission of 15% when you buy the Product, and 10% if you subsequently renew the Product.

Commission is calculated as a percentage of the base premium you pay to buy or renew the Product.

NM Insurance charges the following fees in relation to the Products:

- An administration fee when you purchase a Product.
- An endorsement fee if you vary a Product mid term.
- A cancellation fee if you cancel a Product mid term.

Endorsement and cancellation fees depend on the amount of the premium payable by or refundable to you.

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

NM Insurance will earn interest on premium paid to it while it is in its trust account. This interest is retained by NM Insurance.

## ASSOCIATIONS

Steadfast Underwriting Agencies Holdings Pty Ltd ABN 88 104 693 076 (SUA) and certain directors of NM Insurance are shareholders of NM Insurance and may receive dividends as a result. SUA is part of Steadfast Group Ltd ABN 98 073 659 677 (SGL). NM Insurance has access to shared services from SGL, including compliance tools and legal, banking and group purchasing arrangements. These services are funded by SGL, subsidised by SGL or SGL receives a fee for them.

## COMPENSATION ARRANGEMENTS

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

## OUR COMPLAINT HANDLING PROCEDURES

NM Insurance is committed to meeting and exceeding its customers' reasonable expectations whenever possible and would like to know if they haven't been met.

You can make a complaint to NM Insurance about any aspect of your relationship with us including the insurance related conduct of Transmoto and its staff. NM Insurance will attempt in good faith to resolve your complaint in a fair, transparent and timely manner and aims to comply with the General Insurance Code of Practice and any relevant Australian Securities and Investments Commission guidelines

Complaints should be referred to NM Insurance at:

✉ [disputes@nminsurance.com.au](mailto:disputes@nminsurance.com.au)  
☎ (02) 8920 1157

If NM Insurance does not make a decision within standard industry timeframes, they will tell you about your right to lodge your complaint with an external dispute resolution scheme.

If you are not happy with the 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:

🌐 [www.afca.org.au](http://www.afca.org.au)  
✉ [info@afca.org.au](mailto:info@afca.org.au)  
☎ 1800 931 678  
📄 Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

For more information about our complaints process visit [nminsurance.com.au/feedback-complaints/](https://nminsurance.com.au/feedback-complaints/).

## PRIVACY

NM Insurance is 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 ZAIL and our related companies. 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 providers.

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 at [nminsurance.com.au/privacy/](https://nminsurance.com.au/privacy/) and request by telephone: (02) 8920 1157 or email: [contact@nminsurance.com.au](mailto:contact@nminsurance.com.au).

## GENERAL INSURANCE CODE OF PRACTICE

ZAIL subscribes to and NM Insurance and Transmoto 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](https://www.codeofpractice.com.au).