

FINANCIAL SERVICES GUIDE

Preparation Date: 16 June 2025

About This Financial Services Guide

This is our Financial Services Guide (FSG) for products of CGU. The FSG is designed to assist you in deciding whether to use the financial services we offer i.e., arranging general insurance products for you. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid, how we respect your privacy, how to make a complaint and how to contact us. References in this FSG to 'we', 'our', or 'us' are references to Association of Northern Territory Inc.

Other Documents You May Receive

Where required we will also provide you with a Product Disclosure Statement (PDS) if you decide to take out an insurance product. The PDS sets out the significant features of the product(s) and is designed to assist you make informed choices about the financial product(s).

About Automobile Association of Northern Territory Inc.

We are an Authorised Representative of Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) under the CGU brand.

We are authorised to deal in general insurance products as set out in Appendix 1 – Our Authorised Products. We can arrange to issue, vary or cancel general insurance products to retail clients as CGU's agent in accordance with their underwriting guidelines.

CGU as the insurer of the products and we, as their agent, do not act on your behalf.

We are authorised to provide general financial product advice in relation to the financial products as provided in Appendix 1 – Our Authorised Products.

Where we cannot directly issue a product on behalf of CGU, we will refer you to them.

General Advice

Unless we have told you otherwise, our advice to you will be of a general nature only. General advice does not take your personal needs, objectives or financial situation into account. We recommend that you carefully read any Product Disclosure Statement and Policy documentation provided by CGU and any other information before making your decision to acquire an insurance product.

The distribution of this FSG has been authorised by CGU.



Contact details

Automobile Association of Northern Territory Inc. ABN: 13 431 478 529

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Our Licensee

Insurance Australia Limited (CGU) ABN: 11 000 016 722, AFSL 227681

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Under Chapter 7 of the Corporations Act 2001 (Cth) (Corporations Act) a licensee needs to have arrangements for compensating retail clients for loss or damage they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of the Corporations Act, unless an exemption applies.

CGU is exempt from this requirement because it is an insurance company that is supervised by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements under insurance legislation regulated by APRA.

Our Remuneration

If you choose to purchase or renew a policy issued by CGU, AANT will receive a commission calculated as a proportion of the premium you pay, less stamp duty, GST and any other government charges that apply.

The commission will be between 11% and 25% (excluding taxes and charges) plus GST.

AANT is also entitled to receive payments that relate to the profit derived from, and growth of the portfolio of, general insurance products it issues or arranges in each financial year.

Employees of AANT are paid a salary and do not receive commissions for individual sales of insurance products. From time to time they do have the opportunity to receive rewards based on overall performance and are not charged to you.

If You Have a Complaint

If you ever have a complaint, you can call or write to CGU using the contact details provided here. CGU have procedures in place to help resolve any issues you may have. If CGU can't quickly resolve your complaint, you can ask for it to be escalated to CGU's Customer Relations Team. You can contact the Customer Relations Team directly by:

Telephone 1800 045 517
Email customer.relations@iag.com.au
Free post Customer Relations, Reply Paid 89824, Sydney NSW 2001.

Customer Relations will contact you if they require additional information or have reached a decision. Customer Relations will advise you of the progress of your complaint and the timeframe for a decision in relation to your complaint.



We expect CGU's procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by Customer Relations you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA):

Website afca.org.au
Email info@afca.org.au
Telephone 1800 931 678 (free call)
In writing Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Privacy policy

Your privacy is important to us. We follow CGU's privacy policy and will handle your personal information in accordance with the Australian Privacy Act 1988 (Cth) and their respective privacy policies. CGU's privacy policy is available at cgu.com.au/privacy-security.

Appendix 1 – Our Authorised Products

We may issue the following products on behalf of CGU:

- Home Insurance
- Landlord Insurance
- Car Insurance
- Motorcycle Insurance
- Caravan Insurance
- Boat Insurance
- Trailer Insurance