

NRMA Insurance Are We There Yet? Offer Terms and Conditions

The promoter of the Offer, and the issuer of NRMA Car Insurance, is Insurance Australia Limited ABN 11 000 016 722 trading as NRMA Insurance of Tower 2, Darling Park, 201 Sussex Street, Sydney NSW 2000 (**Promoter** or **NRMA Insurance**). To see if a product is right for you, always consider the Product Disclosure Statement available at <https://www.nrma.com.au/policy-booklets>.

NRMA Classic Care roadside assistance membership is provided by National Roads and Motorists' Association Limited ABN 77 000 010 506 (**NRMA**) which is separate and independent from NRMA Insurance.

Although NRMA Insurance and NRMA are separate operating entities, both organisations have worked together to offer new customers an exclusive offer on NRMA Comprehensive and Comprehensive Plus Car Insurance.

The Offer

The Offer is only available to customers who take out a new NRMA Comprehensive or Comprehensive Plus Car Insurance Policy (**Eligible Policy**) on a passenger vehicle (excluding motorcycles or scooters) between the Promotional Period (**Eligible Customers**). The Offer is not available to customers who have an NRMA membership prior to 11:59am (AEST) 14 April 2019.

The Offer is for Eligible Customers to receive a twelve (12) month Classic Care roadside assistance membership with NRMA at no extra cost (**Offer**). Under the Offer, the membership cost and the requirement to pay a joining fee are waived. NRMA may, in its discretion, upgrade the Eligible Customer's roadside assistance membership depending on the type of car the Eligible Customer has insured or the Eligible Customer's residential address.

Offer Period

The promotional period is between 12am, 14 April 2019 (AEST) to 11:59pm, 23 June 2019 (AEST) or until the allocation of Classic Care Roadside Memberships for this offer has been exhausted. The Offer is only available to customers with a NSW and ACT risk address, who do not hold any NRMA membership as at the time of taking up the Offer (**Eligible Customers**).

Offer terms

The Offer is only available on cars insured under the new Eligible Policy.

The Offer is not available to existing NRMA members, whether or not their vehicle has an Eligible Policy.

The Offer only applies to the first twelve months after taking up the Offer. After twelve months, the standard cost for a roadside assistance package will apply (and be at the Eligible Customer's expense, should the Eligible Customer opt to renew package) but a joining fee will not apply.

Should an Eligible Customer choose to cancel the NRMA roadside assistance package within the first twelve months of the membership, the Eligible Customer will not be entitled to a refund of the standard cost (or pro-rated cost). By opting into the Offer, Eligible Customers agree to becoming a member of the National Roads and Motorists' Association Limited and be bound by its Constitution and Membership Terms and Conditions that are available at mynrma.com.au. By opting into this Offer, Eligible Customers agree to NRMA Insurance providing their personal information (including name, address and contact details) to NRMA for the purpose of fulfilling the Offer.

Offer Eligibility

To be eligible for the Offer, an Eligible Customer must, during the Promotional Period:

- Purchase a new Eligible Policy by calling **13 67 62**, visiting an NRMA branch or online at www.nrma.com.au and opt-in into the Offer when prompted
- Pay for the Eligible Policy in full or, if the Eligible Policy is 'pay-by-the-month', set up a billing plan and have their first double instalment successfully processed.

Each Eligible Customer that meets the requirements under these Offer Terms and Conditions will receive a confirmation email from NRMA within 5 business days of having purchased their NRMA Insurance policy, confirming that their NRMA membership is active.

Eligible Customers who cancel their Eligible Policy during the cooling off period will not be eligible for the Offer and either:

- a. Not receive the NRMA roadside assistance package
- b. Have their NRMA roadside assistance package cancelled after it is activated.

Fulfillment of the Offer is subject to the Eligible Customer agreeing to the Membership Terms and Conditions and the NRMA Constitution, available at mynrma.com.au.

Exclusions

The Offer is not available:

- a. To existing NRMA Comprehensive Car Insurance policies that are in renewal or renewed during the Promotional Period
- b. To existing NRMA Members who hold any NRMA Membership prior to the start of the Promotional Period

- c. To Eligible Customers who cancel their Eligible Policy during the cooling off period
- d. To Eligible Customers who are under 18 years' old at the time of purchase
- e. In conjunction with any other offer from NRMA Insurance or NRMA
- f. On any other NRMA Insurance policy which is not an Eligible Policy, including:
 - o Third Party Fire and Theft Insurance
 - o Third Party Property Damage Insurance
 - o Business Insurance
 - o Farm Insurance
 - o Fleet Insurance
 - o Motor Trade Insurance
 - o Veteran, Vintage and Classic Car Insurance
 - o Motorcycle Insurance.

NRMA Insurance reserves the right to terminate or vary this Offer during the Promotional Period at our discretion.

The Offer is not transferable for cash and cannot be used in conjunction with any other offer.