



FINANCIAL SERVICES GUIDE



Make your dream a reality.

IMPORTANT INFORMATION ABOUT THIS DOCUMENT

This document is a Financial Services Guide ("FSG"). In this FSG, "we", "our" and "us" means the company described in this FSG as Yamaha Motor Insurance Australia Pty. Ltd. of 489-493 Victoria Street Wetherill Park NSW 2164 ABN 48 603 882 980 AFS Licence Number 497198 ("Yamaha Insurance").

This FSG has been prepared by Yamaha Insurance on 05/05/2025.

The purpose of this FSG is help you make an informed decision about the financial services and products Yamaha Insurance and it's authorised distributors can provide to you and to help you decide if our products are right for you and whether to use our services.

It also sets out other important information about:

- the financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are remunerated; and
- our internal and external dispute resolution process and how you can access them.

OUR ADVICE

Yamaha Insurance is authorised under its AFSL to provide general financial product advice for general insurance products ("motorcycle, marine and related insurance products") and to deal in and arrange these products for retail and wholesale clients. This advice is general advice only and does not take account your objectives financial situation or needs. You should consider the Product Disclosure Statement (PDS) and Target Market Determination (TMD) before making any decision to acquire our products.

WHO DO WE ACT FOR?

Yamaha Insurance has been given a binder authority by HDI Global Specialty SE, through its Australian branch HDI Global Specialty SE – Australia (ABN 58 129 395 544, AFS Licence number 458776). Level 19, 20 Martin Place, Sydney NSW 2000 Australia ("the Insurer") and issuer of our motorcycle, marine and related insurance products. The Insurer is regulated by the Australian Prudential Regulation Authority.

The binder authorises Yamaha Insurance, on behalf of the Insurer, to issue these products and to administer, handle and settle claims made under those products within the terms of the binding authority. In doing so Yamaha Insurance acts for the Insurer, not you.

DISTRIBUTION OF YAMAHA INSURANCE INSURANCE PRODUCTS

Pursuant to the ASIC Corporation's (Basic Deposit and General Insurance Product Distribution) Instrument 2015/682, certain persons, including selected dealers, finance companies, and occasionally other persons have been authorised by Yamaha Insurance as general insurance distributors to distribute insurance products on Yamaha Insurance's behalf. These persons are not authorised to provide any advice on these products and have no binding authority to enter into any policy, settle any claim or otherwise act on behalf of the Insurer. Any person who provides financial services to you as Yamaha Insurance's general insurance distributor will tell you that they are acting in that capacity.

If you have any questions, please contact Yamaha Insurance.

PRODUCT DISCLOSURE STATEMENT

If we offer to issue an insurance product to you we will provide you with or make available to you a Product Disclosure Statement ("PDS"). The PDS contains detailed information about our motorcycle, marine and related insurance products that will enable you to make an informed decision about purchasing that policy.

REMUNERATION DISTRIBUTOR'S REMUNERATION

Your motorcycle and marine distributors receive a commission whenever you enter into an insurance policy arranged by them (including renewals and some variations which increase the premium payable). The commission excludes GST and is a percentage of the Insurer's base premium (i.e. premium excluding the amounts included by the Insurer in relation to applicable stamp duty, any Emergency services levy GST or any other Government charges, taxes, fees or levies). The commission is included as part of your premium.

HOW YAMAHA INSURANCE IS REMUNERATED FOR THE SERVICES PROVIDED

Yamaha Insurance receives a commission from the Insurer whenever you enter into an insurance policy (including renewals and some variations which increase the premium payable) arranged by Yamaha Insurance or by their authorised distributors.

The Insurer may also advance Yamaha Insurance other money in the period to cover marketing and other costs and expenses which is agreed on a case by case basis.

For services in administering its insurance products, Yamaha Insurance may also be paid a profit share amount in relation to all Yamaha Insurance policies entered into in each annual period. The amount Yamaha Insurance can receive is a percentage of the net profit amount (if any) which is determined by the Insurer and is based on the total premium excluding certain costs, expenses, fees and liabilities in relation to the policies (e.g. policy taxes and charges, reinsurance costs, claims payments, commissions paid and administrative costs) over a 12 month period. If there is no net profit in the annual period, Yamaha Insurance receives no profit share.

Yamaha Insurance will also charge you a fee, which varies depending on the service we provide you. Our general fee is \$60.00 plus GST. This fee is to cover administrative costs. The fee is paid in addition to the premium and is specified in the certificate of insurance we provide you.

The total commission payable to Yamaha Insurance by the Insurer is limited to 32% of the total premium payable by you ("the amount"). Yamaha Insurance retains 8-12% of the amount and subsequently pays a commission to our authorised distributors not exceeding 25% of the amount.

If you would like more details about the remuneration (including commission) or other benefits Yamaha Insurance and/or our dealers, please ask for it within a reasonable period after you receive this document and before any insurance is issued to you.

COMPLAINTS

Yamaha Insurance and the Insurer are committed to the efficient resolution of complaints received in relation to services and products we offer. We welcome every opportunity to resolve any concerns you may have with our products or service. Any enquiry or complaint relating to services provided by us should first be directed to our Internal Disputes Resolution (IDR) Team:

Yamaha Motor Insurance Australia Pty. Ltd.

Internal Disputes Resolution

Locked Bag 79, Wetherill Park NSW 2164

Telephone: 1300 794 454

Facsimile: 02 8920 1275

Email: customerservice@ymia.com.au in the first instance.

We or the Insurer aim to acknowledge receipt of your IDR complaint by either telephone, email, social media channels or letter, within 1 business day and advise the name and contact of the employee assigned to liaise with you.

We or the Insurer will provide a final response to your IDR complaint in writing within 30 calendar days of first being notified of the complaint, provided we or the Insurer have all the necessary information and have completed any necessary enquiries and/or investigations.

We or the Insurer will keep you informed of the progress no less than every 10 business days unless it is resolved earlier.

EXTERNAL DISPUTE RESOLUTION PROCESS

If our or the Insurer's response following the IDR process does not resolve your complaint to your satisfaction, or if we or the Insurer have not resolved your complaint within 30 business days of the date we first received your complaint, you can seek an external review via escalating the matter to the Australian Financial Complaints Authority (AFCA);

AFCA's contact details are:

Phone: 1800 931 678

Email: info@afca.org.au

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

Website: www.afca.org.au

What is the process?

If you choose to lodge your dispute with AFCA, they will contact us and/or the Insurer, and ask for a response from both parties. Response times requested by AFCA vary depending on the situation.

If AFCA advises you that their rules do not extend to you or your dispute, you can seek independent legal advice or access any other external dispute resolution options that may be available to you.

AFCA is free of charge to you.

Compensation Arrangements

The Corporations Act 2001 (Cth) requires licensees such as Yamaha Insurance to have arrangements for compensating retail clients for losses they suffer as a result of a breach by us or our representatives (unless an exemption applies). Yamaha Insurance has compensation arrangements in place that meet these requirements.



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