

NRMA Insurance Help Fund

Innovation Stream Selection Criteria

The NRMA Insurance Help Fund is an initiative that aims to support climate resilience in Australia. Now in its second year, the Help Fund Innovation Stream is delivered in collaboration with Climate Salad.

The Help Fund will provide funding to support emerging climate leaders, community resilience projects and innovative solutions that are focused on helping communities better prepare for the impacts of extreme weather.

The Help Fund Innovation Stream will provide grants to support local climate innovations that aim to address risk, resilience, and adaptation.

In Year 2, the Innovation Stream will award eight grants across two funding streams:

- **Growth Grants:** Four grants of \$100,000 each for organisations with established climate resilience solutions ready to scale or deploy.
- **Emerging Founder Grants:** Four grants of \$25,000 each for founders with climate resilience solutions ready to be implemented into Australian communities.
- Applications from young founders, First Nations innovators and founders from underrepresented communities are particularly encouraged.

Successful recipients also participate in an 8-month tailored support program including mentoring, workshops, expert advice and industry connections.

This document outlines the Selection Criteria that will guide the assessment process. Applications will be evaluated in **three stages**, as outlined below.

Shortlisted applicants will advance to the final assessment stage on 6 October 2026, where a panel of experts and industry leaders will meet briefly with each company to learn more about their project. Following this, the panel will select the successful grant recipients.

Find more information about the Help Fund and how to apply [here](#).

What do we mean by climate resilience?

Climate resilience refers to the ability of systems, communities or organisations to anticipate, prepare for, respond to and recover from climate-related shocks and stresses while maintaining essential functions and adapting to future conditions.

Climate resilience technologies are tools, systems or innovations specifically designed to help individuals, communities, businesses and infrastructure withstand, adapt to or recover from the impacts of climate change, such as extreme weather, sea-level rise or resource scarcity.

UAE Framework For Global Climate Resilience

Assessment will draw on principles outlined in international guidance such as the [UAE Framework for Global Climate Resilience](#), with a focus on the following indicators and sectors, adapted for program use:

• Indicators

- Risk reduction: reducing exposure or sensitivity to climate threats
- Adaptive capacity: enabling communities or systems to adjust and respond
- Resilience outcomes: protecting lives, livelihoods, or ecosystems

• Sectors

- Health Livelihoods
- Water and sanitation
- Infrastructure
- Cultural heritage
- Food and agriculture
- Ecosystems

Scoring Scale

Score	Descriptor	Description
1	Poor	Does not meet expectations; unclear or incomplete
2	Fair	Meets some expectations; lacks clarity or feasibility
3	Good	Meets baseline expectations with minor gaps or questions
4	Very Good	Well-articulated, sound approach, minimal concerns
5	Excellent	Strong fit, highly compelling, minimal risk, strong likelihood of success

While the scoring scale provides a consistent framework, reviewers will also use their professional judgment to consider the overall strength, clarity and potential of each submission.

Stage 1 - Eligibility

To be considered, applicants must meet all of the following requirements:

- Submit a completed application
- Be registered in Australia (ABN or ACN)
- Have a solution that directly addresses climate resilience (e.g. adaptation to extreme weather, heat, drought), guided by the UAE Framework outlined in this document.
- Have a solution that will be implemented in NSW, ACT, QLD, SA, WA, TAS or NT. Projects being implemented in Victoria are not eligible for this grant.
- Agree to participate in promotional activities with NRMA Insurance
- Confirm compliance with relevant Australian laws and regulations
- Be able to deliver the proposed project within the 8-month program period (October 2026 – June 2027)

Stage 2 - Shortlisting Criteria

Applications will be assessed on how prepared the project is to be delivered within the 8-month program period. Reviewers will consider:

Implementation Readiness (25%)

- **Testing or validation conducted:** Has the solution been piloted, user-tested, or otherwise validated?
- **Partnerships or pilots in place:** Are there MoUs, trial sites, or collaborating organisations involved?
- **Timeline feasibility:** Is the 8-month implementation timeline clear and achievable?
- **Technical team strength:** Does the team have the capability to execute?

Financial Viability (25%)

- **Co-funding quality and status:** Are there committed or realistic co-funding sources?
- **Grant request vs budget alignment:** Is the ask reasonable within the overall project scope?
- **Sustainability model:** Is there a path beyond grant funding?
- **Efficient use of funds:** Are costs justified and aligned with outcomes?

Team Capability (20%)

- **Relevant expertise:** Does the team have relevant climate, tech, or delivery experience?
- **Track record:** Any notable achievements, exits, grants or successful pilots?
- **Team composition and diversity:** Is there gender, cultural, or skills diversity?
- **Key personnel involvement:** Are key team members fully engaged?

Solution Quality (30%)

- **Innovation level:** Is the solution novel, unique, or a breakthrough?
 - **Scalability:** Could the solution be rolled out more broadly?
 - **Relevance to resilience:** Does it clearly address climate adaptation challenges?
 - **Impact potential:** Are the expected outcomes clear and measurable?
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Stage 3 - Recipient Selection

Shortlisted applicants will meet with our panel of experts on 6 October 2026 to pitch their project and answer questions before the final recipients are chosen.

The panel will score shortlisted applicants based on:

Technical Merit and Innovation (25%)

- **Novelty of approach** – What makes the solution technically unique or innovative?
- **Evidence or research** – Is there data or research supporting the approach?
- **Problem relevance** – Does it solve a real and urgent climate resilience problem?

Feasibility and Delivery (25%)

- **Delivery plan strength** – Is there a clear and achievable plan with defined milestones?
- **Resourcing** – Are the people and resources appropriate to deliver the project?
- **Adaptability** – Can the project adjust if challenges arise?

Impact Potential (35%)

- **Climate resilience outcomes** – What measurable impact will the project have?
- **Value for money** – Are the expected benefits proportionate to the grant amount?
- **Long-term benefits** – Will the solution continue to create impact beyond the grant period?
- **Community value** – Does the solution provide meaningful benefit to communities?

Strategic Alignment (15%)

- **Alignment with NRMA Insurance's priorities** – How well does the project fit NRMA Insurance's focus on resilience?
 - **Founder or team story** – Does the team have a compelling story that supports communication and outreach about the project?
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Encouraging Diverse Founders

Applications from young founders, First Nations innovators and founders from underrepresented communities are particularly encouraged. All applications will be assessed on their merit, while recognising different pathways to innovation and leadership.

Due Diligence

Shortlisted applicants will undergo a due diligence process to validate key information before final selection. This includes confirming financial details, verifying team and organisational claims, assessing any potential risks, and ensuring alignment with legal and compliance requirements. Input may be sought from referees, partners, or advisors where appropriate.

Find more information about the Help Fund and how to apply here:
<https://climatesalad.notion.site/year-2-nrma-insurance-help-fund-innovation>