



CONSOLIDATED
INSURANCE AGENCIES

Consolidated Insurance Agencies Pty Ltd
Licensed General Insurance Brokers
332 South Rd, Hampton East, VIC 3188
ABN 50 006 524 081 AFSL 245584

T 1300 4 INSURANCE (1300 446 787)
F 03 9557 7727
E insure@ciainsurance.com.au
www.ciainsurance.com.au



Incorporating:
ARMBRO INSURANCE BROKERS | **PMH** INSURANCE BROKERS | **BERWICK** INSURANCE GROUP
WILKINSON INSURANCE BROKERS

Terms of Engagement

We are delighted to confirm our engagement as your insurance broker. We write to confirm how and on what terms we will manage your general insurance needs.

In regard to the placement of your insurance policies, Consolidated Insurance Agencies, will act on your behalf as an insurance broker.

Consolidated Insurance Agencies Pty. Ltd. ABN 50 006 524 081 AFS License No. 245584.

Our Contact Details

Email: admin@ciainsurance.com.au

Phone: 1300 446 787

Address: 332 South Road, Hampton East Victoria 3188.

Our Services

As your insurance broker, we provide the following services:

Pre-placement services

Help you identify and assess your risks and develop a proposal to submit to a potential insurer/insurers

Providing advice on risk mitigation and management strategies

Insurance placement and premium financing

Seek insurance quotes (for more information on how we will seek quotes see "Approaching the market")

Negotiate policy coverage and policy renewal annually or as otherwise agreed with you

Seek to bind coverage where you have authorised us to do so (except in urgent circumstances where unless you instruct otherwise, we may choose to bind insurance on your behalf if we consider that is in your best interests)

Obtain and provide a quotation for premium funding

Post-placement services

Prepare and manage claims if an insured event occurs

Advocate on your behalf during the claims process

Facilitate policy changes and/or cancellations as per your instructions.



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Approaching the market

We have formal arrangements with most of the insurers and underwriters that deal with insurance brokers. This assists us to find competitive price and coverage options for you. Some insurers and underwriters only deal direct with clients and therefore we are unable to access quotes or arrange insurance with these providers. We can provide you with a list of the insurance providers we deal with upon request.

Based on our professional judgement and knowledge of the market, we may seek quotes from multiple insurance providers before making a recommendation. In other cases we may assess that your current insurance provider's offering is more than competitive and there is no need to seek alternative terms.

Where requested we can help you identify and assess your risks and recommend insurance options that specifically address such risks and also provide advice on risk mitigation and management strategies. Additional fees may apply for these services.

Continuity of Cover

It is important that you maintain continuity of cover. Accordingly, if a contract of insurance falls due and we are unable to contact you, we will automatically arrange for the policy to be held covered (or renewed if necessary). If you do not require the cover, we do ask that you tell us as soon as possible. A short-term premium may apply. Please tell us if you do not wish us to provide this service.

Remuneration

Unless we tell you otherwise, we will be remunerated by commission from the insurer when you enter into an insurance contract that we arrange (this includes renewal and some variations). The commission is a percentage of the premium (excluding government charges, levies and taxes). We may also charge you a broker fee which will be shown on your policy invoice.

Policy Cancellation

If a cover is cancelled before the expiry of the period of insurance, we reserve the right to refund to you only the net return premium we receive from the insurer and not refund any part of the brokerage and/or broker fee we receive for arranging the cover. A broker fee may be charged to process the cancellation.

Payment Terms

You are required to pay outstanding premiums to our office within the time frame set out on our invoice.



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Our Advice To You

When making a recommendation, we will not take into consideration your personal objectives, financial situation or needs. Before taking any action, you should consider whether the advice we have provided is appropriate to you having regard to your individual circumstances. Retail Clients should obtain and read the relevant product disclosure statements before making a decision.

Under the Corporations Act, Retail Clients are broadly defined as: Individuals, manufacturing business employing less than 100 people or any other business employing less than 20 people and that are purchasing insurance coverage for motor vehicles, home building, contents, personal and domestic, sickness/accident/travel, consumer credit and other classes as prescribed by regulations.

We also provide you with a Financial Services Guide (FSG). This document contains important information about our relationship with you such as:

- Our status as a licensed financial services provider
- Disclosure obligations on your part and ours
- Potential conflicts of interest that we have in our dealings with insurers and other service providers
- Professional indemnity insurance arrangements
- Internal and external complaints resolution procedures
- Details of our privacy policy.

Insurance Brokers Code of Practice

We are bound by the Insurance Brokers Code of Practice. You can ask us for a copy of the Code or you can access it from National Insurance Brokers website - www.niba.com.au.

We will notify you of any changes to terms of trade or services provided.