

Our Services

We will provide you with the following services:

1. Help you identify and assess your risks and develop a proposal to submit to potential insurers
2. Advise and make recommendations as to your insurance requirements
3. Contact you with our recommendations
4. Prepare underwriting submissions
5. Seek insurance quotes. We will seek quotes from the broader general insurance market before making a recommendation. We have arrangements with the broader general insurance market, but, will normally select a subset of these insurers and underwriters depending upon the product required in our negotiations on your behalf. We consider various factors when dealing with insurers on your behalf, including their overall service level, product benefits, claims-paying ability and insurer management expertise.
6. Negotiate terms with any existing insurers and with alternative insurers.
7. Place the insurances agreed upon
8. Review policy wordings and obtain signed policies from insurers
9. Confirm the placement of the insurances to you
10. Calculate, invoice and collect the premiums
11. Adjust premiums on prior year policies
12. Review your insurance arrangements:
 - when you inform us about material changes to your circumstances;
 - at the time of any scheduled status reviews as agreed with you;
 - upon renewal of your insurances.
13. Facilitate policy changes and/or cancellations as per your instructions
14. If required, assist you with any Insurance Premium Funding needs.
15. If required, assist you to manage any claims you may need to make:
 - we will keep you informed in a timely manner regarding the progress of claims.
 - when we receive an insurer's response to a submitted claim, we will notify you of the outcome as soon as it is reasonably practical to do so.
 - if a claim is either unreasonably denied or reduced by the insurer, we will act as claims advocates on your behalf to try to have the claim paid.
 - we will advise you if the insurer seeks to negotiate a settlement of your claim.
 - we will seek your instructions before agreeing to any settlement of your claim.
 - if the insurer declines to pay a claim, we will explain the reasons for the insurer's decision and outline what further steps can be taken, including steps to make a complaint.

- in the event you terminate our appointment as your insurance broker, we will provide details of any claim(s) to your new insurance broker so that they may continue to negotiate settlement on your behalf.
16. We will take reasonable steps to contact you at least fourteen (14) days prior to your insurance cover expiry date to engage you on the next steps to be taken prior to the expiry of the policy. We will take appropriate, professional and timely steps to seek insurance cover terms and conditions and advise you of available options, if any, for your consideration.
 17. Many commercial or business contracts contain clauses that relate to your liability, including indemnities or hold harmless clauses. These clauses may entitle your insurers to either reduce cover, or in some cases, refuse to indemnify you at all. Please inform us of any clauses of this nature before signing and accepting such contracts. We may recommend that you seek legal advice.
 18. We can also advise on risk management strategies apart from insurance.