



Statement of Services

**Carrigan Insurances Pty Ltd T/as Reflective
Insurance Group**

Our Service Statement

We can provide you with the following services:

- Advise and make recommendations as to your insurance requirements.
- Contact you for any changes or adjustments prior to renewal.
- Provide relevant information/documents.
- Prepare underwriting submissions/proposals.
- Negotiate terms with any existing insurers and with alternative insurers.
- Place the insurances agreed upon.
- Review policy wordings and obtain policy documents from insurers.
- Confirm the placement and renewal of the insurances to you.
- Facilitate policy changes and/or cancellations as per your instructions.
- If required, assist you with any Insurance Premium Funding needs.
- 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 advocate on your behalf.
 - 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, or compromise of a 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.
- On renewal we will take reasonable steps to contact you at least fourteen (14) days prior to your insurance cover expiry date. 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. In some cases, upon renewal we may not seek alternative quotes based on our assessment of your current programme and market knowledge.
- Provide contact details and procedures for complaints.
- Contact you for overdue/missed payments for policies when necessary to avoid cancellation by the insurer.