



Terms of Engagement

This outlines the scope of agreed services, whether we provide you with advice based on personal circumstances, or now, how we intend to seek quotations from insurance companies, and the remuneration we will earn by arrange insurance policies for your and / or providing advice on insurance cover.

Our Team

Nastasia Chiodi – Principal and Senior Insurance Broker
Phone: 02 9146 6861 | Mobile: 0452 110 104
Email: nastasia.chiodi@cpfi.com.au

Binith Gyawali – Senior Insurance Broker
Phone: 02 9146 6861 | Mobile: 0414 531 191
Email: binith.gyawali@cpfi.com.au

Our Services

As your insurance broker, we will provide the following services.

Pre placement services

- Help you identify and assess your risks and develop a proposal to submit to potential Insurer(s)
- Provide advice on risk mitigation and management strategies

Insurance placement and premium financing

- Seek insurance quotes (for more information see “Approaching the Market”)
- Negotiate policy coverage and policy renewal annually or as otherwise agreed
- 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

Approaching the market

We will seek quotes from the broader general insurance market before making a recommendation. We have arrangements with multiple insurers and underwriters, which enables us to find the right insurance product for you. In certain circumstances, we will not seek multiple quotations for you. Instead, and only where we believe it is appropriate for your needs, we may approach only one insurer.

Remuneration

In return for the services we provide, we will receive a commission usually between 5% and 26.5% of the premium paid (excluding relevant taxes, charges and levies) which is paid to us by the insurer and a fee, payable by you.

Policy

If a cover is cancelled before the expiry of the period of insurance, and provided the relevant policy contains a cancellation clause allowing it, we will refund to you only the net return premium we receive from the insurer and not refund any part of the brokerage and / or fee we receive for arranging the cover. A separate fee may also be charged to process the cancellation.



Payment Terms

You are required to pay the invoice amount to McLardy McShane within 14 days – as set out on our invoice.

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. Clients should obtain and read the relevant product disclosure statements before making a decision.

Period of Engagement

Unless we agree otherwise, our appointment is for 12 months after the insurance placement or renewal date. This appointment may be cancelled in writing, providing 30 days' notice.

Financial Services Guide (FSG)

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; and
- details of our privacy policy

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