



**CP Insurance Services Pty Ltd**  
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Thankyou for engaging CP Insurance Services Pty Ltd (CPIS) as your insurance broker/ advisor.

CP Insurance Services Pty Ltd (ABN 67 607 841 967) is a Corporate Authorised Representative of McLardy McShane Partners (AFSL 232987).

As your insurance broker, CPIS will provide the following services listed (**Our Services**). These Terms of Engagement (**Terms**) along with our Financial Services Guide (**FSG**), set out the terms and conditions upon which CPIS will provide service to you (**our Agreement**).

### **Our Team**

We pride ourselves on dedicated service and response and provide two dedicated policy service contacts, Scott & Andrea O'Neill, who can be contacted at any stage on 03 9119 4466 regarding your policy requirements.

### **Our Services**

As your insurance broker, we will provide a structured and logical approach to identify and understand your insurable risks and needs. Our approach generally comprises of the following:

#### 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 in your service plan (if applicable).
- 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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Australian Financial Services Licence No. 232987 ABN 14 064 465 309  
McLardy McShane Partners are a member of The Steadfast Group

## Approaching the market

On your behalf we will obtain quotations from the general insurance market before making a recommendation. When making our recommendation, details of other quotations obtained but not presented will be made available upon request.

Whilst we have arrangements with over 50 Insurers and Underwriters, typically we can obtain the right cover for you from our initial panel of 10 Insurers. If we need to broaden our approach to a wider panel of Insurers and Underwriters due to your individual circumstances, we will advise you.

In return for the services we provide, we will receive a commission usually between 5 to 25 per cent of the premium paid (excluding relevant taxes, charges, and levies) which is paid to us by the insurer. We will also charge a broker fee which is payable by you.

## Policy

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 CP Insurance Services within the time 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. We have enclosed the Insurers relevant product disclosure statements to assist you in making this decision.

## Period of Engagement

Unless otherwise agreed in writing, this Agreement commences from the day you engage us and continues until either party provides 60 days' written notice of termination (expiring after any initial term we agree with you). Unless otherwise agreed in writing, all outstanding claims will be passed on to you for future handling from the date of termination.

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 service 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.

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