

PCIB Service Agreement

Our Services

As part of our commitment to provide our clients with excellent professional service, we provide the following services:

- Help you identify and assess your risks and develop a proposal to submit to potential insurers
- Advise and make recommendations as to your insurance requirements.
- Seek insurance quotes from our recommended market whilst abiding by the Target Market Determinations.
- Negotiate terms with any existing insurers and with alternative insurers.
- Place the insurances agreed upon.
- Confirm the placement and renewal of the insurances to you.
- Calculate, invoice and collect the premiums.
- Adjust premiums on prior year policies (adjustable policies).
- Review your insurance arrangements:
 - when you inform us about material changes to your circumstances;
 - upon renewal of your insurances.
- 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 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, 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.
- 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.

Steadfast services

As a Steadfast Network Broker we have access to member services including model operation and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements.

Premium funding services

We can arrange premium funding for our clients if required. Premium funding products enable our clients to pay their premiums by installments. Premium funders do charge interest and they take a power of attorney over the insurance policy as they have paid the full premium in advance as required at the beginning of the policy period.

We are pleased to be of service to our clients.

Yours sincerely,



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