

SCOPE OF SERVICES

About our services

We provide advice to our clients on general insurance products, we help our clients protect their assets to minimise the financial impact to their lives and businesses when things go wrong.

We advise on both domestic and commercial products, across various industries as well as risk management practices within your business operations.

We are not restricted to using any particular insurer, this allows us to compare quotes to provide you the terms best suited to your needs.

We will generally recommend insurance products from insurers we or our broker group, Steadfast, have arrangements with, as the negotiated terms are generally better. We will disclose these arrangements to you when making recommendations.

Limitations and risks

Insurance cover recommendations will be based on the information you provide and there will be a risk of lack of cover should the information you provide not be accurate.

While our recommendations will be made for your requirements, insurance products can have a number of exclusions that you should be aware of and you must read the policies carefully.

Copies of Insurer Policy documents are available on request.

What we don't advise on

We do not provide advice on medical or life insurance, or any other Financial Advice. We can refer you when you require advice on these products.

Costs

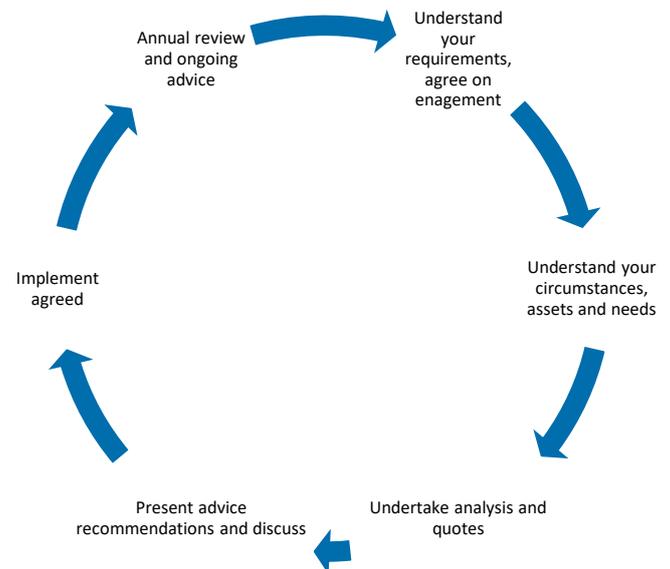
We don't charge fees to you for our advice. As a general rule, the brokerage/commission we receive is a percentage of the insurers' base and earthquake premium and ranges from 10% to 25%. We may charge you an administration fee to enable us to deliver and maintain a high standard of service.

We will provide details of these commissions and administration fees when we make recommendations to you.

Premiums paid by instalment through Manawatu Premium Funding will incur a \$30 annual administration fee plus a rate of interest of 10% per annum.

Recommendations based on your circumstances and needs

We will complete a needs analysis with you to understand your personal and/or business circumstances and make recommendations to provide you adequate cover. Each year we will discuss changes and reassess your insurance cover and advise you of any changes. We will guide through the below advice process.



Ongoing advice as your circumstances change

Your insurance protection should be reviewed as things change. It is important that you notify us of changes to ensure the cover still meets your needs.

We will communicate with you prior to your annual renewal to ask if you have had any changes to your circumstances that might require a review.

Every year, or earlier if your circumstances change, we will conduct a full review of your policies and notify you of any changes in a reasonable time frame.