

WARNING

Details of Adviser Fees

Our office and advisers are remunerated via a combination of fees and product provider commissions, with our fees calculated on your individual businesses needs and our time to:

- Reviewing your insurance needs.
- Advising on risk minimisation strategies.
- Developing an insurance portfolio strategy.
- Researching the various insurers and products available, Including negotiating customised coverage.
- Claims management.
- Provide ongoing portfolio management
- Annual portfolio revision, including policy remarketing.

You may have a requirement to place insurance cover and obtain a Certificate of Currency to meet a financial institution or contractual requirement but it is your obligation to ensure that the insurance remains in place for the remainder of the contract.

To ensure that you are committed to the ongoing insurance contract, Insurance HQ will charge a \$500, *non-refundable*, fee at the commencement of the insurance policy.

Your Agreement to Our Terms & Consent to Payment

In requesting Insurance HQ to place an insurance policy on your behalf, and by providing your credit card details you agree that:

1. Upon successful placement of your insurance policy, Insurance HQ can debit \$500 from your credit card.
2. Within 7 days of starting cover you will pay any outstanding monies or have completed the relevant pay by the month application.
3. Within 14 days of starting cover you will complete and return any proposal forms or paperwork required

Should you have any questions in regards to the above, please do not hesitate to contact your adviser on 1300 815 344 for clarification or discuss alternate arrangements.

Contact name:

Business name:

Contact number:

Signature:

Date: