

## DISCLOSURE – FINANCIAL ADVICE AND COMPLIANCE

**As a prospective policyholder you have the right to the following information disclosures:**

### INTRODUCTION STAGE

1. Has the intermediary explained the purpose of their call?
2. Has the intermediary provided disclosed / shown their full name with title and designation, office detail (physical and postal address), telephone and electronic contact details and relevant mandate to you either by means of a business card or any other means?
1. Has the intermediary informed you whether or not a fee is payable for the financial advice provided by them?
4. Has the intermediary taken your circumstances into account in order to satisfy your financial needs?
5. Have you accepted the recommendation leading from this financial needs analysis?

### APPLICATION STAGE

1. Has the intermediary disclosed the name and class and type of policy, premium, type and extent of benefits, claims notification procedures, commission and remuneration payable to the intermediary and costs, cancellation clause, full registered name and address of insurer and the name and details of compliance officer of insurer?
2. Has the intermediary provided you with a quotation or other document(s) containing disclosures in respect of the policy being applied for including a full explanation of the 30-day cooling off period?
3. Have you accepted the quotation and the fully completed application form?
4. I confirm that my request is for a single need and that I do not require the Broker to do a needs analysis. I confirm that this proposal serves as a complete Record of Advice and no other information or request were discussed with my Broker. In terms of Treating Customers Fairly Outcomes I aware that I should take particular care to consider on my own whether any information or advice received from the service providers is appropriate considering my circumstances and the limited scope of information supplied to them.

## RECORD OF FINANCIAL ADVICE

Describe the financial need identified: Insurance for Heavy Commercial Vehicle, Light delivery Vehicles, Trailer Hired-In and Own, Engineering Plant, Tools Hire-in and out and Agricultural Equipment.

Describe the type of product identified to satisfy the need: Motor, Engineering and Agri insurance inclusive of Public Liability.

Describe why this is the most appropriate product: None other on offer.

## FINANCIAL NEEDS ANALYSIS SHORT TERM

Public Liability	YES	AS OFFERED
Motor	YES	AS OFFERED
Agri Equipment	YES	AS OFFERED
Plant All Risk	YES	AS OFFERED
Engineering Insurance	YES	AS OFFERED

## COMMISSION RATE TABLE

Public Liability	20%
Motor	12.5%
Agri Insurance	20%
Plant All Risk	20%