

**Main Office**  
Level 1 / 297 Vincent St, Leederville WA 6007  
PO Box 231, Leederville WA 6903  
P 08 9224 9555

**Kalgoorlie Office**  
104 Hannan St, Kalgoorlie WA 6430  
PO Box 1087B Kalgoorlie WA 6433  
P 08 9021 6524



## Terms of Engagement

### Who we act for

In regard to your insurance policies we, Surefire Insurance Brokers Pty Ltd (**Surefire**), will act on your behalf as your insurance broker at all times.

### Our Team

Your dedicated Account Manager will provide you with these Terms of Engagement and their direct contact details. Our claims team can be contacted via email [claims@surefireib.com.au](mailto:claims@surefireib.com.au) or phone (08) 9224 9555.

### Our Services

As your insurance broker, we will provide the following services;

#### Pre-placement services

- Help you identify, understand and assess your risks;
- Assist you in deciding what risks to insure, including providing advice on how you can manage those risks in other ways such as risk mitigation strategies;
- Develop a proposal to submit to a potential insurer/insurers;

#### Insurance placement and premium financing

- Seek insurance quotes (see "Approaching the Market");
- Negotiate policy coverage, terms and premiums;
- Contact you at least 14 days prior to policy expiry to review the renewal of your policy;
- Seek to bind coverage where you have authorised us to do so\*;
- Obtain and provide a quotation for premium funding;

#### Post-placement services

- Assist in the preparation and management of claims if an insured event occurs;
- Advocate on your behalf and keep you informed during the claims process;
- Facilitate policy changes and/or cancellations as per your instructions.

*\* where unless you instruct otherwise, in urgent circumstances we may choose to bind insurance on your behalf if we consider that is in your best interests.*

Our [Financial Services Guide](#) also provided to you sets out further detail on our role and services, including any relationships or associations we have that relate to our services. Our [Privacy Policy](#) sets out how we deal with personal information.

In providing our services to you, we will adhere to the service standards as set out in the [Insurance Brokers Code of Practice](#), which we are bound by. A copy of these documents are available upon request or via our [website](#).

### **Approaching the market**

We will seek quotes from the broader general insurance market before making a recommendation. Overall we have access to over 150 insurance providers as a Steadfast Group Network Broker, however we will target our approach to find suitable and competitive terms for you. The number of insurers approached will depend on the type of risk. In giving our advice to you we will not compare the recommended policies to other policies available, other than from those insurers we deal with regularly.

### **Our advice to you**

When providing advice to you we will take into consideration your personal objectives, financial situation or needs before making a recommendation. In order to provide this personalised advice, we rely on you to provide accurate and complete information. If we do not have this information, any advice you receive may not be appropriate to your needs, objectives and financial situation. We will make it clear if we are providing general advice to you at the time of advice.

### **Remuneration**

In return for the services we provide we will receive a commission usually between **0% and 30%** of the premium paid (excluding relevant taxes, charges and levies) which is paid to us by the insurer and a fee, payable by you. We can arrange premium funding on your behalf if you require it. We may receive a commission based on a percentage of the premium from the premium funder for doing so. We will tell you the basis of any such payment at the time the premium funding is arranged.

### **Policy Cancellation**

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 they receive from the insurer and not refund any part of the brokerage and/or broker fee received for arranging the cover. A broker fee may also be charged to process the cancellation.

### **Payment Terms**

You are required to pay outstanding premiums to us within the time set out on our invoice. If you pay by credit card we may charge you a non-refundable credit card fee. This fee will be shown on your invoice and reimburses us for bank interest, extra charges/costs and time incurred by us when providing credit card facilities.

### **Electronic Delivery of Documentation**

We will provide all correspondence, advice and disclosure notices to you electronically. Disclosure notices will either be provided via hyperlinks in an email (which will provide a download of the document) or as a direct attachment to the email. If you do not wish to be sent documents in this way, please advise us and we will arrange for postal delivery.

### **Period of Engagement**

Our engagement commences upon your instruction to proceed with our recommendations for your insurance contract(s), which you may cancel at any time by providing notice in writing to us. Should we wish to cancel the engagement we will provide **30 days** notice in writing. If you have any questions or queries at all about our services, please speak to your Account Manager before proceeding. We will notify you of any changes to this Terms of Engagement.

**Please keep a copy of this document for your records and future dealings with us.**