



**AUTHORISED
BROKER**
Community Broker
Network Pty Ltd
L 233750

Steadfast

An authorised representative for
Community Broker Network, a
member of Steadfast



WESTPHALIAN
INSURANCE BROKERS

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Suite 2 Ground Floor, 110 Hutt Street, Adelaide SA 5000
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Statement of Services

**Westphalian Finance Group Pty Ltd ATF
Westphalian Finance Group Trust**



Our Service Statement

We can provide you with the following services:

- Advise and make recommendations as to your insurance requirements.
- Negotiate terms with any existing insurers and with alternative insurers.
- Calculate, invoice, and collect the premiums.
- Review your insurance arrangements:
 - when you inform us about material changes to your circumstances;
 - at the time of any scheduled Status Reviews as agreed with you;
 - 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.
 - 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.
- On renewal we will take reasonable steps to contact you at least fourteen (14) days. 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. At renewal we may not seek alternative quotes based on our assessment of your current programme and market knowledge.
- Unless you tell us otherwise, we will automatically renew your insurance to ensure you continue to be covered. At that time, we will send you an offer to renew the insurance policy and invoice you for the cost of renewal. If there is a change to your circumstances or if you want to change the details of the cover, contact us as soon as you receive the renewal offer. This will allow us to assess whether your insurance is appropriate for your circumstances.
 - if a contract of insurance falls due and we are unable to contact you, we will automatically arrange for the policy to be held covered (or renewed if necessary). If you do not require the cover, we do ask that you tell us as soon as possible