

# Client Services Guide

*Helping you get the best outcomes...*

The Team at Adams Trimmer Insurance have been looking after clients in Northland since 1988. We aim to assist you in establishing the best insurance solutions - to protect the things that matter most to you.

We are passionate about providing you with support when you need it - especially at claim time. Our guide is about outlining our commitments to you, and services we provide - and what your obligations are in providing and updating information to us.

Our Brokers will work with you to understand your needs. Once we agree on the best insurance solution we will assist in implementing the plan. We will update your cover as your requirements change.

## **ASSESSING YOUR NEEDS**

For New Business we will meet with you and assess your needs. This will provide the foundation of our recommendations.

The more information we have available the easier it is to match to the insurance products available.

## **PROVIDE RECOMMENDATIONS**

Once we have assessed this information and reviewed the policy options available, we will offer you an independent recommendation on the best insurance program for your circumstances. We will discuss the options to ensure we both have a clear understanding of the policy coverage.

## **IMPLEMENT THE AGREED OPTION**

On agreement of the program we will assist in implementing the policies. We will supply and check the policy documentation to ensure it matches our agreed plan. Please retain your policy documentation in a safe place as this is your record of the contracts arranged.

## **REVIEWING YOUR POLICIES**

Your policies should be reviewed regularly, at least annually. We will be in touch with you prior to your renewal and update you of any policy changes, or industry developments. We will also gather information regarding any changes to your circumstances.

## **CHANGES TO YOUR INSURANCE COVERAGE DURING THE YEAR**

Our Brokers and support staff are available to assist you with any changes that occur during the year. Simply contact us to arrange any variation to your contract. We will provide you with written confirmation of the finalised changes.

## **OUR RENEWAL PROCESS**

We will contact you prior to renewal of your policies. (usually at least 14 days prior to renewal date). Unless you instruct us otherwise we will automatically renew your insurance to ensure you remain covered.

## **CLAIMS**

We will help you with preparing and lodging your claim and our focus is to make your claim as straight forward as possible. As your advocates, our dedicated claims team put your needs first, and work to get you the best possible outcome. We will manage your claim from start to finish and keep you updated along the way.

## **PAYMENTS TO US**

To make sure your cover is in place, we require payment by the Payment Due Date shown on your invoice. (unless otherwise stipulated) Various payments options are available including annual, monthly/quarterly options (Installment payments may be arranged either direct to the insurer or via Premium Funding options.)

Premium payments we hold are deemed to be held by the insurer with which your insurance is arranged. Money that is collected is held in a client premium account (operated in accordance with the Insurance Intermediaries Act 1994.)

## Client Services Guide cont.

### **CONFLICTS OF INTEREST**

We are in business in a small community, as such occasions can arise where we, one of our clients, or our product providers may have a potential conflict of interest. If this happens and we become aware that a potential conflict exists, we will contact you, discuss the situation and obtain your consent before we act on your instructions.

### **HOW WE GET PAID**

We are paid Brokerage by the Insurers we transact business with when we arrange your insurance programme. We may also charge you a policy transaction fee on new business, renewal and endorsement transactions. Transaction fee charges are shown clearly on our policy invoices.

Broker revenue is our main source of revenue and covers the costs of providing services to you, including administration and claims servicing costs. Other benefits which we receive from Product suppliers may include sponsorship of conferences, and invitations to social functions.

We have payment arrangements with Insurers as provided under the Insurance Intermediaries Act 1994. As a result we earn investment income from handling premium funds.

### **ENDING OUR RELATIONSHIP**

If you wish to cancel your insurance or wish to cancel our Broker appointment at any time, we require instructions from the authorised policy holder.

If any circumstance where we feel we cannot continue services, we will give you a minimum of 14 days notice.

### **YOUR PRIVACY**

We use any personal information you provide us to advise and assist with your insurance requirements, and retain it in accordance with the Privacy Act. You are entitled to have access and review the personal information we hold, and are entitled to ask us to correct any errors or omissions. In administering your insurances it will be necessary for us to pass on information to insurers and other product service providers.

We may contact you in order to promote products or services which may be of interest or benefit to you. If you wish us to cease advising you of these please notify us in writing.

Adams Trimmer Insurance are members of the Insurance Brokers Association of New Zealand (IBANZ) and subscribe to the IBANZ Code of Practice.

### **IF THINGS GO WRONG**

Most issues can be resolved with a simple call to our office. However if the issue is not resolved to your satisfaction, you can request that the matter be referred to our Complaints Officer. Please see our web site for details

### **YOUR OBLIGATIONS**

You have a duty to disclose certain information to the Insurer. This duty of disclosure applies before you enter into a contract of insurance for the first time, when you renew, vary or extend that contract, and at any time your circumstances change during the period of insurance. We rely on you to advise us of any change in your business that may affect your insurance programme.

When completing the application/proposal forms you are expected to answer all questions truthfully and accurately to comply with your duty of disclosure. You are expected to

disclose to your insurer every matter that you know, or could reasonably be expected to know, that may be relevant to the Insurer's decision whether to accept the risk and on what terms.

If you fail to disclose information, or misrepresent any fact which may influence a prudent insurers decision to accept the risk or the terms offered, this could invalidate the policy and mean the claims may not be paid.

If you have any questions about whether information needs to be disclosed, or want additional help, please contact us. Should an event occur which could result in making a claim, you should contact us as soon as possible. Failure to advise potential claims, may prejudice your rights under an insurance policy.

It is important that you read all insurance documents issued to you for accuracy, and be aware of the cover, limits and terms that apply. Particular attention must be given to any warranties or conditions as failure to comply with them may invalidate the policy.

### **OUR SERVICES AND THE PRODUCTS WE OFFER**

We offer comprehensive insurance solutions for our Personal, Rural and Business clients.

**Personal Insurances** - Including House, Contents, Motor Vehicle, Pleasure Craft, Personal Accident & Sickness, Travel

**Rural Insurance** - Including Farm Assets, Farming Interruption, Rural Liability, Rural Vehicles, Livestock

**Business Insurance** - Including Material Damage, Business Interruption, Public Liability, Statutory Liability, Employers Liability, Commercial Vehicle, Directors & Officers Liability, Professional Indemnity, Marine Cargo Life, Health and Disability

You can appoint us as your insurance broker by completing a letter of appointment.  
Downloadable from our website.