JLH Insurance Services Pty
PO Box 77, Coolum Beach QLD
Phone: 0408 670 594
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OUR SERVICES

The focus of JLH Insurance Services is to deliver access to all commercial and personal insurances for all business operation types.

Delivering a complete protection program for business owners. Since our launch in 2017, many business owners have arranged their insurances through us. With this amazing growth, we have been able to expand our offerings to include additional services.

What are the benefits of combining and linking your insurances?

- Gain access to multi policy discounted premiums.
- Flexibility to create one common renewal date for all your insurances or structured so that policies fall due at convenient times throughout the year.
- Peace of mind knowing all your insurances are conveniently managed by one source.
- Receiving prioritised claims handling and services.
- Ability to combine all Insurances into one monthly instalment.

COMMERCIAL INSURANCE SERVICES

Business Insurance Packages
Trades Package Insurance
Commercial Property Insurance
Management Liability
Commercial Motor Vehicles
Public & Products Liability Insurance
Professional Indemnity Insurance
Motor Fleet Insurance Marine Transit Insurance
Cyber / Internet Liability Insurance

PERSONAL INSURANCE & FINANCIAL SERVICES

Home & Contents Insurance
Investment Property Insurance
Motor Vehicles
Finance & Mortgages
Life Insurance
Income Protection

SERVICE AGREEMENT

We can provide you with the following services:

- ✓ Help you identify and assess your risks and develop a proposal to submit to potential insurers
- ✓ Advise and make recommendations as to your insurance requirements.
- ✓ Contact you with our recommendations.
- ✓ Prepare underwriting submissions.
- ✓ Seek insurance quotes (we will seek quotes from the broader general insurance market before making a recommendation.)
- ✓ Negotiate terms with any existing insurers and with alternative insurers.
- ✓ Place the insurances agreed upon.
- ✓ Review policy wordings and obtain signed policies from insurers
- ✓ Confirm the placement and renewal of the insurances to you.
- ✓ Calculate, invoice and collect the premiums.
- ✓ Prepare policy wordings and obtain signed policies from insurers.
- ✓ Adjust premiums on prior year policies.
- ✓ 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 to try to have the claim paid.
    - 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.
- where we act under a binder, and acting under that authority is a conflict of interest, we will contact you in a timely manner, and put in place adequate measures manage the conflict.

Contact

We will take reasonable steps to contact you at least fourteen (14) days prior to your insurance cover expiry date to engage you on the next steps to be taken prior to the expiry of the policy. 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.

Premium funding

Premium funding products enable you to pay your premiums by instalments. Premium funders do charge interest and they take a power of attorney over your insurance policy as they have paid the premium it to the insurer in advance, in full, as required at the beginning of the policy period.

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 and amount of any such payment before or at the time the premium funding is arranged.

Our Payment Terms / Information

We will invoice you for the premium, statutory charges (e.g. stamp duty and fire services levy) and any fees we charge for arranging your insurances. You must pay us within:

- ✓ 14 days of the date of the invoice;
- ✓ or, in the case of a renewal, before the expiry date of the contract of insurance.

If you alter your policy, cancel your policy mid-term, or appoint another broker If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer or charge you a cancellation fee equal to the reduction in commission.

If payment is not made on time If you do not pay the premium on time, the insurer may cancel the contract of insurance and you will not be insured. The insurer may also charge a short-term penalty premium for the time on risk.

Credit card fees

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 the bank interest, extra charges/costs and time incurred by us when providing credit card facilities.

IMPORTANT INFORMATION

Insurance Broker Code of Practice

We subscribe to and are bound by the Insurance Brokers Code of Practice, a full copy of which is available from the National Insurance Brokers Association (NIBA) website, www.niba.com.au.

We act on your behalf otherwise we will advise you

We usually act on your behalf and in your interests in matters. However, sometimes, it may be more appropriate for us to either arrange insurance or manage claims where we act as an agent of the insurer. If and when this situation arises, we will explain and highlight this to you.

Conflicts of Interest

We are authorised to advise you about and arrange general insurance products. If we are unable to act on your behalf due to a conflict of interest which cannot be managed, we will immediately notify you.

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The following documents are available for your information:

Our Financial Services Guide (FSG)

This sets out the services we offer you, how we and others are paid, any potential conflicts of interests we may have, details of our internal and external dispute resolution procedures and how you can access them, and arrangements that are in place to compensate clients for losses.

Our Privacy Policy

The sets out how we handle any personal information provided to us.

Important Notices

This contains information to help you to understand important issues relating to your insurances. We recommend that you read it carefully and speak to us if there is anything you do not understand, or if you have any questions.

Service Agreement

This agreement sets out the terms on which we provide our services to you. By appointing us, you agree to be bound by these terms. Our Services Agreement outlines the services that we can provide and is applicable to all of our clients.

Your Disclosure Obligations

It is important that you provide us with complete and accurate information about the risks to be insured, otherwise the advice we give you may not be appropriate for your needs. We rely on you to provide complete and accurate information.

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose information to the insurer. This Duty of Disclosure applies until the insurer either agrees to insure you or renew your insurance.

The Duty of Disclosure also applies before you extend, vary, or reinstate your insurance. If you are applying for or renewing insurance in relation to consumer insurance products such as, your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer credit products, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that’s known to you and that a reasonable person would be expected to provide in answer to the questions. Not doing so may be considered by the insurer to be a breach of your 'duty to take reasonable care not to make a misrepresentation' and may cause issues in relation to the validity of your insurance contract and/or issues in the event of you lodging a claim.

At renewal, the insurer may either ask you to advise any changes to information you have previously disclosed; or may give you a copy of the information you previously disclosed and ask you to advise them if there have been any changes. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change.

If you are applying for, or renewing any other types of insurance, you must tell the insurer all information that is known to you that a reasonable person in the circumstances could be expected to know, or that is relevant to the insurer's decision to insure you and on what terms. You do not need to tell the insurer anything:

- ✓ that reduces the risk it insures you for;
- ✓ is common knowledge;
- ✓ that the insurer knows or should know; or
- ✓ which the insurer waived you duty to tell it about.

Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may cancel your insurance contract, or reduce the amount it will pay you if you make a claim, or both. If your failure to comply with the Duty of Disclosure is fraudulent, the insurer may refuse to pay a claim and treat the insurance contract as if it never existed.

If you are in doubt about whether or not a particular matter should be disclosed, please contact your Account Executive.

Where you represent another insured party you must make sure you explain the Duty of Disclosure to them when we arrange any insurance cover. Alternatively, you may ask any person you represent to contact us and we will explain their Duty of Disclosure to them directly.

JLH Insurance Services links all of your commercial and personal insurances into one convenient account, allowing you to focus on operating your business. Should you wish to discuss any of the information in this brochure, please do not hesitate to contact our office.

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