



helderberg insurance
brokers

Est. 1964

proud of our past • excited about our future

A: Conflict of Interest Management Policy:

Helderberg Insurance Brokers is licensed to provide only advice and intermediary services in respect of short- term insurance and personal and commercial lines business.

As we and our representatives are exposed to conflict of interest, the protection of our clients' financial interests and confidentiality is of the utmost importance to us.

We take steps to identify any circumstances which could give rise to conflict of interest and which could expose our clients to financial losses and or damages.

These steps entail maintaining appropriate systems, measures and confidentiality.

The primary risk of financial loss and or damage to our clients would normally arise out of our employees (representatives) receiving financial gain, other than that which is legally payable in terms of legislation from products suppliers.

This could be in terms of:

- Financial gain (money, goods)
- Incentive (e.g. hotel accomodation, etc.)
- Favour

Financial gain could also arise from the disclosure of our clients' confidential information to third parties.

We apply the following measures and controls to monitor and avoid conflict of interest:

1. We only have agreements with registered short- term Insurers.
2. We account & receive all commissions payable to representatives
3. All commissions earned are paid only to Helderberg Insurance Brokers Pty Ltd .
4. We do not offer any financial interest to any representative
 - giving preference to the quantity of business secured to any provider to the exclusion of quality & proper service
 - giving preference to a specific product suppliers where more than one supplier can be recommended to a client
 - We keep a register of any gifts received by any representative

We again confirm that we have procedures in place to manage and address any conflict of interest which guide the conduct of all our representatives and staff..

B: Client Confidentiality Management Policy:

We respect the confidentiality of all client information and will not disclose any information without written consent of a client. No representative may disclose any client information to any third party

Remedies

Should by any chance any conflict of interest situation arises which is to, our clients' detriment, we will immediately take steps to:

1. Advise the clients immediately
2. Remedy the situation and compensate for any loss caused
3. Investigate fully & take necessary disciplinary steps.

We also declare the following:

- We have no preferential agreements with any product supplier.
- We have no associates.
- We have no interests in any third party financial service provider.
- No insurer has an interest in Helderberg Insurance Brokers Pty Ltd.

We will keep a register of all breaches of conflict of interest. This document is available to all our clients and will be recorded and published. We will give a copy of this document to the Registrar of Financial Services.

To date we have not had any breaches / cause for investigation.

We will annually report on our management & monitoring of this aspect to the Register of Financial Services.