

Referrer Fact Sheet

The purpose of this Fact Sheet is to outline what you can and cannot do as a referrer for Terri Scheer. You must read this document to ensure compliance with these obligations.

As a Terri Scheer referrer you can:

- ✓ Hand out Terri Scheer brochures and application forms to the landlord where a landlord may be interested in acquiring a Terri Scheer product.
- ✓ Pay new business and renewal invoices if the landlord has given authorisation for you to do so.
- ✓ Lodge claims on behalf of the landlord.
- ✓ Receive claim payments into a trust account, if requested by the landlord.
- ✓ Receive commissions.

To receive commissions please ensure you have filled in a commission payment form with your general account details.

It is also a requirement you must disclose to landlords any commissions or benefits you receive. Your Managing Agency Agreement contains a section where you can disclose this.

As a Terri Scheer referrer you cannot:

- ☒ Be the main contact on a landlord's policy.
- ☒ Place cover, make changes or cancel a policy.
- ☒ Email a completed application form on behalf of the landlord. If a landlord has filled in an application form, they must email the form directly to Terri Scheer.
- ☒ Vary Terri Scheer brochures and application forms in any way.
- ☒ Provide a PDS, SPDS or FSG to a landlord. As a referrer you will need to direct the landlord to the Terri Scheer website.
- ☒ Collect and send leads to the Customer Service Team. The landlord will need to contact Terri Scheer directly. Leads received from a referrer will not be accepted by the Customer Service Team.
- ☒ Use your own money to pay new business or renewal invoices. Where authorised to pay, payment must come from your trust account.
- ☒ Provide any financial product advice.

Financial product advice is a recommendation or statement of opinion that is intended to influence a person in making a decision in relation to a financial product, such as a decision to buy or dispose of an insurance product