

Important Documents

This list is comprehensive. Kindly consult your email for the enclosed documents.

Quotation & New Business Documents

Tax Invoice	Details the cost of your policy, including Fire Service Levy (where applicable), all statutory charges and fees.
Schedule Of Insurance	<p>Outlines your coverage particulars, including the period of cover, sums insured, and policy excesses. This must be read together with the current Product Disclosure Statement/Policy Wording as a complete contract.</p> <p>The Schedule may also set out your answers to questions that may be relevant to the decision of an insurer to accept the section (refer to your duty of disclosure) and the insurance covers that you require us to attempt to arrange.</p> <p>Please review the information and advise our office immediately if any of the details are incorrect or incomplete in accordance with your duty of disclosure.</p>
Product Disclosure Statement	The Product Disclosure Statement (also known as a Policy Wording) is an important legal document that forms part of your insurance contract. It gives a complete description of the terms and conditions of the insurance policy.
Terms of Engagement	This document confirms our engagement as your Insurance Broker. We write to confirm how and on what terms we will manage your general Insurance needs.
Confirmation Of Answers	The Confirmation of Answers document discloses answers we provided to the Insurer on your behalf. Please carefully check the information to ensure that it is accurate and up to date. Contact us immediately if there are any changes required.
Proposal Form	If requested please complete and return the attached Proposal Form. Your Proposal Form may be partially completed with the information you previously provided our office. Please carefully check the information to ensure that it is accurate and complete the remaining sections.
Financial Services Guide	This explains who M & M Insurance Services are, the services we offer and how we are remunerated.
Premium Funding Quotation/Application	Our Premium Funders allow premiums to be paid by the month. Should you wish to proceed, please click on the acceptance link within the Premium Funding attachment and follow the online instructions on the Funder's secure site. You may also accept the offer by completing either the bank account details or credit card information, signing and returning the form to our office.
Policy Comparison	LMI Policy Comparison provides an up-to-date comparison of general insurance policies. This document helps you compare features, benefits, and limitations of cover between selected Insurers. LMI has experienced researchers who continually compare personal, commercial, and rural products across the market, including direct insurers, intermediaries, and underwriting agencies.