



Insight Insurance Brokers Association Code of Conduct for all Principals, Staff and Authorised Representatives of Insight Licensees.

- 1. To act in the best interest of our clients.**
- 2. To offer advice and guidance to enable clients to make informed decisions on General Insurance Products.**
- 3. Deliver the appropriate Underwriting information including disclosure of all material facts so Underwriters can make informed Underwriting decisions relating to the risk.**
- 4. Respect client's confidentiality in relation to all records and information.**
- 5. Ensure the validity and accuracy of all documentation and ensure all such documentation complies with Legal, Statutory and government legislation.**
- 6. Make available all relevant documentation, policies, certificates, endorsements and premium calculations as required.**
- 7. In the event of a claim make every endeavour on behalf of our clients to ensure that claims are settled fairly and promptly.**
- 8. Be professional, efficient and responsive in all dealings in particular when competing for business.**
- 9. Observe the highest standards of Ethics and Professional conduct which extends to Honesty, Integrity and Social responsibility both on a Professional and a Personal basis. In particular, when competing for business held by another Insight member, recruiting staff and or Authorised Representatives that currently work for and or are associated with another Insight member.**
- 10. Do not mislead clients in regard to difference between Letters of Appointment and Letters of Authority. All members must fully explain the impact a Letter of Appointment will incur on the former Insurance Supplier. If available, all Letters of Appointments for Commercial Clients must be completed on client's Letterhead and completed, signed and dated by the client.**
- 11. Principals, Staff and Authorised Representatives of each licensee must endeavour to attend as many of Insights sanctioned events as practical or possible.**
- 12. No member shall harass, intimidate or be offensive either on a Professional or Social basis to any other member or any other person that may adversely affect the reputation of Insight.**
- 13. Enhance and maintain the reputation of Insight and its members.**
- 14. Act in the spirit of this code and encourage others to do so.**

Breaches of this Code can result in Expulsion or Disciplinary action from the Insight Board.

Any decisions on such matters are at the board's discretion.