

Guidelines for Providing Referrals

These guidelines are to assist in preventing you and our organisation from breaching the Corporations Act 2001 while helping potential customers find suitable insurance to cover their needs.

What does 'referral' mean?

For the purposes of these guidelines, this is when you provide a potential customer with the contact details of Hiller Marine Pty Ltd, or you pass on the customer's contact details to Hiller Marine Pty Ltd, to arrange for their insurance coverage.

What *can* I do?

There are two ways you can refer a customer to Hiller Marine Pty Ltd:

- 1) by providing them with our contact details for them to contact us, or
- 2) you can ask the potential customer if you can pass on their contact details to us and we will contact them.

Do I have to disclose benefits?

Yes, you must tell the customer at the time you provide the referral, any benefits such as commission, you may receive.

What *can't* I do?

You cannot provide the referral in any manner other than that explained under the paragraph titled "What *can* I do?".

Also, you cannot suggest what types of insurance policies may be appropriate or recommend any particular insurance company.

What are the consequences of not following these guidelines?

You cannot collect information from a customer (other than their contact details) to provide to Hiller Marine Pty Ltd for arrangement of insurance. If you do you may be considered to be providing advice without being adequately qualified to do so.

If you refer a customer to Hiller Marine Pty Ltd but do not tell the customer about the referral fee you receive you may be considered to be receiving a secret commission which is a criminal offence.

Who do I provide referral details to ?

All new referrals will be handled by Hiller Marine Pty Ltd.

Where new business is completed and paid the referrer will receive a commission earned by Hiller Marine Pty Ltd. Referrers will be set up on our broking system to facilitate recording and subsequent payment through the payroll system.