OzDream Financial Services

Personalised Insurance Service Offering

Advice Process	Implementation Stage	Ongoing Service
• Discovery meeting, an insight into your current financial commitments, risk, goal and objectives • Complete our letter of authority so we can work with your accountant, solicitor or financial planner. This authority allows us to manage any requests or any requirements from your professional partners. • Medical, Financial and Occupational Pre-Assessment to discover your insurance entitlements with major life insurers in Australia • Review of any existing personal and business protection insurances • Personalised superannuation review (if applicable) • Review of superannuation fund insurance • Statement of advice (SOA) with our recommendations tailored to suit your personal goals and objectives	• Complete insurance applications • Designated client service manager to prepare all necessary forms and documents between you and the insurance company • Regular email and telephone updates regarding the status of your insurance application • Medicals (if necessary) to be organised and funded by insurer • Negotiation policy terms on behalf of you with the insurer's underwriters to ensure the best terms are offered • If policy is issued with non-standard rates or exclusions, compare terms with market to ensure best outcome for you.	• Annual invitation to review your insurances • Personalised claims service and dedicated claims manager, we prepare claim forms and liaise with your insurer to ensure prompt payment • Access to our professional partners – general insurance brokers, accountants, and estate planning lawyers • Product market comparison • 48 hours turn around for policy services enquires • Referral rewards program