

Sun Flower Insurance Brokers Ltd.

Notes to Prospective Client

About Us

We are an owner-managed insurance broker providing our professional services to private and business clients in Hong Kong. Experienced across a wide range of insurance sectors, we are dedicated to providing our clients with the most comprehensive and competitive insurance policies on the market. As totally independent insurance brokers, we have the freedom to source the best insurance products available without an obligation to any providers, so you can rest assured we have your best interest at heart. Our clients are always at the heart of everything we do at Sun Flower Insurance Brokers and we are proud to offer you our expert knowledge of both commercial and individual insurance. We are always at the end of the line to answer any questions you may have regarding your policy, and we ensure that making changes is quick and easy. Making a claim is also incredibly straight forward when you arrange your insurance policy with us. As an independent insurance broker for clients in Hong Kong, and we endeavour to make the entire claim process as stress free as possible.

Important Information

1. Information Obligation:

You must carefully review all documents we give you (including policies and endorsements) and advise us immediately if you notice any mistakes of fact or believe the contents do not address your needs. Should a circumstance, event or loss occur which could result in you making a claim, you should advise us of the details ("Claims Information") as soon as possible and within the time required under your contract of insurance. Failure to advise an insurer of such a circumstance, event or loss could prejudice your rights under your contract of insurance.

2. Selecting Sums and Limits:

You are responsible for selecting and checking sums insured, contract terms and contract limits. You must ensure that these are sufficient to meet your requirements. You must let us know in writing if you would like to increase or modify your insurance cover in any way. Additionally, although we trust you would be covered for the risks you care, you still have some uninsured areas. If you are interested, we would be more than happy to discuss with you in details so as to provide risk consulting advice and identify other potential risks you may face, including pecuniary loss, liability and so on.

3. Remuneration:

- You acknowledge and understand that Sun Flower and other entities within the Sun Flower Group may earn and retain remuneration in connection with insurance which we place for you.
- Where we are remunerated by commission, the following provision shall apply in respect of insurance transactions undertaken pursuant to these Terms of Business.
- Sun Flower is remunerated for its services by the receipt of commission paid by insurers. Your agreement to proceed with this insurance transaction shall constitute your consent to the receipt of commission by Sun Flower.
- Remuneration to Sun Flower may include commissions paid by insurers based upon factors such as premium volume, underwriting profitability, administrative expense reimbursements and/or fees.
- Sun Flower may also charge you fees for placing the insurance for you. Any such fees will be contained in the quotation slip provided to you in respect of the relevant placement.
- If you have any queries or require further details in relation to any aspect of our remuneration, please contact your Sun Flower Technical Representative at any time.

4. No Sun Flower Third Party Liability:

If, at your request, an intermediary that is not affiliated with Sun Flower is also used in any way in arranging any insurance you agree as follows:

- Sun Flower has no liability for any failure or refusal by that intermediary to disclose any remuneration;
- Sun Flower has no liability for any act, error or omission by that intermediary or its directors or officers; and
- remuneration earned by that intermediary is separate from and in addition to remuneration earned by any Sun Flower entity.

Useful Links

Sun Flower Insurance Brkers Limited	www.sunflowervip.com
Terms of Business	www.sunflowervip.com/ToB2022-12
Personal Information Collection Statement	www.sunflowervip.com/index/pics.html

Looking for an insurance broker in Hong Kong? To find out more about the insurance products we can arrange on your behalf, feel free to contact our team at +852 2521 1881.