

General Advice Warning

If you obtain personal advice, that is advice that takes into account your particular circumstances, you should generally also receive a Statement of Advice (SOA), which sets out the personal advice given to you, including any recommendations about a particular financial product, as well as the basis on which those recommendations are made.

If you do not obtain personal advice, or obtain personal advice that does not contain recommendations about a particular financial product, but you nevertheless proceed to acquire a product, you should still generally receive a Product Disclosure Statement (PDS), which contains information about the particular product to enable you to make an informed decision before you acquire the product, including how we handle your privacy and deal with any complaints.

Manufactured Homes Insurance Agency (MHIA), A Division of Argenta Underwriting Asia Pte Ltd, A limited liability company incorporated in Singapore is authorised to advise and deal in general insurance to retail and wholesale clients.

MHIA is an insurance underwriting agent and when we provide our services we act on behalf of the Insurer.

We will only provide you with advice on our products.

We give general advice only. This means that our advice will not take into account your objectives, financial situation or needs. Because of this, you should, before taking any action to acquire this financial product, consider whether it is appropriate having regard to your own objectives, financial situation and needs.

You should read the PDS and consider it before making any decision about whether to acquire this financial product.

Personal advice is financial advice that takes into account your personal objectives, financial situation or needs. The information in an SOA should be presented clearly and concisely, with enough detail for you to make an informed decision about whether to act on the advice. If you require personal advice, you should talk to an insurance broker.