FREE REVIEW EXAMPLE | 31 OCTOBER 2026

Your free review

Example Practice A - PI and Appointment Review with a short continuity check

Fictional demonstration. This illustrates an adviser-reviewed note; no real client sign-off or result is represented. Every fact and amount is invented.

A useful next decision

Clarify the declared service with the insurer. Before relying on the proposed backup for the 20 November report, confirm their capacity and obtain the appointment's required client consent.

PI: a positive amount comparison, one clarification

A1 requires R2,000,000 each claim; schedule S records the same amount and basis. S describes accounting services, while the declared A1 work is business-planning advice. This difference needs written clarification; it does not itself prove a coverage gap. Full wording and endorsements were not supplied.

Sources: E01 appointment and E02 schedule (documented within this fictional case); E03 service description (stated).

Continuity: the replacement is not yet agreed

A1 names Principal A and requires written consent for substitution. Practitioner D has not confirmed capacity or terms, and no consent is evidenced. Without those arrangements, the 20 November report and its R40,000 invoicing milestone may be delayed.

Sources: E01 appointment (documented); E03 intake and E07 candidate response (stated).

Three actions you can take with the note

Lead / target date	Next action
Principal A / 3 Nov	Ask Practitioner D for written capacity, competence, scope, conflicts and fee confirmation.
Principal A / 4 Nov	Ask your current broker/insurer how the declared business-planning advice is treated; obtain full wording and endorsements.
Principal A / 6 Nov	Once the candidate scope is known, seek the required written A1 substitution consent or record an alternative delivery decision.

Dates are planning targets; external availability and response times are unconfirmed. Re-plan slippage before relying on the backup or delivery date.

The note is yours without a meeting or policy switch. These actions can be taken with your current advisers. A deeper review is optional and separately scoped.

Scope: selected A1 appointment, supplied PI schedule and intake only. Full wording/endorsements are absent. No cover, legal authority, wider funding or continuity-ready conclusion is made.