

<b>Date</b>	22 <sup>nd</sup> March 2022
<b>Financial Advice Provider</b>	Coversure Financial Services Limited FSP722232
<b>Licencing Status</b>	Class 2 Licence issued by the Financial Markets Authority on 18 <sup>th</sup> March 2022
<b>Address</b>	c/o Robbix 33 Coles Crescent Papakura
<b>Phone Number</b>	0800 12 12 54
<b>Email</b>	<a href="mailto:coverme@coversure.co.nz">coverme@coversure.co.nz</a>

#### **What we do:**

We aim to educate and inform our clients in all aspects relating to Personal and General Risk Insurance, so that they can make an informed decision in planning for their future.

#### **Areas of Financial Advice Provided:**

Coversure Financial Services Limited only provides financial advice in the following areas:

- Life, Trauma, Income and Mortgage Protection Insurance – We use Partners Life, Cigna, Fidelity and AIA
- Medical Insurance – we use Accuro, Partners Life, AIA and NIB

\*Personal risk insurance products include life insurance, trauma, permanent disability, income protection and health insurance.

#### **Our Obligations to You:**

1. We will treat you fairly
2. We will be honest with you
3. We will only provide financial advice that is suitable to you
4. We will at all times protect your privacy and confidential information
5. We will maintain the competence and skill that's required to deliver financial advice
6. We will maintain the ethical and behavioural standards that are required by our professional body (Financial Advice NZ) as well as the duties of care required by New Zealand law.

#### **Disciplinary history you should be aware of:**

There have been no professional indemnity insurance or negligence claims, disputes resolution actions, or disciplinary actions brought against Coversure Financial Services or its advisers

#### **Conflicts of Interest:**

We have no financial interest in any insurance company or any other general conflicts of interest in forming a professional opinion or delivering financial advice.

There are no material conflicts of interest to disclose in the form of incentives, as we do not participate in insurer-funded conferences or entertainment or functions as a rule, or any sales campaigns or similar incentives.

We will accept an occasional glass of wine or a cup of coffee from an insurance company representative of course, however these are immaterial and engender no particular feelings towards any particular insurer.

#### **Costs of Advice:**

##### **Fees:**

Coversure Financial Services does not charge you for any fees relating to any financial advice provided.

**Commissions:**

When you choose to implement an insurance product with us, we are paid by commission from the insurer or other relative party.

The gross amount of commission payable to Coversure Financial Services Limited on any particular recommendation will be disclosed specifically prior to implementation of any product or plan.

Should any actual or potential conflict of interest arise during any engagement with a client we will bring that to your notice promptly, and then seek to manage or avoid the conflict where possible. If management or avoidance of a conflict to your satisfaction is not possible then we will resign from the engagement with you and professionally assist with the appointment of a replacement and more suitable adviser

**Complaints:**

***What should you do if you are unhappy with something?***

If you have a problem, concern, or complaint about any part of our service or your product performance, please contact Jason Venu; Director; Coversure Financial Services Limited in the first instance so that we may try to fix the problem.

jason@coversure.co.nz	021 238 0610
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If your complaint cannot be satisfactorily resolved this way, it then becomes a dispute.

***The Dispute Resolution process is:***

1. In the event of a dispute you must notify us that the complaint is not resolved and is now a dispute.
2. We will confirm in writing our internal complaints process, likely timeframes, and our Disputes Resolution Scheme which you can access at any stage should you choose to.
3. Should we fail to handle the problem to your satisfaction within a reasonable time frame then the product providers themselves have internal complaints handling processes which you might wish to also access. This means that if we have used a particular product that is connected to the issue at Dispute, you can contact the company that issued that product and have them attempt to resolve the matter as well.
4. If these options fail to resolve the Dispute to your satisfaction, then you may take the matter to the Insurance & Financial Services Ombudsman Scheme Inc, of which we are a member. We are bound by the outcome of that process. You can choose to be bound by the outcome but you can also choose to be free to pursue other legal avenues if you wish.

Their service will cost you nothing as we pay for it, and it can help us resolve any disagreements.

You can contact them at:

<b>Address</b>	Freepost 231075 PO Box 2272, Wellington, 6140
<b>Phone</b>	0800 337 227
<b>Email</b>	<a href="mailto:enquiries@fdrs.org.nz">enquiries@fdrs.org.nz</a>