

<b>Date</b>	9 <sup>th</sup> May 2024
<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 Pacific Business Hub Level 1 Unit 6/20 Lambie Drive Manukau Auckland
<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, Chubb, Fidelity, AIA and Asteron
- Medical Insurance – we use Partners Life, AIA and NIB

**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, as well as abide by the duties set out in the Financial Markets Conduct Act 2013, including those relevant to the advice we provide set out in the Code of Professional Conduct for Financial Advice Services (Code). These include that Coversure and our Financial Advisers will:
  - meet the standards of competence, knowledge, and skill set out in the code of conduct; and
  - give priority to the client's interests; and
  - exercise care, diligence, and skill; and
  - meet the standards of ethical behaviour, conduct, and client care set out in the code of conduct.

**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 or Kiwisaver product with us, we are paid by commission or fees from the insurer, Kiwisaver provider or other related party.

The gross amount of commission payable to Coversure Financial Services Limited on any particular insurance recommendation will be disclosed specifically prior to implementation of any product or plan and will be set out in your Record of Advice which is given to you once your insurance products are put in place.

When you choose to implement a Kiwisaver product with us, we are paid an upfront fee \$300. Should you keep your funds with that provider for 12 months or more, they will pay us ongoing trail commission of .4% of your Kiwisaver balance.

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 Financial Disputes Resolution Service, 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>	0508 337 337
<b>Email</b>	enquiries@fdrs.org.nz