

## Disclosure Statement

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### Licensing Information

**Surepoint Limited** (FSP 682611 trading as Surepoint Insurance) hold a licence issued by the FMA to provide financial advice.

### Nature and Scope of Advice

**Surepoint Insurance** provides advice to our customers about their life insurance, health insurance, trauma cover, income protection, and mortgage protection.

We only provide financial advice about products from certain providers:

- For **Life Insurance** we work with four companies:
  - AIA, Asteron, Fidelity Life and Partners Life
- For **Health Insurance** we work with four companies:
  - AIA, nib, Southern Cross and Partners Life
- For **KiwiSaver** we work with one provider:
  - Generate
- For **General Insurance** we work with two providers:
  - Blanket Insurance and Tower Insurance

In providing you with financial advice, we will consider existing life, trauma, income protection, mortgage protection, health insurance and general insurance policies (if any).

### Fees or Expenses

**Surepoint Insurance** does not charge a fee, expenses, or any other amounts for the financial advice to its clients.

**Surepoint Insurance** may charge a fee for the financial advice provided to a client where a client cancels a life or health insurance policy within two years of inception when the advice is provided to the client. The fees will be payable by the client by the 20<sup>th</sup> of the month after the policy has been cancelled.

### Conflicts of Interests and Incentives

For Life and Health Insurance **Surepoint Insurance** and the financial adviser receive commission from the insurance companies on whose policies we give advice. On deciding to take out insurance, the insurer will pay a commission to **Surepoint Insurance** and your financial adviser. The amount of commission is based on the amount of premium.

To ensure that our financial advisers prioritise the client's interest above their own, we follow an advice process that ensures our recommendations are made on the basis of the customer's goals and

circumstances. All our financial advisers undergo annual training about how to manage conflict of interests. We maintain registers of conflict of interest. Surepoint Insurance performs an annual review of our compliance programme.

## Complaints Handling & Dispute Resolution

If you are not satisfied with our financial advice service, you can make a complaint by emailing [insurance@surepoint.co.nz](mailto:insurance@surepoint.co.nz) or by calling 09 558 5996.

You can also write to us at PO Box 301864, Albany, Auckland, 0752

When we receive a complaint, we will consider it following our internal complaints process.

We will consider your complaint and let you know how we intend to resolve it. We may need to contact you to get more information about your complaint.'

We will contact you by phone or email to let you know whether you can resolve your complaint and how we propose to do so.

If we can't resolve your complaint, or you aren't satisfied with the way we propose to do so, you can contact the Insurance & Financial Services Ombudsman (IFSO).

IFSO provides a free, independent dispute resolution service that may help investigate or resolve your complaint if we have not been able to resolve your complaint to your satisfaction. You can contact IFSO Scheme by emailing: [info@ifso.nz](mailto:info@ifso.nz) or by calling 0800 888 202. You can also write to them at: P O Box 10845, Wellington 6143.

## Duties of Information

**Surepoint Insurance**, and anyone who gives financial advice on our behalf, have duties under the Financial Markets Conduct Act, 2013 relating to the way we give advice.

We require to:

- Give priority to you interests by taking all reasonable steps to make sure our advice isn't materially influenced by our own interests.
- Exercise care, diligence, and skill in providing you with advice
- Meet standards of competence, knowledge and skill set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure that we have the expertise needed to provide you with advice)
- Meet standard of ethical behaviour, conduct and client care set by the Code of Professional Conduct for Financial Advice Services (these are designed to make sure we treat you as we should and give you suitable advice).

This is only a summary of the duties that we have. More information is available by contacting us or by visiting the Financial Markets Authority website at [www.fma.govt.nz](http://www.fma.govt.nz)



## Contacting Us

Surepoint Limited (FSP 682611) trading as **Surepoint Insurance** is a Financial Advice Provider.

You can contact us at

Phone: 09 558 5996 or 022 159 9784

Email: [insurance@surepoint.co.nz](mailto:insurance@surepoint.co.nz)

Address: 34 William Bond Street  
Stanley Point, Auckland 0624