

Public Disclosure Information Mar2021 V1.2



This information will help you to choose a Financial Adviser that best suits your needs.

LICENSING INFORMATION

insuranceBASE Limited, trading as insuranceBASE, holds a licence issued by the Financial Markets Authority to provide financial advice. Our Financial Services Provider number is FSP494046.

NATURE & SCOPE OF ADVICE

Our financial advisers provide financial advice in relation to the below products:

Risk Products

- Life Cover
- Trauma Cover
- Mortgage Repayment Cover
- Income Protection Cover
- Health Insurance

Risk Products

- Accidental Death Cover
- Total Permanent Disability Cover
- Business Overheads Cover
- Key Person Protection Cover
- ACC

Other Products (Appropriate Advice Only)

- KiwiSaver
- Financial Planning

We only provide financial advice about products from the providers listed below:



In providing you with financial advice, we will only consider new and existing term Life, Trauma, Income Protection and Health insurance policies (if any).

We will not provide advice on existing Whole of Life or Endowment products, so you will need to consult a specialist if you would like advice on those products. However, we can act upon your instruction if you require a transaction to be completed.

COMMISSIONS & OTHER INCENTIVES

insuranceBASE and our financial advisers receive commissions from the providers on whose products we give financial advice (insurers, and KiwiSaver providers). If you decide to take out insurance, or to take our KiwiSaver advice, the provider will pay a commission to insuranceBASE and to your financial adviser. The amount of commission is based on the amount of the premium, or the KiwiSaver balance. This information will be provided to you more in detail in the Statement of Advice document.

CONFLICTS OF INTEREST

From time to time, product providers may also reward us for the overall business we provide to them. They may give us, but not limited to tickets to sports events, hampers, or other incentives.

Jason Hennessey is the sole Director of insuranceBASE.

To ensure that our financial advisers prioritise our clients' interests above their own, we follow an advice process that ensures our recommendations are made based on each client's goals and circumstances. All our financial advisers undergo annual training about how to manage conflicts of interests. We maintain registers of conflicts of interests, and the gifts and incentives we receive. We undertake a compliance audit, and a review of our compliance programme is undertaken biannually by a professional compliance adviser.

FEES CHARGED

insuranceBASE does not charge fees, expenses or any other amount for any financial advice provided to its clients. The Financial Advice Provider (FAP) receives commissions based on the business you place with the providers we work with.

Two of our advisers also provide financial planning services and may charge \$180 plus GST per hour - this payment is paid directly to the adviser. insuranceBASE do not receive any portion of this payment.

COMPLAINTS PROCESS & DISPUTE RESOLUTION

If you are not satisfied with our financial advice service, you can make a complaint by:

Emailing: support@insuranceBASE.co.nz
Calling: Jason on 021 735 905
Writing to: 29 Liverpool St, Hamilton / PO Box 964, Waikato Mail Centre, Hamilton 3204.

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

- We will review your complaint and let you know how we intend to resolve it. We may need to contact you to get further information about your complaint.
- We aim to resolve complaints within 10 working days of receiving them. If we cannot, we will contact you within that timeframe to let you know we need more time to consider your complaint.
- We will contact you by phone or email to let you know whether we can resolve your complaint and how we propose to do so.

If we cannot agree on how to resolve the complaint, or you are not satisfied with the way we propose to do so, we will send you a letter of deadlock. You may then contact 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 Insurance & Financial Services Ombudsman (IFSO) by:

Emailing: info@ifso.nz
Calling: 0800 888 202
Writing to: PO Box 10845, Wellington 6143

DUTIES INFORMATION

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

We are required to:

- give priority to your interests by taking all reasonable steps to make sure our advice is not 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 standards 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 <https://www.fma.govt.nz>.

CONTACT DETAILS

insuranceBASE Limited (FSP494046, trading as insuranceBASE) is the Financial Advice Provider (FAP).

You can contact us at:

Phone: 07 839 0244 or 021 735 905
Email: jason@insuranceBASE.co.nz
Address: 29 Liverpool St, Hamilton / PO Box 964, Waikato Mail Centre, Hamilton 3204

This information is available on request and free of charge.