

Christine Upson – Disclosure Statement




THEADVISERS
for insurance

ABOUT US

Here at The Advisers for Insurance everything we do is for the benefit of our clients. Our belief is **What matters to you matters to us** and is the driving point of how we deal with our clients and operate a successful business.

We adhere to a company philosophy of striving to provide the best possible service to our clients and look after them in the best way we can. Openness, honesty, and integrity are hallmarks of our company.

We strive to provide you with:

- Superior cover for your Domestic, Business, Farm and Life and Health Insurances
- Technical risk and insurance advice
- Personalised claims service where we advocate for you
- Competitive premiums from all major insurance companies

We are locally owned and operated and our clients enjoy innovative expertise which includes access to specialised broking services and a personalised relationship.



We are members of the NZbrokers Group, which is a collaborative group of New Zealand owned and operated professional insurance brokers. Membership to NZbrokers provides us with access to an extensive range of insurance broker services, improved policy coverage, and large national capabilities. Further information can be obtained at www.nzbrokers.co.nz

We are also a member of The Insurance Brokers Association of New Zealand Inc. (IBANZ), which is New Zealand's professional body representing the interests of fire and general insurance brokers in New Zealand. We adhere to the IBANZ Code of Professional Conduct. Further information can be obtained at www.ibanz.co.nz



MY INFORMATION

Name of financial adviser: Christine Upson
Financial service provider: The Advisers Limited
Telephone number: 06 769 5186
Address: Unit 6 Top Town 123 Devon Street East New Plymouth
Email address: christine@theadvisers.co.nz
Website: www.theadvisers.co.nz

WHAT SORT OF ADVISER AM I?

I am a registered financial adviser and provide advice on behalf of The Advisers Limited.

My registration can be found on the Financial Service Providers Register www.fspr.govt.nz and my Financial Service Provider (FSP) number is FSP777891

I hold a level 5 equivalent qualification from The Australian and New Zealand Institute of Insurance and Finance and I maintain ongoing competence, knowledge, and skills for giving financial advice by completing continuing professional development.

NATURE AND SCOPE OF MY ADVICE

I am licenced and qualified to provide you advice in all aspects of insurance including but not limited to Domestic, Personal, Farm and Business Insurances.

This also includes the establishment of premium funding loans.

RELIABILITY HISTORY

Neither The Advisers Limited nor I have been subject to a reliability event. A reliability event is something that might materially influence you in deciding whether to seek advice from me or from The Advisers Limited.

THE ADVISERS [DISCLOSURE STATEMENT](#)

DUTIES INFORMATION

The Advisers Limited, 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.

I am required to:

- give priority to your interests by taking all reasonable steps to make sure my advice is not materially influenced by my 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 I 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 I treat you as I 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.

REMUNERATION AND CONFLICTS OF INTEREST

I am a salaried employee, and this means the advice I provide you is impartial to the level of cover you take. This is to ensure that I prioritise your interests above my own. The Advisers Limited and all employed staff follow an advice process that ensures our recommendations are made on the basis of the client's goals and circumstances. We have no internal targets or bonus structures that I financially gain from when giving you advice and I undergo annual training about how to manage conflicts of interest. If you decide to take out an insurance product based on my advice, the provider will pay a commission to The Advisers Limited.

For Fire and General Insurance, the amount of commission is based on the Company and Natural Disaster Premium and can range from 7% - 30%, depending on the insurance product involved.

For premium funding loans we are paid a commission up to 2% of the interest charged on the term of the funding loan.

For all transactions we provide a remuneration disclosure at the time of providing you advice if our remuneration is known. This will include a breakdown of commission and any applicable administration fee for our services rendered.

COMPLAINTS

If you are not satisfied with my financial advice service, you can make a complaint by emailing bruce@theadvisers.co.nz or by calling: 06 769 5186. You can also write to us at: PO Box 1055 New Plymouth Mail Centre.

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 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 time 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 resolve your complaint, or you are not satisfied with the way we propose to do so, you can contact the Insurance & Financial Services Ombudsman Scheme to whom we subscribe.

The Insurance & Financial Services Ombudsman Scheme is an 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. There is no cost to you for this service and you may write to them at:

Physical Address: Level 2, Solnet House
70 The Terrace
Wellington
Post: PO Box 10-845,
Wellington, 6143
Telephone number: 04 499 7612
Email address: info@iombudsman.org



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