



Accent Insurance Brokers Limited Disclosure Document

Name of Financial Advice Provider: Accent Insurance Brokers Limited – FSP293746
Level 2, 26 Aviemore Drive, Highland Park
Howick, Auckland City

Phone: 09-5518873
Email: admin@accentinsurance.co.nz
Website: www.accentinsurance.co.nz

Name of Financial Adviser: Paul Austin Greenwood – FSP70109

Phone: 0274797866
Email: paul.greenwood@accentinsurance.co.nz

Accent Insurance Brokers Limited holds a license issued by the FMA to provide Financial Advice Services

Nature and Scope of Advice:

Accent Insurance Brokers Limited provides advice to our clients about their insurance wants and needs. Our insurance advisers provide financial advice in relation to the following financial products:

- Life Insurance
- Mortgage Repayment Insurance
- Income Protection Insurance
- Trauma Insurance
- Total and Permanent Disablement Insurance
- Health and Medical Insurance
- Waiver of Premium Benefit

We refer to recommended specialists for Fire and General and Commercial Insurance and Mortgage advice. We will also refer to specialists' representatives for legal advice should the circumstance arise.

We work with the following Product Providers with relation to the above products:

Accuro Health
AIG Life and Disability
AMP
Asteron Life
Cigna Life
Fidelity Life
Partners Life
NIB 'Medical

Commissions:

Accent Insurance Brokers Limited receives commissions from the relevant insurance company if you take out insurance following my advice. The commissions are between 30% and 240% of your first year's premiums. Accent Insurance Brokers may also receive a renewal commission from year 2 onwards while the policy remains in force. The commission range for this renewal fee is between 5% and 15%.

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made on the basis of your individual goals and circumstances. I complete annual training and how to manage conflicts of interests. I complete registers of conflicts of interests, and the gifts and incentives I receive.

Accent Insurance Brokers Limited is also a member of the Plus4 Dealer Group. Plus4 may receive override commissions from Product Suppliers should an insurance policy be put in force as a result of a successful placement of business. This amount is inclusive of the commission range advised above.

Accent Insurance Brokers Limited may also perform an annual review of its compliance programme.

Fees:

Accent Insurance Brokers Limited may from time to time charge a fee for service and advice. This fee is set at \$250.00 plus GST per Hour. This will be discussed with the client at the most appropriate time and before service and advice has begun.

Accent Insurance Brokers Limited 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. Whether a fee will be charged will be advised when the advice is provided to the client. This fee will be payable by the client by the 20th of the month after the policy is cancelled. This is also referred to as a clawback.

Conflicts of Interest:

Commissions are considered a conflict of interest. Details of commissions to be received are detailed above under the heading "Commission and Fees."

Accent Insurance Brokers Limited and its advisers may receive gifts such as coffee or lunch invitations, conference invites, stationary, invites to sporting events from product suppliers or even a complimentary bottle

of wine. Help with product accreditation including meetings may be held with product suppliers. These will help keep us in line with our obligations for ongoing licensing requirements.

We take any perceived or real conflicts of interest very seriously and have a dedicated policy for dealing with such issues whereby we avoid, disclose and or manage any conflicts so our client's interests are placed first and foremost.

We will 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>

Complaints Handling and Dispute Resolution:

You can find information about how to make a complaint and an overview of our internal complaints process on our website at www.accentinsurance.co.nz. A complaints document is a standalone item on the website.

Our website within that complaints document supplies you information about, and the contact details of the Dispute Resolutions Scheme that we belong to, which provides a free and independent service that may help investigate or resolve your complaint, if we have not been able to resolve your complaint to your satisfaction.

If you are not satisfied with our financial advice service, you can make a complaint by emailing Accent Insurance Brokers Limited to Paul.Greenwood@accentinsurance.co.nz or by phoning 09-5518873. Alternatively, you can write to Accent Insurance Brokers Limited, P.O. Box 230108, Botany, Auckland and mark it to the attention of Paul Greenwood.

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 timeframe to let you know we need more time to consider your complaint.

If, at the end of our IDR Process, we still cannot agree on a resolution, you can contact the "Insurance & Financial Services Ombudsman". The IFSO Scheme has been approved by the Minister of Consumer Affairs to provide an External Resolution Service to consumers with complaints about their Financial Service Providers. This service will cost you nothing and will help resolve any issues.

You can contact the IFSO Scheme at:

Freephone: 0800 888 202 or 04-4997612

Email: info@ifso.nz

Website: www.ifso.nz

**P.O. Box 10-845
Wellington 6143**

Legal Duties:

I have duties under the Financial Markets Conduct Act 2013 relating to the way that I 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 I have. More information is available by contacting me, or by visiting the Financial Markets Authority website at <https://www.fma.govt.nz>.

How we operate:

To ensure that our financial advisers prioritise the client's interests above their own, we follow an internationally recognised professional advice process to ensure our recommendations are made on the basis of the client's goals and circumstances.



Privacy / Data Collection:

To give our clients the very best advice, we need to collect personal information about their financial circumstances. In the digital age that we live in, we take our responsibilities under the Privacy Act 2020 very seriously. Some key points:

We only collect information relevant to the nature and scope of the advice we are providing. The accuracy of this information to our advice is critical, this is where we need your help.

Once protected we will protect any client information

You can request any personal information or ask for it to be amended at any time

We will only share information where it is necessary to do so in providing the agreed services provided. If this is not part of our normal business, we would only consider this with your express consent to do so. However, there are some third parties you may not be aware of that we may need to share your information with such as:

Financial Markets Authority (FMA) – The Regulator of financial services in NZ,
External compliance agencies we may engage for quality assurance purposes.

We have policies and procedures for dealing with any data breaches ASAP,
Any information no longer needed will be destroyed securely.

You can find out more by visiting our Privacy Policy at our website www.accentinsurance.co.nz.